



# **SEPA Request-to-Pay Scheme Rulebook**

## **2021 CHANGE REQUEST PUBLIC CONSULTATION DOCUMENT**

EPC070-21 / Version 1.0 / Publication date: 25 May 2021 / Consultation period: 25 May 2021 until 27 August 2021

# SRTP Scheme Rulebook

## 2021 Change Request Public Consultation Document

EPC070-21

Version 1.0

Publication date: 25 May 2021

Consultation period: 25 May 2021  
until 27 August 2021



European  
Payments Council

European Payments Council AISBL

Cours Saint-Michel, 30 - B - 1040 Brussels

T +32 2 733 35 33

Entreprise N°0873.268.927

secretariat@epc-cep.eu

## Table of contents

<b>1 Introduction .....</b>	<b>7</b>
<b>2 Change request review procedure .....</b>	<b>7</b>
<b>3 Overview Change Requests to the SRTP scheme Rulebook v1.0.....</b>	<b>8</b>
<b>4 Detailed Analysis of Major Change Requests to the SRTP scheme Rulebook v1.0.....</b>	<b>14</b>
4.1 # 1: API specifications .....	14
4.1.1 Description .....	14
4.1.2 RTP TF analysis and recommendation .....	14
4.1.3 Rulebook impact.....	19
4.2 # 2: Addition of a URL .....	20
4.2.1 Description .....	20
4.2.2 RTP TF analysis and recommendation .....	20
4.2.3 Rulebook impact.....	20
4.3 # 3: Redirection .....	21
4.3.1 Description .....	21
4.3.2 RTP TF analysis and recommendation .....	21
4.3.3 Rulebook impact.....	21
4.4 # 4: Currency agnosticism .....	22
4.4.1 Description .....	22
4.4.2 RTP TF analysis and recommendation .....	22
4.4.3 Rulebook impact.....	22
4.5 # 5: Use of an Alias/Proxy .....	23
4.5.1 Description .....	23
4.5.2 RTP TF analysis and recommendation .....	23
4.5.3 Rulebook impact.....	23
4.6 # 6: Rationale on how to route the RTP message to the correct Payer's RTP SP .....	24
4.6.1 Description .....	24
4.6.2 RTP TF analysis and recommendation .....	24
4.6.3 Rulebook impact.....	25
4.7 # 7: Attribute AT-65 .....	26
4.7.1 Description .....	26
4.7.2 RTP TF analysis and recommendation .....	26
4.7.3 Rulebook impact.....	26



4.8 # 8: Request for instalment payments.....	27
4.8.1 Description .....	27
4.8.2 RTP TF analysis and recommendation .....	27
4.8.3 Rulebook impact.....	27
4.9 # 9: Removal of inter-services provider references.....	28
4.9.1 Description .....	28
4.9.2 RTP TF analysis and recommendation .....	28
4.9.3 Rulebook impact.....	28
4.10 # 10: Re-direct option and payment guarantee .....	29
4.10.1 Description .....	29
4.10.2 RTP TF analysis and recommendation .....	29
4.10.3 Rulebook impact.....	29
4.11 # 11: Recurring payments / Request for instalment payments / Addition of a URL .....	30
4.11.1 Description .....	30
4.11.2 RTP TF analysis and recommendation .....	30
4.11.3 Rulebook impact.....	30
4.12 # 12: Request for payment guarantee .....	31
4.12.1 Description .....	31
4.12.2 RTP TF analysis and recommendation .....	31
4.12.3 Rulebook impact.....	31
4.13 # 13: Request for instalment payments.....	32
4.13.1 Description .....	32
4.13.2 RTP TF analysis and recommendation .....	32
4.13.3 Rulebook impact.....	32
4.14 # 14: Notification of payment execution .....	33
4.14.1 Description .....	33
4.14.2 RTP TF analysis and recommendation .....	33
4.14.3 Rulebook impact.....	33
4.15 # 15: Payee's enrolment and Payer's activation.....	34
4.15.1 Description .....	34
4.15.2 RTP TF analysis and recommendation .....	34
4.15.3 Rulebook impact.....	34
4.16 # 16: Pre-authorisation or deferred payments.....	35
4.16.1 Description .....	35
4.16.2 RTP TF analysis and recommendation .....	35
4.16.3 Rulebook impact.....	35
4.17 # 17: Indicate the underlying payment instrument associated to a SRTP message.....	36
4.17.1 Description .....	36
4.17.2 RTP TF analysis and recommendation .....	36
4.17.3 Rulebook impact.....	36
4.18 # 18: Use of a LEI .....	37
4.18.1 Description .....	37
4.18.2 RTP TF analysis and recommendation .....	37
4.18.3 Rulebook impact.....	37
4.19 # 19: Payer's onboarding process .....	38
4.19.1 Description .....	38



4.19.2 RTP TF analysis and recommendation .....	38
4.19.3 Rulebook impact.....	38
4.20 # 20: SCT reference in the SRTP message .....	39
4.20.1 Description .....	39
4.20.2 RTP TF analysis and recommendation .....	39
4.20.3 Rulebook impact.....	39
4.21 # 21: Attributes AT-05 and AT-41 .....	40
4.21.1 Description .....	40
4.21.2 RTP TF analysis and recommendation .....	40
4.21.3 Rulebook impact.....	40
4.22 # 25: Response time service level .....	41
4.22.1 Description .....	41
4.22.2 RTP TF analysis and recommendation .....	41
4.22.3 Rulebook impact.....	41
4.23 # 26: Remove Expiry Date/Time for Request for Status Update .....	42
4.23.1 Description .....	42
4.23.2 RTP TF analysis and recommendation .....	42
4.23.3 Rulebook impact.....	42
4.24 # 27: Allow the Payer or the Payer's RTP SP to issue a Request for Cancellation.....	43
4.24.1 Description .....	43
4.24.2 RTP TF analysis and recommendation .....	43
4.24.3 Rulebook impact.....	43
4.25 # 28: Send the Request for Status Update up to the Payer.....	44
4.25.1 Description .....	44
4.25.2 RTP TF analysis and recommendation .....	44
4.25.3 Rulebook impact.....	44
4.26 # 29: Additional dataset for a Request for Cancellation reject .....	45
4.26.1 Description .....	45
4.26.2 RTP TF analysis and recommendation .....	45
4.26.3 Rulebook impact.....	45
4.27 # 30: Include standard set of data elements for the exchange of fraud prevention and detection information/fraud score/contextual information in SRTP messages .....	46
4.27.1 Description .....	46
4.27.2 RTP TF analysis and recommendation .....	46
4.27.3 Rulebook impact.....	46
4.28 # 31: Insert the Extended RTP Remittance Information (ERI) .....	47
4.28.1 Description .....	47
4.28.2 RTP TF analysis and recommendation .....	47
4.28.3 Rulebook impact.....	47
4.29 # 32: Allow deviations from the generic SRTP flow .....	48
4.29.1 Description .....	48
4.29.2 RTP TF analysis and recommendation .....	48
4.29.3 Rulebook impact.....	48
4.30 # 33: When the Payer's RTP SP is also the Payer's PSP, the Payee's IBAN would be optional ..	49
4.30.1 Description .....	49
4.30.2 RTP TF analysis and recommendation .....	49



4.30.3 Rulebook impact.....	49
4.31 # 34: Allow the Payer to ask for changes on amount/execution date/method of payment ....	50
4.31.1 Description .....	50
4.31.2 RTP TF analysis and recommendation .....	50
4.31.3 Rulebook impact.....	50
4.32 # 35: New attribute to provide information on the Payee's type of party .....	51
4.32.1 Description .....	51
4.32.2 RTP TF analysis and recommendation .....	51
4.32.3 Rulebook impact.....	51
4.33 # 36: Change the first Agreed Payment Date to the first payment date chosen by the Payer .	52
4.33.1 Description .....	52
4.33.2 RTP TF analysis and recommendation .....	52
4.33.3 Rulebook impact.....	52
4.34 # 37: Remove Conditional (C) from dataset DS-03 .....	53
4.34.1 Description .....	53
4.34.2 RTP TF analysis and recommendation .....	53
4.34.3 Rulebook impact.....	53
4.35 # 38: Add a sentence "The EPC strongly recommends adding a check-digit to the reference with an identical modulo/structure as the IBAN calculation" .....	54
4.35.1 Description .....	54
4.35.2 RTP TF analysis and recommendation .....	54
4.35.3 Rulebook impact.....	54
4.36 # 39: Provide bank-to-corporate reporting ('credit globalisation') guidance .....	55
4.36.1 Description .....	55
4.36.2 RTP TF analysis and recommendation .....	55
4.36.3 Rulebook impact.....	55
4.37 # 40: Addition of 'in the exceptional case of no response receive' in the Negative Response.	56
4.37.1 Description .....	56
4.37.2 RTP TF analysis and recommendation .....	56
4.37.3 Rulebook impact.....	56
4.38 # 41: A field should be available to identify the type of request. Payment should be one of the options .....	57
4.38.1 Description .....	57
4.38.2 RTP TF analysis and recommendation .....	57
4.38.3 Rulebook impact.....	57
4.39 # 42: Include a description of the SCT Inst flow.....	58
4.39.1 Description .....	58
4.39.2 RTP TF analysis and recommendation .....	58
4.39.3 Rulebook impact.....	58
4.40 # 43: Include more description about the SRTP features and on how to instruct a SRTP message.....	59
4.40.1 Description .....	59
4.40.2 RTP TF analysis and recommendation .....	59
4.40.3 Rulebook impact.....	59

## 5 Detailed Analysis of Minor Changes to the SRTP scheme Rulebook v1.0 .....60



6 Next steps .....	60
• Annex 1 – List of original Change Request documents.....	61



## 1 Introduction

It is a key objective of the EPC that the SEPA Request-to-Pay (SRTP) scheme is able to develop with an evolving payments market. To meet the demands of the scheme participants and stakeholders including end-users and Service Providers (SP) communities, the SRTP scheme is subject to a change management process that is structured, transparent and open, governed by the rules of the management and evolution function of SEPA Scheme Management.

This SRTP Scheme Rulebook 2021 Change Request Public Consultation Document details:

- Change requests submitted by stakeholder representatives including SP communities and by the EPC's ad-hoc RTP Task Force (RTP TF) for possible modifications to be introduced into the next version (v2.0) of the SRTP scheme rulebook.
- Changes suggested in the comments received following the 2020 public consultation on the draft SRTP rulebook.
- RTP TF recommendations on the way forward with regard to the individual change requests.

The EPC submits this document for public consultation in accordance with the procedures set out in the SRTP scheme rulebook (for further details please check section 4.2 'Maintenance and Evolution (change management process)').<sup>1</sup>

**The public consultation period will run from 25 May until 27 August 2021.**

All interested parties with a legitimate interest are encouraged to provide feedback on the possible changes to be introduced into the next version of the SRTP scheme rulebook by returning the completed response template (EPC091-21) to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu) **by 27 August 2021 at 19h00 CEST at the latest.**

*Note: The EPC at all times reserves the right to make changes to the SRTP scheme rulebook deemed necessary in order to ensure that the SRTP scheme rulebook complies with applicable EU legislation and amendments thereto.*

## 2 Change request review procedure

In accordance with section 4.2.4.1 of the SRTP scheme rulebook, the RTP TF analysed (a) whether the change as suggested in a change request falls within the scope of the SRTP scheme and (b) whether the change proposed by the change request is a:

- A minor change: a change of an uncontroversial and usually technical nature that facilitates the comprehension and use of the rulebook, or;

---

<sup>1</sup> <https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-srtp-scheme-rulebook>



- A major change: a change that affects or proposes to alter the substance of the rulebook and the scheme.

All change requests that comply with the published EPC template for change requests and with the section 4.2.4.1 of the rulebook have been included in this document.

As required by the SRTP scheme rulebook, the RTP TF has issued a recommendation on the way forward with regard to each change request. Each recommendation reflects one of the following options:

- a) The change request is **already provided for** in the scheme: no action is necessary for the EPC.
- b) The change request **should be incorporated into the scheme**: the change request becomes part of the scheme and the rulebook is amended accordingly.
- c) The change request **should be included in the scheme** as an **optional feature**:
  - The new feature is optional, and the rulebook will be amended accordingly;
  - Each scheme participant<sup>2</sup> may decide to offer the feature to its customers, or not.
- d) The change request **is not considered fit for the SEPA geographic area**
- e) The change request **cannot be part** of the scheme for one of the following reasons:
  - It is technically impossible or otherwise not feasible (to be explained on a case-by-case basis);
  - It is out of scope of the scheme.

Given the number of requested changes and due to resources constraints, it will not be possible to include all the changes in the second version of the SRTP rulebook. Therefore, another option has been added as well:

- f) The change can be **revisited for a future release** of the SRTP rulebook.

Another change management cycle and a third version of the SRTP rulebook are scheduled for 2022.

### 3 Overview Change Requests to the SRTP scheme Rulebook v1.0

The EPC received a total of 24 change requests and 19 suggested changes following the 2020 public consultation on the draft SRTP rulebook, categorised as follows:

- 40 major change requests (for detailed information see section 4).
- 3 minor change requests (for detailed information see section 5).

---

<sup>2</sup> A participant which has formally adhered to the scheme.





The original change requests documents that were submitted to the EPC can be found in Annex 1.

The below table lists all the received change requests (CR):

CR item	Minor or Major	Topic	Contributor	Recommendation of the RTP TF on the proposed way forward. The final decision is subject to the outcome of the public consultation.
1	Major	API requirements	EPC RTP TF	Should be incorporated into the scheme - <b>option b.</b>
2	Major	Addition of a URL	Finance Finland/Finnish Banking Community	Should be included in the scheme as an optional feature - <b>option c</b>
3	Major	Redirection	Finance Finland/Finnish Banking Community	Should be incorporated into the scheme - <b>option b.</b>
4	Major	Currency agnosticism	Finance Finland/Finnish Banking Community	Should be included in the scheme as an optional feature - <b>option c</b>
5	Major	Use of an Alias/Proxy	Finance Finland/Finnish Banking Community	Cannot be part of the scheme for one of the following reasons: it is out of scope of the Scheme - <b>option e.</b>
6	Major	Include the rationale on how to route the RTP message to the correct Payer's RTP SP	Finance Finland/Finnish Banking Community	Should be incorporated into the scheme - <b>option b.</b>
7	Major	Attribute AT-65	EPC SEMSTF	Should be incorporated into the scheme - <b>option b.</b>
8	Major	Request for instalment payments	Spanish Banking Community	Can be revisited for a future release of the SRTP rulebook - <b>option f.</b>
9	Major	Removal of inter-services provider references	Answer Pay Limited	Should be incorporated into the scheme - <b>option b.</b>
10	Major	<ul style="list-style-type: none"> <li>- Re-direct option</li> <li>- Request for payment guarantee</li> </ul>	NL Community	<ul style="list-style-type: none"> <li>- Should be incorporated into the scheme - <b>option b.</b></li> <li>- Should be included in the scheme as an optional feature - <b>option c</b></li> </ul>



CR item	Minor or Major	Topic	Contributor	Recommendation of the RTP TF on the proposed way forward. The final decision is subject to the outcome of the public consultation.
11	Major	<ul style="list-style-type: none"> <li>- Recurring payments</li> <li>- Request for instalment payments</li> <li>- Addition of a URL</li> </ul>	Fundu Technology Oy	<ul style="list-style-type: none"> <li>- Can be revisited for a future release of the SRTP rulebook - <b>option f</b></li> <li>- Can be revisited for a future release of the SRTP rulebook - <b>option f.</b></li> <li>- Should be included in the scheme as an optional feature - <b>option c</b></li> </ul>
12	Major	Request for payment guarantee	EuroCommerce	Should be included in the scheme as an optional feature - <b>option c</b>
13	Major	Request for instalment payments	EuroCommerce	Can be revisited for a future release of the SRTP rulebook - <b>option f.</b>
14	Major	Notification of payment execution	EuroCommerce	Cannot be part of the scheme for one of the following reasons: it is out of scope of the Scheme - <b>option e.</b>
15	Major	Payee's enrolment and Payer's activation	EuroCommerce	Should be incorporated into the scheme - <b>option b.</b>
16	Major	Pre-authorisation or deferred payments	EuroCommerce	Cannot be part of the scheme for one of the following reasons: it is out of scope of the Scheme - <b>option e.</b>
17	Major	Indicate the underlying payment instrument associated to a SRTP message	EuroCommerce	Should be incorporated into the scheme - <b>option b.</b>
18	Major	Use of a LEI	Global Legal Entity Identifier Foundation (GLEIF)	Cannot be part of the scheme for one of the following reasons: it is out of scope of the Scheme - <b>option e.</b>
19	Major	Payer's onboarding process	ETPPA	Should be incorporated into the scheme - <b>option b.</b>
20	Major	SCT reference in the SRTP message	MSG MSCT	Can be revisited for a future release of the SRTP rulebook - <b>option f.</b>



CR item	Minor or Major	Topic	Contributor	Recommendation of the RTP TF on the proposed way forward. The final decision is subject to the outcome of the public consultation.
21	Major	Attributes AT-05 and AT-41	DSGV on behalf of GBIC (German Banking Industrial Committee)	Should be incorporated into the scheme - <b>option b.</b>
22	Minor	Wording change ("Certification" will be replaced by "Homologation")	EPC RTP TF	Approved - See list of minor changes in section 5.
23	Minor	Reference to conditional (C) in the description of the dataset is obsolete	EPC RTP TF	Approved - See list of minor changes in section 5.
24	Minor	Addition of "Time" to the attribute AT-67	EPC RTP TF	Approved - See list of minor changes in section 5.
25	Major	Response time service level	Suggested change following the 2020 public consultation	Can be revisited for a future release of the SRTP rulebook - <b>option f.</b>
26	Major	Remove Expiry Date/Time for Request for Status Update	Suggested change following the 2020 public consultation	Can be revisited for a future release of the SRTP rulebook - <b>option f.</b>
27	Major	Allow the Payer or the Payer's RTP SP to issue a Request for Cancellation	Suggested change following the 2020 public consultation	Can be revisited for a future release of the SRTP rulebook - <b>option f.</b>
28	Major	Send the Request for Status Update up to the Payer	Suggested change following the 2020 public consultation	Should be incorporated into the scheme - <b>option b.</b>
29	Major	Additional dataset for a Request for Cancellation reject	Suggested change following the 2020 public consultation	Should be incorporated into the scheme - <b>option b.</b>



CR item	Minor or Major	Topic	Contributor	Recommendation of the RTP TF on the proposed way forward. The final decision is subject to the outcome of the public consultation.
30	Major	Include standard set of data elements for the exchange of fraud prevention and detection information/fraud score/contextual information in SRTF messages	Suggested change following the 2020 public consultation	Can be revisited for a future release of the SRTF rulebook - <b>option f.</b>
31	Major	Insert the Extended RTP Remittance Information (ERI) in the payment (AT-05)	Suggested change following the 2020 public consultation	Cannot be part of the scheme for one of the following reasons: it is out of scope of the Scheme - <b>option e.</b>
32	Major	Allow deviations from the generic SRTF flow	Suggested change following the 2020 public consultation	Cannot be part of the scheme for one of the following reasons: it is out of scope of the Scheme - <b>option e.</b>
33	Major	When the Payer's RTP SP is also the Payer's PSP, the Payee's IBAN would be optional	Suggested change following the 2020 public consultation	Cannot be part of the scheme for one of the following reasons: it is out of scope of the Scheme - <b>option e.</b>
34	Major	Allow the Payer to ask for changes on amount/execution date/method of payment	Suggested change following the 2020 public consultation	Already provided for in the scheme - <b>option a.</b>
35	Major	New attribute to provide information on the Payee's type of party	Suggested change following the 2020 public consultation	Can be revisited for a future release of the SRTF rulebook - <b>option f.</b>
36	Major	Change the first Agreed Payment Date to the first payment date chosen by the Payer	Suggested change following the 2020 public consultation	Can be revisited for a future release of the SRTF rulebook - <b>option f.</b>
37	Major	Remove Conditional (C) from dataset DS-03	Suggested change following the 2020 public consultation	Should be incorporated into the scheme - <b>option b.</b>



CR item	Minor or Major	Topic	Contributor	Recommendation of the RTP TF on the proposed way forward. The final decision is subject to the outcome of the public consultation.
38	Major	Add a sentence “The EPC strongly recommends adding a check-digit to the reference with an identical modulo/structure as the IBAN calculation”	Suggested change following the 2020 public consultation	Cannot be part of the scheme for one of the following reasons: it is out of scope of the Scheme - <b>option e.</b>
39	Major	Provide bank-to-corporate reporting (‘credit globalisation’) guidance	Suggested change following the 2020 public consultation	Cannot be part of the scheme for one of the following reasons: it is out of scope of the Scheme - <b>option e.</b>
40	Major	Addition of ‘in the exceptional case of no response receive’ in the Negative Response	Suggested change following the 2020 public consultation	Cannot be part of the scheme for one of the following reasons: it is out of scope of the Scheme - <b>option e.</b>
41	Major	A field should be available to identify the type of request. Payment should be one of the options	Suggested change following the 2020 public consultation	Cannot be part of the scheme for one of the following reasons: it is out of scope of the Scheme - <b>option e.</b>
42	Major	Include a description of the SCT Inst flow	Suggested change following the 2020 public consultation	Already provided for in the scheme - <b>option a.</b>
43	Major	Include more description about the SRTP features and on how to instruct a SRTP message	Suggested change following the 2020 public consultation	Already provided for in the scheme - <b>option a.</b>



## 4 Detailed Analysis of Major Change Requests to the SRTP scheme Rulebook v1.0

### 4.1 # 1: API specifications

#### 4.1.1 Description

This change request was provided by the RTP TF.

It proposes to include minimal mandatory infrastructure requirements (communication protocols) applicable in the inter-RTP service provider's space to ensure interoperability, reachability and security between the SRTP scheme participants' solutions.

Although the SRTP scheme very thoroughly details "what" messages and data must be exchanged through the SRTP Implementation Guidelines and the XSDs, it does not prescribe anything on the infrastructure, which in common language is "how" are these messages and data supposed to be exchanged.

Any participant would then be free to use its own exchange protocols to send and receive the specified messages and data. From a practical point of view that could lead to the use of several standards, to some fragmentation and less reachability due to incompatible exchange protocols.

Pan European reachability being a Scheme's requirement, the RTP TF considered that API is state of the art and therefore submitted this change request.

It recommends including SRTP API as minimal mandatory infrastructure requirements (exchange protocols) applicable in the inter-SRTP service provider's space to ensure interoperability, reachability, and security between the SRTP scheme participants' solutions. However, in a purely bilateral space, any additional exchange solution might be acceptable if that additional solution respects the same security requirements and is not override having by default the SRTP API as well.

#### 4.1.2 RTP TF analysis and recommendation

The RTP TF suggests including the change request into the next version (v2.0) of the SRTP scheme rulebook - **(option b)**.

The RTP TF recommends a definition of the following (non-exhaustive) points:

- [Routing] Where can the API of a SRTP SP (Service Providers) be found?
- [Identification] How is a SRTP SP calling an identified API?
- [Authentication] How are the SRTP SP mutually authenticated to prove they are who they say?"
- [Authorisation] How to know if a SRTP SP is still a scheme participant at the moment of the call (i.e., "operationally"), and therefore still allowed to make that call?
- [Confidentiality] How, and to what extent, must the data be encrypted to avoid eavesdropping of APIs calls?
- [Non-Repudiation]/[Integrity] When a dispute occurs, between SRTP SPs claiming to have sent and received a different data for a given SRTP message, how to reconcile?
- [Availability] What kinds of measures are acceptable to protect availability and stability of exposed APIs: throttling, bans, etc...
- [Format] Is ISO 20022 XML (as defined in the IG) acceptable and otherwise what format should be used to encapsulate messages?
- [Documentation] What kind of documentation (if any) should be additionally provided?



- [Synchronicity] / [Push or pull mode] For delayed responses, is polling acceptable or symmetric API exposition or another solution?
- Impact on the homologation process.

It is reminded that the messages and data (*“the what”*) to be exchanged between SRTP SP must contain ISO 20022 data and is already thoroughly defined in the SRTP Rulebook and the SRTP Implementation Guidelines and XSD. No input from the Work Block is expected on this part.

These exchange protocol requirements should aim to:

- Be “State of the art”
- Use patent unencumbered widely used international standards
- Use or get inspiration from other EU standards (e.g., ETSI) and organisations, when available
- Be agnostic to the data defined by the scheme (*“the what”*) in order to be reusable for future schemes with minimal impact
- Take into account different possible kind of connectivity solutions (e.g. “hubs”)
- Define a minimal working set to limit as much as possible the investment required from participants, taking into consideration existing PSD2 standards.

These requirements should work whether the SRTP participant chooses to send and receive messages directly, or whether it chooses to use mutualised services of a “hub” acting as a message gateway.

The modifications should also include a description of the changes that must be made to the adherence process (i.e., addition of an operational component), including:

- The data that must be captured by the EPC during the adherence process of a SRTP SP applicant.
- The lifecycle of SRTP SP’s onboarding data: creation, change, termination.
- The minimum “operational” elements to be put in place and the secure lifecycle.

The RTP TF proposes to address the topics listed in the following table and is eager to know the views from the stakeholder’s representatives about these specific options and the related open questions.

Ref	Topic	RTP TF Comments
1	<a href="#">Standardisation</a>	<p>The RTP TF recommends to find an agreement on minimal exchange protocols for an API, taking into account existing infrastructure (e.g., PSD2), in order to foster adoption and minimising investment needed for SRTP.</p> <p><b>Question:</b> How would you rate the importance of agreeing on common standards for exchange protocols leveraging on existing PSD2 APIs?</p>
2	<a href="#">Architecture style orientation</a>	<p>The proposed orientation would be to have a RESTful API since this standard is already used for most of PSD2 implementations. REST is also better known, with more available workforce.</p>



		<p><b>Question:</b> Do you agree with this orientation or would you prefer SOAP (WebServices / WSDL etc...) over REST (APIs)?</p>
3	<u>Data encapsulation for the API payload.</u>	<p><b>Guidance needed</b> to decide on several possible options.</p> <p>1) JSON. Pro: state of the art in REST APIs, easier to handle than XML, and could handle supplementary non-IG-data that does not fit well in the ISO20022 structure. Cons: there is a lot of conversion work from XML to JSON while making sure it will be 100% compatible.</p> <p>2) XML Pro: immediately 100% compatible with the SRTP IGs and with the SRTP SPs that have already implemented it. Avoids translation problems from XML to JSON. Cons: less common for API. Potential divergence from ISO20022 when non-IG data needs be added.</p> <p>3) Mixed format. JSON with some parts in XML. Several kinds of mixed format are possible, it can be only the "envelope" in JSON, or for instance only the "payment data" (necessary for final purpose that is in the end a payment).</p>
4	<u>Handling of long-lasting interactions.</u>	<p><b>Guidance needed</b> to decide on several possible options.</p> <p><b>Context:</b> considering that the "user think time" can be up to three months (as per Rulebook requirement) the API can probably not send a request and wait for a response that long.</p> <p>The core principle of "messaging" schemes is that they are "symmetric". A message is sent from A to B, whether it is a request or a response. The determination whether a message is a "request" or a "response" is purely functional. All actors in the scheme are supposed to be able to send AND receive messages, since the scheme only defines that.</p> <p><b>Options:</b></p> <p>1) "Symmetric": all actors expose APIs and are sending and receiving messages. Pro: no need to define a "call back mechanism". Most actors will anyway already both send/receive. Cons: it is a less common architecture.</p> <p>2) "Asymmetric" Pro: it is a more "classic" approach for API developers Cons: by the a-synchronic nature of the SRTP, a "call back" mechanism needs to be developed, since polling in a three months period does not seem reasonable.</p> <p>3) Mixed: the symmetric model need not be applied systematically, it can be used only when needed, which is when "user think time" is involved.</p> <p>Note that both models could in the end be the same if the "call back" URL in the Asymmetric model is in fact the URL that would have been used in the Symmetric model.</p>
5	<u>Identification of SRTP SPs</u>	<p>The proposed orientation is, in order to maximise reuse of existing architecture (e.g., PSD2), to recommend that the applicant can be allowed to use the identification already used in other contexts (e.g., PSD2 identification in the</p>





		<p>form defined in ETSI 119 495).</p> <p>When the applicant does not have such existing identification, API WB recommends the use of natural well known identifiers: BIC, LEI,..</p> <p>It will fall under the Scheme Manager liability to ensure that the participant is indeed the owner of such an identity.</p> <p><b>Question:</b> Do you agree with this orientation?</p>
6	<u>Identification of other parties ("hubs")</u>	<p><b>Guidance needed</b> to decide on several possible options.</p> <p><b>Context:</b> From the Scheme's point of view and for legal liability defined in the Scheme, there are no other actors than the SRTP SP having adhered to the scheme.</p> <p>Nevertheless, the market reality is that there are all kinds of other arrangements: sub-contracting, proxying, "hubs", etc... These actors are essential to make the scheme appealing lowering barriers to entry. Not recognizing such actors -when necessary- would make the scheme less desirable reducing possible business models and might trigger bad practices like impersonation, where the audit trail (i.e., who did what) is hard to establish.</p> <p>These parties always work "on behalf" of a SRTP SP participant. The latter remains liable towards the scheme of the action of parties that work on his behalf. The precise legal impact shall be further assessed.</p> <p>The way to reach the SRTP SP participants would also be affected but this would presumably be reflected in the collected 'operational data'.</p> <p><b>Questions:</b> Would you consider that identifying such parties ("hubs", intermediaries) is necessary? If so, what would you consider be their roles so that the rulebook is amended accordingly?</p>
7	<u>Authentication of parties (during transport)</u>	<p>The proposed orientation, for the sake of reusing existing infrastructure, is to recommend to use the same mechanisms as PSD2, with a slight variation for "roles" (see below).</p> <p>The recommended protocol is TLS mutual authentication with eIDAS QWAC (Regulation EU 910/2014) certificates using ETSI 119 495 norm that has recently be extended to be usable by private Scheme.</p> <p>The list of companies that can provide such certificates can be found in the EU web page : <a href="https://webgate.ec.europa.eu/tl-browser/">https://webgate.ec.europa.eu/tl-browser/</a></p> <p><b>Questions:</b> Would you agree with this orientation? Would you have a recommendation for TLS minimal level, crypto algorithms and key length?</p>



8	<u>Parties' roles</u>	<p>The proposed orientation (above) is not to handle roles of participants with the help of the QWAC certificate which should only serve for its intended purpose: authentication of the identified party. The roles should then be checked externally on a live list of roles for each participant, handled by the Scheme Manager in its 'operational' role.</p> <p>Note that the current SRTP rulebook (v1.0) did not identify any role, but there could be infrastructure or business motivations to consider special roles such as: "hub", Payer's only SRTP, Payee's only SRTP, other,...</p> <p><b>Questions:</b> Do you agree with this orientation to separate roles from the authentication itself? What kind of roles do you think the Scheme should cater for?</p>
9	<u>Payload integrity, non-repudiation</u>	<p>The proposed orientation is to use signature with eIDAS QSealC. How the signature is to be made would depend on the decided encapsulation (question above). For JSON, the recent ETSI norm could be considered.</p> <p>It has been noted that signature was optional for some PSD2 APIs. The question whether signature is mandatory or optional for SRTP depends on the risk appetite of actors and will be discussed within the SRTP Task Force.</p> <p><b>Questions:</b> Would you agree to the orientation to use QSealC signature (same as PSD2) if and when integrity and non-repudiation are needed?</p>
10	<u>Miscellaneous norms and standards (can depend on decisions above), styling, etc...</u>	<p><b>Question:</b> Do you have any view, if so explain why, on items like (non-exhaustive list):</p> <ul style="list-style-type: none"> <li>- IP (V4 required, V6 recommended)?</li> <li>- HTTP (1.1 +)</li> <li>- Documentation type (if needed) : Swagger, OpenAPI3.0,...</li> <li>- Various reference RFC, W3C, etc..</li> <li>- Casing (camelCase, snake case, etc...)</li> <li>- Hyperlink (probably not needed so far?)</li> </ul> <p><b><u>Operational Scheme Management</u></b> (identified in the Trust and Security Framework annexed to the SRTP rulebook)</p> <p><b>Guidance needed</b> to help decision.</p> <p><b>Context:</b> during the discussion on what is needed to practically run the scheme, some items have been identified as necessary to be accessible in a "operational" manner, in the sense of real time accessible while managing a SRTP.</p> <p>An obvious example could be the URL of the API of the SRTP SP that must be known for "routing" (i.e. where to connect to send that RTP)</p> <p>Those elements necessary for the actual "run" should be classified as:</p> <ul style="list-style-type: none"> <li>- "Must Have"</li> <li>- Important</li> <li>- "Nice to have"</li> </ul> <p>Lifecycle and how these elements need to be secured during this lifecycle is also</p>



		<p>of the essence.</p> <p><b>Questions:</b> Do you consider there is a need for this "<b>operational</b>" role of the Scheme Manager? What would be the necessary items it would needs to manage? (classified as suggested above)</p>
--	--	---

4.1.3 Rulebook impact

If this change request is supported, this will impact the rulebook as well as the Implementation Guidelines and the homologation process.



## 4.2 # 2: Addition of a URL

### 4.2.1 Description

This change request was provided by the Finance Finland/Finnish Banking Community.

It proposes to add the possibility to populate an URL in a SRTP message that will redirect the Payer to a display service where a document (i.e., an invoice) can be downloaded or viewed. This would be a way to show the detailed information.

### 4.2.2 RTP TF analysis and recommendation

The RTP TF suggests including the change request in the scheme as an optional feature - **(option c)**.

The RTP TF recognized that adding a URL in the SRTP messages would be a value-added service that the SRTP SPs could offer to their clients but considering the potential security and variability risks related to this change, some mitigation measures should be taken.

The RTP TF recommends that this would be added as an optional feature (for the Payee's SRTP SPs) in the SRTP rulebook and that the Payee's or the Payer's SRTP SPs would have the choice between three possible actions:

- use at their own risks the given URL, remove it from the SRTP message and provide a copy of the information to their customers (e.g., a PDF document that could be downloaded by the customers on the SRTP SP's website).
- remove the URL from the SRTP message and replace it by a transparent information message advising the customers that a URL was removed.
- leave the URL in the SRTP message but add a warning message to notify the customers that opening the link will be at their own risks.

### 4.2.3 Rulebook impact

If this change request is supported, this will impact the rulebook as well as the Implementation Guidelines and the homologation process.



#### 4.3 # 3: Redirection

##### 4.3.1 Description

This change request was provided by the Finance Finland/Finnish Banking Community.

It proposes to add the redirect option as support for e-commerce use cases where the Payer is present when the Payee sends the SRTP and requires the Payer to accept immediately (“Accept now” use case). The communication between the Payee and Payer would be in a web browser.

##### 4.3.2 RTP TF analysis and recommendation

The RTP TF recommends including the change request into the next version (v2.0) of the SRTP scheme rulebook - **(option b)**.

The RTP TF remarked that the scope of this topic is not clear yet. It could either be used for a technical re-direct to a webpage or an application or it could represent more widely all cases where the activation is implicit.

This is about how to address the Payer when the "routing information" (AT-06 and AT-01) is unknown or partial, but the Payer is either in a “face to face” situation or "in front of the keyboard" (or addressable otherwise), thus it is a possible alternative way to address the Payer.

This would be an alternative processing flow(s).

The RTP TF recommends changing the name of this feature to avoid confusion with payment’s terminology. A name suggestion would be: “Implicit activation flow”, if the wider view of this topic is adopted.

##### 4.3.3 Rulebook impact

If this change request is supported, this will only impact the rulebook (a description of the flow(s) should be added).



#### 4.4 # 4: Currency agnosticism

##### 4.4.1 Description

This change request was made by the Finance Finland/Finnish Banking Community.

It proposes to allow SRTP messages valued in other currencies in addition to EUR.

##### 4.4.2 RTP TF analysis and recommendation

The RTP TF recommends including the change request in the scheme as an optional feature – **(option c)**.

The RTP TF suggests allowing SRTP messages in another SEPA area currency. This would be an optional feature subject to the Payee's and its SRTP SP's choice and subject to a prior agreement between the Payee and the Payer. The Payer should have previously checked with its SRTP SP that it would accept different currencies.

The currency conversion is out of the SRTP scheme scope. An SRTP message would always be mono currency.

The allowed currencies would be all the SEPA area currencies.

##### 4.4.3 Rulebook impact

If this change request is supported, this will impact the rulebook as well as the Implementation Guidelines.



#### 4.5 # 5: Use of an Alias/Proxy

##### 4.5.1 Description

This change request was made by the Finance Finland/Finnish Banking Community.

It proposes to use an alias or proxy instead of an IBAN as the identifier of the Payee in the SRTP message.

##### 4.5.2 RTP TF analysis and recommendation

The RTP TF recommends not taking forward the change request - **(option e)**.

The RTP TF is in the opinion that the Payee's identifier could be an alias as long as it is accepted by the CSMs and it is routable but remarked that, as a SRTP message should contain all the required information needed to initiate a payment, the IBAN and the name of the account holder will anyway have to be provided.

##### 4.5.3 Rulebook impact

If this change request is supported, this will impact the rulebook as well as the Implementation Guidelines.



#### 4.6 # 6: Rationale on how to route the RTP message to the correct Payer's RTP SP

##### 4.6.1 Description

This change request was made by the Finance Finland/Finnish Banking Community.

It proposes to include the rationale on how to route the SRTP message to the correct Payer's SRTP Service Provider based on the Payer's Identifier received from the Payee with the SRTP message.

##### 4.6.2 RTP TF analysis and recommendation

The RTP TF suggests including the change request into the next version (v2.0) of the SRTP scheme rulebook - **(option b)**.

The RTP TF recommends adding an enrolment and an activation process to the SRTP scheme, as well as the related ISO messages.

Definition of the various terms used:

- **Onboarding:** adherence process that the applicants to the SRTP scheme will have to go through to become SRTP scheme participants. This process is handled by the EPC.
- **Enrolment:** process managed by the SRTP SPs to accept a Payee or a Payer as customer and as player in the SRTP scheme.
- **Activation:** consent given by a Payer to Payee to receive SRTP messages (bilateral exchange of consent and/or of information).

The RTP TF proposes to address the topics listed in the following table and is eager to know the views from the stakeholder's representatives about these specific options and the related open questions.

Ref	Topic	RTP TF Comments
Enrolment		
1	Enrolment of the Payee	<p>It will be the Payee's SRTP SP's responsibility to enrol the Payees. Some standards verifications should be defined. The legal impacts shall be assessed further. A Payee should have at least one identifier but could use several SRTP SPs and therefore be enrolled several times.</p> <p><b>Questions:</b></p> <ul style="list-style-type: none"> <li>- What standards verifications are needed?</li> <li>- Are directories of enrolled Payees necessary beside the one obviously managed by the SRTP SP for its own customers?</li> <li>- If so, what is their functional added value? <ul style="list-style-type: none"> <li>- What would be their roles, responsibilities?</li> <li>- Should "placeholders for charges" be provisioned for this service? - Should the data be public?</li> </ul> </li> </ul>
2	Enrolment of the Payer	<p>The process to execute this enrolment is free but by the end of it, the Payer should know (s)he is enrolled and his(er) SRTP should give instruction on how to exchange his(er) addresses.</p>





		<b>Question:</b> - How would one off Payer's enrolment be working?
3	De-enrolment	A Payee or a Payer should be able to ask for a de-enrolment.
<b>Activation</b>		
4	Activation initiated by the Payee	The activation process can be initiated by the Payee (i.e., asking a formal consent to the Payer)
5	Activation initiated by the Payer	The activation process can be initiated by the Payer (i.e., flashing a QR code) and can be implicit (if the Payer provides its SRTP contact details to a Payee this would mean that he implicitly agrees to use the SRTP service). The legal impacts shall be assessed further.
6	One off activation	A Payer could consent to activate the SRTP service with a specific Payee only for a single specific transaction.
7	Generic activation	A Payer could give his(er) consent to activate all Payees by default. This would be at his(er) own risks.
8	Fraud / Trust issues	Consumer's protection is required. It should be considered that if some rules are setup, these should be applicable to all SRTP participants and therefore, all SRTP participants should be able to implement those rules. The legal impacts shall be assessed further.  <b>Questions:</b> - If rules on when to block Payees are defined, how would you propose it works operationally?
9	Deactivation	A Payer should be free to ask for a deactivation of a specific Payee at any time.

#### 4.6.3 Rulebook impact

If this change request is supported, this will impact the rulebook as well as the Implementation Guidelines and the homologation process.



#### 4.7 # 7: Attribute AT-65

##### 4.7.1 Description

This change request was provided by the EPC SEMSTF.

In version 1.0 of the SRTP rulebook, attribute AT-65 'Type of payment instrument requested by the Payee' covers:

- SCT
- SCT Inst
- High Value payment
- Other type of Credit Transfers (e.g., local Credit Transfers)
- No preference

The objective of this change request is to further specify the different scenarios that are covered under AT-65 in relation to SCT and SCT Inst. To this end, the following extensions should be included under AT-65:

- SCT
  - Only SCT accepted
  - SCT preferred, but SCT Inst is also possible
- SCT Inst
  - Only SCT Inst accepted
  - SCT Inst preferred, but SCT is also possible

##### 4.7.2 RTP TF analysis and recommendation

The RTP TF suggests including the change request into the next version (v2.0) of the SRTP scheme rulebook - **(option b)**.

The impact on the SRTP messages (e.g., pain.013 & pain.014 messages) would be as follows:

Currently only the following 'Local instrument' codes are available in case of SCT and SCT Inst:

- "TRF": to be used in case the Payee indicated that only SCT is possible.
- "INST": to be used in case the Payee indicated that only SCT Inst is possible.

To accommodate this change request, the EPC will need to submit a change request to the ISO 20022 Payments Standards Evaluation Group (SEG), in relation to the following additional external 'Local instrument' codes:

- "PST": 'Preferred' SCT (i.e., Payee prefers SCT but SCT Inst is possible)
- "PIT": 'Preferred' SCT Inst (i.e., Payee prefers SCT Inst but SCT is possible)
- "SST": 'Selectable' SEPA Credit Transfer (i.e., Payee has no preference and hence Payer may choose either SCT or SCT Inst)

When approved by the ISO20022 Payments SEG, these additional codes will need to be integrated in the relevant SRTP IGs and related usage rules will need to be included.

##### 4.7.3 Rulebook impact

If this change request is supported, this will impact the rulebook as well as the Implementation Guidelines.



#### 4.8 # 8: Request for instalment payments

##### 4.8.1 Description

This change request was provided by the Spanish Banking Community.

It proposes to allow the Payer to pay in instalments (for example, monthly payments or a subscription), it should be considered that both, the Payer and the Payer's RTP Service Provider can cancel the SRTP at any time, regardless of whether the SRTP was accepted at the beginning.

##### 4.8.2 RTP TF analysis and recommendation

The RTP TF suggests revisiting this change request for a future release of the SRTP rulebook – **(option f)**.

The RTP TF recommends including this change request in a further version of the SRTP rulebook as currently a workaround exists (i.e., creating several SRTP messages) and it would require an amendment of the existing pain.013 messages to include the possibility to encode several different execution dates.

##### 4.8.3 Rulebook impact

If this change request is supported, this will impact the rulebook as well as the Implementation Guidelines.



## 4.9 # 9: Removal of inter-services provider references

### 4.9.1 Description

This change request was made by Answer Pay Limited.

It proposes to remove the inter-services provider references and edits to sections 2.2.4 and 3.2 to ensure reachability and availability of scheme participants.

Whilst the SRTP rulebook envisages a four-corner model, there are references to an “inter-service provider network” that is the connectivity layer between SRTP Service Providers. For such a role there is relatively little detail provided. An Inter-RTP Service Provider would be a technical sub-contractor to the SRTP Service Provider and as such does not need to be a specific reference in the rulebook.

This then also impacts 3.2 of the SRTP rulebook which needs expanding to ensure that Service Providers are not purely technically available but that the scheme ensures competitive and equitable access for all. In which case Service Providers must make an API freely available commercially (without bilateral contract or charges) to other Service Providers in order to ensure interoperability without barriers. This does not preclude the Service Providers entering into agreement with their Payee or Payer for the provision of the service.

### 4.9.2 RTP TF analysis and recommendation

The RTP TF is of the view that the general concept behind this change request should be included into the next version (v2.0) of the SRTP scheme rulebook - **(option b)**.

The RTP TF recommends to further analyse this change together with the API specifications topic mentioned in section 4.1 (CR #1).

### 4.9.3 Rulebook impact

If this change request is supported, it will impact the rulebook as well as the Implementation Guidelines.



#### 4.10 # 10: Re-direct option and payment guarantee

##### 4.10.1 Description

This change request was provided by the NL Community.

It proposes:

- a re-direct option by which the SRTP Service Provider of the Payee can acquire the unique URL (or another token) from the Payer's RTP Service Provider in order to present the SRTP to the Payer after which the Payer can identify himself and accept or refuse the SRTP.
- the optionality of using the SRTP positive response to deliver a Payment Guarantee (message) to the Payee.

##### 4.10.2 RTP TF analysis and recommendation

The RTP TF suggests including the re-direct change request into the next version (v2.0) of the SRTP scheme rulebook - **(option b)** with the same recommendations as mentioned in section 4.3 for CR #3.

The RTP TF is of the view that a request for payment guarantee should be included in the scheme as an optional feature – **(option c)**.

The RTP TF is in the opinion that only the request for payment guarantee is in the SRTP scope, the guarantee itself is in the payment scope. Only information about the request and the Payer's answer to the request can be transmitted through the SRTP scheme.

The Payer would acknowledge that if the goods or service are as promised in the "contract", he intends to pay. (It should however be noted that for a future payment, the PSD2 allows the Payer to cancel the payment until the day before the execution date).

The flow could be as follows:

- The Payee sends a request for payment guarantee to the Payer.
- The Payer set up a guarantee with its PSP (outside the SRTP scope).
- The PSP of the Payer notifies the Payer that the guarantee has been provided (outside the SRTP scope).
- The Payer accepts the SRTP with the request for payment guarantee and indicates the name of the PSP where (s)he contracted the guarantee.

The value of the acceptance could vary by country according to the local regulations, and the precise legal impacts of the change request shall be further assessed.

In the "accept later/pay later" use case, the guarantee could be requested by the Payer to its PSP after the reception of the SRTP message.

But it is also possible that, outside the scope of the SRTP scheme, the Payee advised beforehand the Payer of the necessity to provide a payment guarantee. The Payer would then set up this guarantee with its PSP and the Payee would only send the SRTP message with the request for payment guarantee afterwards. This would then allow the "accept now/pay later" use cases.

##### 4.10.3 Rulebook impact

If this change request is supported, it will impact the rulebook as well as the Implementation Guidelines.



#### 4.11 # 11: Recurring payments / Request for instalment payments / Addition of a URL

##### 4.11.1 Description

This change request was provided by Fundu Technology Oy.

It proposes to include:

- Recurring payment
- Instalment payment
- URL

##### 4.11.2 RTP TF analysis and recommendation

The RTP TF suggests revisiting the recurring payment and instalment payment change requests for a future release of the SRTP rulebook – **(option f)**, with the same recommendations as the ones mentioned in section 4.8 for CR #8.

The RTP TF suggests including the URL change request in the scheme as an optional feature – **(option c)**, with the same recommendations as the ones mentioned in section 4.2 for CR #2.

##### 4.11.3 Rulebook impact

If those change requests are supported, this will impact the rulebook as well as the Implementation Guidelines.



#### 4.12 # 12: Request for payment guarantee

##### 4.12.1 Description

This change request was provided by EuroCommerce.

It proposes to provide the Payee with the certainty of the Payer's payment associated with the acceptance of the SRTP. The SRTP payment guarantee is notified to the payee and it is followed by the execution of the payment instruction.

##### 4.12.2 RTP TF analysis and recommendation

The RTP TF suggests including the general concept behind this change request in the scheme as an optional feature – **(option c)**, with the same recommendations as the ones mentioned in section 4.10 for CR #10.

##### 4.12.3 Rulebook impact

If this change request is supported, it will impact the rulebook as well as the Implementation Guidelines.



#### 4.13 # 13: Request for instalment payments

##### 4.13.1 Description

This change request was provided by EuroCommerce.

It proposes to split the request of payment of a single purchase of goods or services into a finite number of periodic transactions, with a specified end date. The merchant will be entitled to be immediately compensated for the full payment amount.

##### 4.13.2 RTP TF analysis and recommendation

The RTP TF suggests revisiting this change request for a future release of the SRTP rulebook – **(option f)**, with the same recommendations as the ones mentioned in section 4.8 for CR #8.

##### 4.13.3 Rulebook impact

If this change request is supported, this will impact the rulebook as well as the Implementation Guidelines.





#### 4.14 # 14: Notification of payment execution

##### 4.14.1 Description

This change request was provided by EuroCommerce.

It proposes to provide a notification to the Payee's PSP of the execution of the payment instruction/initiation, who informs the Payee of the execution of the payment instruction. This function allows the Payee's PSP to be informed by the Payer's PSP through the inter-PSP network that the payment instruction has been successfully executed. This notification would help the Payee to initiate subsequent steps of the purchase flow without an immediate reconciliation of the fund received in their bank account.

##### 4.14.2 RTP TF analysis and recommendation

The RTP TF recommends not taking forward the change request - **(option e)**.

The payment execution and payment related notifications are out of the SRTP scope.

##### 4.14.3 Rulebook impact

If this change request is supported, this will impact the rulebook as well as the Implementation Guidelines.



#### 4.15 # 15: Payee's enrolment and Payer's activation

##### 4.15.1 Description

This change request was provided by EuroCommerce.

It proposes to include a SRTP activation service, using a standardised form factor, that shall define and transport the electronic address to be used by the Payee and the Payee's service provider to reach the Payer's service provider and the Payer.

##### 4.15.2 RTP TF analysis and recommendation

The RTP TF suggests including the general concept behind this change request into the next version (v2.0) of the SRTP scheme rulebook - **(option b)**, with the same recommendations as the ones mentioned in section 4.6 for CR #6.

##### 4.15.3 Rulebook impact

If this change request is supported, this will impact the rulebook, as well as the Implementation Guidelines and the homologation process.



#### 4.16 # 16: Pre-authorisation or deferred payments

##### 4.16.1 Description

This change request was provided by EuroCommerce.

It proposes to include the possibility to initiate a pre-authorisation or deferred payments service through a SRTP message.

The RTP amount accepted by the payer shall guarantee payment to the retailer up to the accepted amount or a variation of +/- 15% (in order to accommodate price variation between initial order and final fulfilment).

The Pre-authorisation payment service is used in the retail industry for mid-term reservation of funds to guarantee a final payment initiation after the delivery of goods and services.

A Deferred payment service is used in the retail industry, in scenarios such as fuel pumps, electric charging points or car rental. There is therefore a requirement for Short Term Reservation of funds to guarantee the final payment initiation to the merchant after the actual delivery or consumption of goods and services has been provided.

##### 4.16.2 RTP TF analysis and recommendation

The RTP TF suggests not taking forward the change request - **(option e)**.

The reservation of funds and the pre-authorisation of payments are out of the scope of the SRTP scheme.

However, the RTP TF recommends including the request for payment guarantee SRTP scheme, as described in section 4.10 for CR #10.

##### 4.16.3 Rulebook impact

If this change request is supported, this will impact the rulebook, as well as the Implementation Guidelines.



#### 4.17 # 17: Indicate the underlying payment instrument associated to a SRTP message

##### 4.17.1 Description

This change request was provided by EuroCommerce.

It proposes to include the possibility for the Payee to propose the usage of a specific (instant) payment instrument to be associated to the SRTP message. Following the capability of proposing their preferred payment instrument, the merchants can ensure a seamless shopping and real time payment experience associated with the SRTP message.

##### 4.17.2 RTP TF analysis and recommendation

The RTP TF suggests including the change request into the next version (v2.0) of the SRTP scheme rulebook - **(option b)**, with the same recommendations as the ones mentioned in section 4.7 for CR #7.

##### 4.17.3 Rulebook impact

If this change request is supported, it will impact the rulebook as well as the Implementation Guidelines.



#### 4.18 # 18: Use of a LEI

##### 4.18.1 Description

This change request was provided by the Global Legal Entity Identifier Foundation (GLEIF).

It proposes to make the Legal Entity Identifier (LEI) mandatory in the processes of identifying and certifying non-regulated RTP SP applicants in the onboarding process.

##### 4.18.2 RTP TF analysis and recommendation

The RTP TF suggests that the change request should not be part of the scheme - **(option e)**.

The Legal Entity Identifier (LEI) is already mentioned as a possible identifier but the RTP TF recommends not to make it mandatory and still allow the other identifying options (i.e., identifiers issued by each SEPA country (e.g., enterprise number / trade register number)).

##### 4.18.3 Rulebook impact

If this change request is supported, this would impact the Trust and Security Framework (TSF), the SRTP scheme Adherence documents and process.



#### 4.19 # 19: Payer's onboarding process

##### 4.19.1 Description

This change request was provided by the ETTPA.

It proposes to redefine the Payer's onboarding as an optional process, instead of being a mandatory requirement for Payer's RTP SPs. This shall complement other use cases, where such onboarding might be beneficial.

The only mandatory ongoing relationship is between the Payer and their ASPSPs, which therefore requires onboarding. The merchants (the Payees) may or may not onboard the Payers. This would allow e-commerce sales to any Payer with holding EU payment account (rather than being limited to Payers who were pre-onboarded by a Payer's RTP SP).

##### 4.19.2 RTP TF analysis and recommendation

The RTP TF recommends to further analyse this change together with the 'Enrolment and Activation' topics in section 4.6 for CR #6 and to include this change request into the next version (v2.0) of the SRTP scheme rulebook - **(option b)**.

##### 4.19.3 Rulebook impact

If this change request is supported, it will impact the rulebook and the Implementation Guidelines.



#### 4.20 # 20: SCT reference in the SRTP message

##### 4.20.1 Description

This change request was provided by the MSG MSCT.

It proposes to include a reference to an earlier SCT (instant) instruction (which may or may not be initiated through a SRTP message) in the SRTP messages DS- 01, DS-02 and DS-03 to allow the linkage between two SCT (instant) transactions.

In some C2B payment contexts for Mobile Initiated SEPA (Instant) Credit Transfers (MSCTs), the final transaction amount may not be known beforehand such as for fuelling-up a car, car hire, hospitality, etc. Hereby typically two consecutive MSCT transactions will be executed. A first one over a pre-agreed amount, followed by a second over the difference between the pre-agreed amount and the final amount, which may be a second SCT (instant) or a transfer back (repayment). If MSCTs based on consumer-presented data are used for these transactions a Payment Request is involved from the merchant to their MSCT service provider. For consumer identification purposes and for reconciliation purposes (both for the merchant and the consumer), it is important to enable the linkage between the two transactions, not only in the SCT (instant) instructions, but also in the RTP messages involved.

##### 4.20.2 RTP TF analysis and recommendation

The RTP TF suggests revisiting this change request for a future release of the SRTP rulebook - **(option f)**.

##### 4.20.3 Rulebook impact

If this change request is supported, it will impact the rulebook as well as the Implementation Guidelines.



#### 4.21 # 21: Attributes AT-05 and AT-41

##### 4.21.1 Description

This change request was provided by DSGV on behalf of GBIC (German Banking Industrial Committee).

It proposes to include the attributes AT-05 (Remittance Information to be inserted in the payment) and AT-41 (Payee's end-to-end-reference of the RTP) in the DS-04, DS-05, DS-06, DS-07, DS-08, DS-09, DS-16 and DS-17 as conditional elements (i.e. if they are included in DS-01 they have to be reported back in the Status Report).

This would enable the Payees to reconcile received DS-04, DS-06, DS-09 and DS-17 messages with the original DS-01 message.

##### 4.21.2 RTP TF analysis and recommendation

The RTP TF suggests including the change request into the next version (v2.0) of the SRTP scheme rulebook - **(option b)**.

The RTP TF is of the opinion that these attributes, if present in the original SRTP message (pain.013), should also be present in the Status Report messages to ensure a proper and automatic reconciliation between the SRTP messages.

##### 4.21.3 Rulebook impact

If this change request is supported, it will impact the rulebook as well as the Implementation Guidelines.





#### 4.22 # 25: Response time service level

##### 4.22.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to include service levels for the “Instant” response time in the cases where a Confirmation (PS-01.05C) is requested by the Payee and/or Payee’s SRTP Service Provider (e.g., a maximum response time by the Payer’s SRTP SP of 5 secs) and to detail the consequences if no Confirmation is received from the Payer’s SRTP SP within such time (e.g. rejection). It is proposed to apply the same approach for the instantaneous reply to a Request for Cancellation (DS-10/DS-11), where if there is no answer of the Payer’s SRTP Service Provider within a defined period of time (e.g., 5 secs), the Request for Cancellation would be timed out.

##### 4.22.2 RTP TF analysis and recommendation

The RTP TF suggests revisiting this change request for a future release of the SRTP rulebook - **(option f)**.

##### 4.22.3 Rulebook impact

If this change request is supported, it will impact the rulebook as well as the Implementation Guidelines.



#### 4.23 # 26: Remove Expiry Date/Time for Request for Status Update

##### 4.23.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to allow the Payee's SRTP Service Provider to initiate a Request for Status Update also after the Expiry Date / Time. This may be useful for reconciliation in various exceptional scenarios, (i.e., when no reply was received by the Payee's SRTP Service Provider).

##### 4.23.2 RTP TF analysis and recommendation

The RTP TF suggests revisiting this change request for a future release of the SRTP rulebook – **(option f)**.

The RTP TF is of the opinion that this change would require to introduce a new type of date in the SRTP scheme and would modify its lifecycle.

##### 4.23.3 Rulebook impact

If this change request is supported, it would impact the rulebook as well as the Implementation Guidelines.



#### 4.24 # 27: Allow the Payer or the Payer's RTP SP to issue a Request for Cancellation

##### 4.24.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to include the possibility for the Payer or the Payer's SRTP Service Provider to initiate a Request for Cancellation (RfC) after Acceptance of the RTP, but before the Requested Execution Date/Time, as there could have been a mistake when accepting the SRTP.

The reasons for the Payer, or the Payer's SRTP Service Provider, to initiate a RfC could be:

- Wrong amount
- Duplicate RTP
- Non-agreed RTP
- Unknown Payee
- Suspicion of fraud

Instead of just cancelling the payment following the SRTP before the Requested Execution Date/Time, a RfC initiated by the Payer, or the Payer's SRTP Service Provider, after the Expiry Date/Time but before the Requested Execution Date/Time allows for the Payee to be informed properly by the Payer or its SRTP Service Provider.

##### 4.24.2 RTP TF analysis and recommendation

The RTP TF suggests revisiting this change request for a future release of the SRTP rulebook – **(option f)**.

The RTP TF is of the opinion that this change would require to introduce a new type of date in the SRTP scheme and would modify its lifecycle.

##### 4.24.3 Rulebook impact

If this change request is supported, it will impact the rulebook as well as the Implementation Guidelines.



#### 4.25 # 28: Send the Request for Status Update up to the Payer

##### 4.25.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to include the possibility to transmit the request for status update up to the Payer, and not stop at the Payer's SRTP service provider's level.

An additional message (i.e., PS-01-14Bis) would inform the Payer. If the Payer is informed, and depending on his reject or acceptance of the SRTP at this point in time, the answer to the Status Request could be a 'Negative Response' or a 'Positive response' by the Payer as per PS-01.07R.

Should there be nevertheless also an answer by the SRTP SP as per PS-01.14R, then reasons should be added to AT-73 Status reason response code for the Request for Status Update.

##### 4.25.2 RTP TF analysis and recommendation

The RTP TF suggests including the change request into the next version (v2.0) of the SRTP scheme rulebook - **(option b)**.

The RTP TF is of the opinion that a "wake up call" to the Payer would be useful in the SRTP scheme.

##### 4.25.3 Rulebook impact

If this change request is supported, it will impact the rulebook as well as the Implementation Guidelines.



#### 4.26 # 29: Additional dataset for a Request for Cancellation reject

##### 4.26.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to include an additional dataset for Request for Cancellation rejection (similar to DS-04 Reject of SRTP).

The reject reasons that could be: already cancelled RTP, already rejected RTP, already refused RTP, already expired RTP or unknown RTP." correspond with reason codes included in AT-55 Reason code for non-acceptance of the RTP which is used in DS-12 Inter RTP SP negative response to the RfC of the RTP (which also corresponds with PS-02.03R) and is sent by the Payer's RTP SP (not the Payee's RTP SP)

##### 4.26.2 RTP TF analysis and recommendation

The RTP TF recommends including the change request into the next version (v2.0) of the SRTP scheme rulebook - **(option b)**, for consistency reasons.

##### 4.26.3 Rulebook impact

If this change request is supported, it will impact the rulebook as well as the Implementation Guidelines.



4.27 # 30: Include standard set of data elements for the exchange of fraud prevention and detection information/fraud score/contextual information in SRTP messages

#### 4.27.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to include in the SRTP messages a standard set of data elements for the exchange of fraud prevention and detection information/fraud score/contextual information, to facilitate fraud prevention and detection activities at inter-Participant or infrastructure level.

#### 4.27.2 RTP TF analysis and recommendation

The RTP TF suggests revisiting this change request for a future release of the SRTP rulebook - **(option f)**.

The RTP TF would need more clarifications in order to assess this change request.

#### 4.27.3 Rulebook impact

If this change request is supported, it will impact the rulebook and the Implementation Guidelines.



#### 4.28 # 31: Insert the Extended RTP Remittance Information (ERI)

##### 4.28.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to include the Extended Remittance Information (ERI) option in the SRTP message (attributes AT-05 and AT-87).

##### 4.28.2 RTP TF analysis and recommendation

The RTP TF recommends that the change request should not be part of the scheme - **(option e)**.

The RTP TF suggests using the “Unstructured Remittance Information” to add limited additional information in the SRTP message. In addition, the possibility to encode a URL is assessed in section 4.2 for CR #2.

##### 4.28.3 Rulebook impact

If this change request is supported, it will impact the rulebook and the Implementation Guidelines.



#### 4.29 # 32: Allow deviations from the generic SRTP flow

##### 4.29.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to introduce certain deviations from the generic RTP flow. The proposal is to include an interim solution to cover such deviations from the Scheme activation date by either extending the definition of the Additional Optional Services (AOS) to include such flows which deviate from the generic message flow or, alternatively, to add a sentence after the description of the generic flow that “deviations from this flow are acceptable if these are justified by the business needs and supported by the Payee’s SRTP SP and the Payer’s SRTP SP”.

##### 4.29.2 RTP TF analysis and recommendation

The RTP TF suggests that the change request should not be part of the scheme - **(option e)**.

The RTP TF is of the opinion that this change request is related to additional optional services (AOS) which are out of the SRTP rulebook scope.

##### 4.29.3 Rulebook impact

If this change request is supported, it would impact the rulebook.





4.30 # 33: When the Payer's RTP SP is also the Payer's PSP, the Payee's IBAN would be optional

#### 4.30.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to make the population of the Payee's IBAN (sensitive data) optional instead of mandatory if the Payer's SRTP SP is also the Payer's PSP.

#### 4.30.2 RTP TF analysis and recommendation

The RTP TF is recommends that the change request should not be part of the scheme - **(option e)**. The Payee must populate its IBAN but then the Payee's SRTP SP can choose to show it or not (depending on bilateral arrangements between them).

#### 4.30.3 Rulebook impact

If this change request is supported, it will impact the rulebook.



#### 4.31 # 34: Allow the Payer to ask for changes on amount/execution date/method of payment

##### 4.31.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to enable the Payer to ask for changes on amount/execution date/method of payment (that use AT 66,67 and 68).

The Payee could eventually permit changes on amount, requested execution time or payment method but the workflow for these changes should be properly clarified and defined.

##### 4.31.2 RTP TF analysis and recommendation

The RTP TF is of the opinion that this change request is already provided for in the scheme – **(option a)**.

##### 4.31.3 Rulebook impact

If this change request is supported, it will impact the rulebook.



#### 4.32 # 35: New attribute to provide information on the Payee's type of party

##### 4.32.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to include a SRTP Request that could provide information about the Payee is (i.e., business, Public Service, Private Individual or other).

This would permit Payer's SPSP to identify the kind of SRTP (B2B, B2C, P2P, G2B...) their customer receives, for different purposes (i.e., to properly deliver it to the Payer or even for the Payer or the Payer's SRTP SP to check legitimacy or correctness of the Request).

##### 4.32.2 RTP TF analysis and recommendation

The RTP TF suggests revisiting this change request for a future release of the SRTP rulebook - **(option f)**.

The RTP TF recommends providing more information about the Payee but as this would require a new attribute, it proposes to further analyse this change request for a further release of the rulebook.

##### 4.32.3 Rulebook impact

If this change request is supported, it will impact the rulebook as well as the Implementations Guidelines.



#### 4.33 # 36: Change the first Agreed Payment Date to the first payment date chosen by the Payer

##### 4.33.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to include the possibility for the Payer to postpone the payment date, before a maximum agreed date. This would allow the Payer to choose another execution date if the funds are not available on the first agreed date.

##### 4.33.2 RTP TF analysis and recommendation

The RTP TF suggests revisiting this change request for a future release of the SRTP rulebook - **(option f)**.

The RTP TF recommends resolving such cases through bilateral discussions between the Payer and the Payee. The Payer could refuse the original SRTP message and propose another date to the Payee that would then send a new SRTP message.

##### 4.33.3 Rulebook impact

If this change request is supported, it will impact the rulebook and the Implementations Guidelines.



#### 4.34 # 37: Remove Conditional (C) from dataset DS-03

##### 4.34.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to include the possibility for the Payer's SRTP Service Provider to decide bilaterally with the Payer which of the DS-03 attributes will be presented (to the Payer) depending on the nature of the Customer and the channel used.

##### 4.34.2 RTP TF analysis and recommendation

The RTP TF recommends including the change request into the next version (v2.0) of the SRTP scheme rulebook - **(option b)**.

##### 4.34.3 Rulebook impact

If this change request is supported, it will impact the rulebook and the Implementations Guidelines.



4.35 # 38: Add a sentence “The EPC strongly recommends adding a check-digit to the reference with an identical modulo/structure as the IBAN calculation”

#### 4.35.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to add a sentence “The EPC strongly recommends to add a check -digit to the reference with an identical modulo/structure as the IBAN calculation” in the description of attribute AT-41.

#### 4.35.2 RTP TF analysis and recommendation

The RTP TF suggests not taking forward the change request – **(option e)**.

#### 4.35.3 Rulebook impact

If this change request is supported, it will impact the rulebook.



#### 4.36 # 39: Provide bank-to-corporate reporting ('credit globalisation') guidance

##### 4.36.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to provide extra guidance on bank-to-corporate reporting as this is a key element for several Request-to-Pay use-cases (at least in a separate clarification paper).

More particularly for point of sales and online payments, it would be useful to provide 'credit globalisation' guidelines. Such guidelines would enable harmonization across banks that wish to provide a separate report detailing the underlying transactions when bulking several transactions into a single credit booking.

##### 4.36.2 RTP TF analysis and recommendation

The RTP TF suggests not taking forward the change request – **(option e)**.

The RTP TF is of the opinion that this change request is related to the commercial space and is therefore out of the SRTP scheme scope.

##### 4.36.3 Rulebook impact

If this change request is supported, it will impact the rulebook.



#### 4.37 # 40: Addition of 'in the exceptional case of no response receive' in the Negative Response

##### 4.37.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to include in the description of the PS 01 07R - Negative Response, the following situation: 'in the exceptional case of no response received'.

##### 4.37.2 RTP TF analysis and recommendation

The RTP TF suggests not taking forward the change request - **(option e)**, as this concept is already included in the SRTP rulebook.

##### 4.37.3 Rulebook impact

If this change request is supported, it will impact the rulebook.





4.38 # 41: A field should be available to identify the type of request. Payment should be one of the options

#### 4.38.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to include services different than payments but using the same SRTP scheme. If the trigger is not a payment, the amount and other pure payment fields should become optional.

#### 4.38.2 RTP TF analysis and recommendation

The RTP TF suggests TF suggests not taking forward the change request - **(option e)**, as it is out of the scheme scope.

#### 4.38.3 Rulebook impact

If this change request is supported, it will impact the rulebook as well as the Implementation Guidelines.



#### 4.39 # 42: Include a description of the SCT Inst flow

##### 4.39.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to include an adjusted description of instant payment flows. The current described flows seem only to be applicable to batch payments.

##### 4.39.2 RTP TF analysis and recommendation

The RTP TF is of the opinion that this change request is already provided for in the scheme – **(option a)**.

##### 4.39.3 Rulebook impact

If this change request is supported, it will impact the rulebook.



4.40 # 43: Include more description about the SRTP features and on how to instruct a SRTP message

#### 4.40.1 Description

This change request was suggested following the 2020 public consultation.

It proposes to include a description or more details about a number of features of the SRTP scheme, to ensure those can be understood only by interpreting the attributes and their possible interactions.

The following cases should be clearly described:

- How for the Payee to instruct the different possibilities of “Accept now/pay now”, “Accept now/pay later”, or “accept later/pay later”;
- Possibility for the Payee to instruct the type of payment wished (either SEPA payment [SCT, SCTInst] or non-SEPA payment). In relation with AT-65 (and AT-40) in the SRTP, and in the positive response by the Payer
- Possibility for the Payee to allow payment options to the Payer. In relation with AT-66 in the SRTP, and AT-67/AT-68 in the positive response by the Payer.
- Possibility for the Payee to insert two types of Remittance Information in the SRTP.

#### 4.40.2 RTP TF analysis and recommendation

The RTP TF is of the opinion that this change request is already provided for in the scheme – **(option a)**.

#### 4.40.3 Rulebook impact

If this change request is supported, it will impact the rulebook.



## 5 Detailed Analysis of Minor Changes to the SRTP scheme Rulebook v1.0

The RTP TF recommends supporting the following minor change requests:

CR N°	Section	Description	Reason for change	Type of Change
#28	Throughout all the document	Replace the term “certification” by “homologation”	Ensure consistency between the rulebook, the Trust & Security Framework and the homologation body contract.	CHAN
#29	Section 2.4 Business Requirements for Datasets	Remove reference to conditional (C) in the description of the dataset (DS-04, DS-05, DS-10, DS-12, DS-13, DS-16 and DS-17)	Reference is obsolete.	CHAN
#30	Section 2.5.1 Attribute details	Addition of “Time” to attribute AT-67: “AT-67 Payment date/time (as decided by the Payer). Description: Date/time decided by the Payer for the payment of the accepted RTP. “	Consistency.	CHAN

## 6 Next steps

The contributors to this public consultation are invited to inform whether they support or not each of the change requests and/or the related RTP TF recommendation via response template EPC091-21 by **27 August 2021 (19h00 CEST)**. Comments may also be provided.

The RTP TF shall collect and analyse the support for each change request and the comments received from all the contributors and shall develop its change proposals based on the comments received from the public consultation.

The RTP TF will consolidate the change proposals, along with each change request and the related non-confidential comments received from the contributors during the public consultation, in the Change Proposal Submission Document which will be submitted to the EPC Board for decision-making purposes.

The Change Proposal Submission Document shall be published on the EPC website along with the decision of the Board on each change proposal.

Approved change requests will be incorporated into the version 2.0 of the SRTP scheme rulebook and published in November 2021 with the intention that they become effective either in June 2022 or in November 2022.



- **Annex 1 – List of original Change Request documents**

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

**Public**



**European  
Payments Council**

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	RTP Task Force
<b>Organisation:</b>	EPC
<b>Address:</b>	
<b>Contact details:</b>	
<b>Your reference:</b>	API Requirements
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	26 Feb 2021
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

Include minimal mandatory infrastructure requirements (communication protocols) applicable in the inter-RTP service provider's space to ensure interoperability, reachability and security between the SRTP scheme participants' solutions.

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

### 1.3 Rationale for the change request:

Define and develop minimum communication protocols applicable in the inter-RTP SP space to ensure interoperability and security.

The data ("*the what*") to be exchanged between SRTP SP (Service Providers) is thoroughly defined in the SRTP Rulebook and the SRTP Implementation Guidelines, and will be further refined within the change requests due to be implemented in the second version of the SRTP rulebook.

So far, the way to exchange such data ("*the how*") has been left undefined, which can lead to fragmentation, lack of interoperability and security weaknesses, even if each participant is fully compliant on "*the what*".

The main objective of this change is therefore to define minimal mandatory requirements on this infrastructure layer to avoid the aforementioned issues.

Below these infrastructure requirements ensuring security and interoperability, SRTP scheme participants are free to use any bilateral arrangement to communicate otherwise, provided that those arrangements have the same level of security, do not jeopardise interoperability, reachability and stability with other participants, and comply with the SRTP scheme's rules.

The RTP TF recommends a definition of the following (non-exhaustive) points:

- Routing
- Identification
- Authentication
- Authorisation
- Confidentiality
- Non-Repudiation
- Availability



- Format
- Documentation
- Synchronicity
- Impact on the homologation process

These requirements should work whether the SRTP participant chooses to send and receive messages directly, or whether it chooses to use mutualised services of a “hub” acting as a message gateway.

The modifications should also include a description of the changes that must be made to the adherence process (i.e., addition of an operational component), including:

- The data that must be captured by the EPC during the adherence process of a SRTP SP applicant.
- The lifecycle of SRTP SP’s onboarding data: creation, change, termination.
- The minimum “operational” elements to be put in place.

The new adherence process should also take into account the fact that there could be some delay when a data modification is requested by a SRTP SP to the EPC, and also give some advice about how to secure amendments requests.

#### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes.

#### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes.

#### 1.6 Additional information



# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

**Public**



**European  
Payments Council**

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	Satu Lanu Jarmo Markkanen
<b>Organisation:</b>	Finance Finland/Finnish Banking Community
<b>Address:</b>	
<b>Contact details:</b>	<a href="mailto:satu.lanu@op.fi">satu.lanu@op.fi</a> <a href="mailto:jarmo.markkanen@finanssiala.fi">jarmo.markkanen@finanssiala.fi</a>
<b>Your reference:</b>	
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	17 Feb 2021
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

Possibility to populate URL in a pain.013 message (ISO 20022) under 'Related Remittance Information / Remittance Location Details / Electronic Address'. The Payer is directed to a display service where a document (an invoice) can be downloaded or viewed.

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Extension. In current SRTP rulebook v. 1.0 URL is possible as an AOS.

### 1.3 Rationale for the change request:

There is a strong need on European level to have a common solution for e-invoicing use cases (re. EBA Clearing Request-to-Pay survey "What corporates want", autumn 2020, e-invoicing was on the 2nd place)

Finnish banking community is in favour of including a URL in addition to an attachment.

This is the current and common way in the e-invoice service in Finland to direct payers to a display service to view in an external data source the invoice specifications they have received. Eighty percent of the Finnish web bank users are receiving e-invoices and the link is the common way to show the detailed information.

Sending just an URL is also a more efficient way to deliver the information than sending attachments.

The service functions as follows:

The Sender (Payee), the transacting service and/or the company maintaining the display archive must agree on the use of the service with the service provider before starting the use of the service.

The Sender (Payee) is responsible for the links, their functioning, and the contents of its service, as well as for ensuring that using the links will not endanger the data protection of the bank, the customer or a third party.

The Payee's SP must according to the SRTP rulebook rules and obligations identify and authenticate the Payee, i.e. it is a trusted party in the scheme, and so should the URL link be trusted as well.



### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes. The Payer's SP cannot reject the RTP message based on it carrying a URL.

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes. URL format needs to be described.

### 1.6 Additional information

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

Public



European  
Payments Council

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business

Name of contributor:	Satu Lanu Jarmo Markkanen
Organisation:	Finance Finland/Finnish Banking Community
Address:	
Contact details:	<a href="mailto:satu.lanu@op.fi">satu.lanu@op.fi</a> <a href="mailto:jarmo.markkanen@finanssiala.fi">jarmo.markkanen@finanssiala.fi</a>
Your reference:	
Document and version number:	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
Request Date:	17 Feb 2021
For information:	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

Redirection means support for e-commerce use cases where the Payer is present when the Payee sends the RTP, where the Payee requires the Payer to accept immediately (Accept now). The communication between the Payee and Payer is in a web browser.

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

### 1.3 Rationale for the change request:

As a reference, redirection works currently in e-commerce cases in Finland as follows:

- The Service Provider of the Payee directs the Payer by an URL to the chosen bank's identification page (based on Payer's choice of bank) in the checkout process
- The Payer identifies himself and accepts or refuses the request/payment
- The Payer is redirected back to the merchant's web page based on the URL link, and the merchant gets confirmation of the acceptance/refusal by the Payer

Proposal for specification: **Based on SRTP scheme**, the same could be solved by a **more simple and generic account-to-account based RTP option**:

- **Based only on the Payer's Identifier.** The Payee's RTP service provider could route the RTP message (with URL for return route) to a correct Payer's RTP service provider based on Payer's Identifier and Payer's activation available in a registry (decentralized or centralized)
- The Payer could be redirected back to the merchant's web page with information on the acceptance/refusal based on the URL link provided by the Payee's RTP SP



#### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes. Adding a URL in pain.013 message for return address directing the Payer back to the Payee's web page.

#### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes. URL format needs to be described.

#### 1.6 Additional information

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

**Public**



**European  
Payments Council**

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	Satu Lanu Jarmo Markkanen
<b>Organisation:</b>	Finance Finland/Finnish Banking Community
<b>Address:</b>	
<b>Contact details:</b>	satu.lanu@op.fi jarmo.markkanen@finanssiala.fi
<b>Your reference:</b>	
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	<b>17 Feb 2021</b>
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

Extending the scheme by allowing RTP messages valued in other currencies in addition to EUR. The EPC RTP rulebook should support a wider range of use cases with wider geographical reach.

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

### 1.3 Rationale for the change request:

The EPC RTP rulebook should support wider range of use cases with wider geographical reach. If currencies are added gradually, we suggest that next at least the Nordic currencies (SEK, DKK and NOK) are added to the scope of the EPC RTP rulebook.

No currency exchange or fx conversion needs to be done at the stage of sending or responding to an RTP message. This may be needed only at the final payment phase which is outside of the RTP scheme.

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes. 1.6 Currency, AT-04 Amount of the RTP, AT-68 Accepted amount, AT-89 Placeholder for charges, AT-65 Type of payment instrument requested by the Payee

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes. Adoption of the above-mentioned attributes to support more currencies and payment instruments (e.g. NCT, NCTInst)





--

## 1.6 Additional information

--

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

**Public**



**European  
Payments Council**

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	Satu Lanu Jarmo Markkanen
<b>Organisation:</b>	Finance Finland/Finnish Banking Community
<b>Address:</b>	
<b>Contact details:</b>	<a href="mailto:satu.lanu@op.fi">satu.lanu@op.fi</a> <a href="mailto:jarmo.markkanen@finanssiala.fi">jarmo.markkanen@finanssiala.fi</a>
<b>Your reference:</b>	
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	17 Feb 2021
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

Alias/proxy, instead of IBAN, as the Identifier of the Payee in the RTP message presented to the Payer

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

### 1.3 Rationale for the change request:

The current SRTP rulebook v. 1.0 stipulates that the Payee's IBAN need to be presented up to the Payer in the RTP message (DS-03 RTP Presentment to Payer).

Suggestion is that it should not be mandatory to present the Payee's IBAN to the Payer but instead Alias/proxy of the Payee could be used instead. This serves better some use cases, e.g. P2P.

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes. Addition of a new attribute for Payee's Identifier. Changes to definition of Mandatory/Conditional/Optional attributes.

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes. More specific guidelines for the usage of the Payee identification related attributes.



## 1.6 Additional information

--

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

**Public**



**European  
Payments Council**

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	Satu Lanu Jarmo Markkanen
<b>Organisation:</b>	Finance Finland/Finnish Banking Community
<b>Address:</b>	
<b>Contact details:</b>	<a href="mailto:satu.lanu@op.fi">satu.lanu@op.fi</a> <a href="mailto:jarmo.markkanen@finanssiala.fi">jarmo.markkanen@finanssiala.fi</a>
<b>Your reference:</b>	
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	17 Feb 2021
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

Including the rationale how to route the RTP message to the correct Payer's RTP Service Provider based on the Payer's Identifier received from the Payee with the RTP message (DS-01 RTP by Payee to Payee's RTP Service Provider)

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

### 1.3 Rationale for the change request:

The current rulebook requires as a mandatory identifier only the Identifier of the Payer (DS-01 RTP by Payee to Payee's RTP Service Provider). If the Payee's service provider does not know how to direct the payment request to the correct Payer's service provider, there should be guidance on the matter somewhere. The current rulebook does not take a position on this, but in order to make it easier to deploy the scheme, either clarification paper or more clearly inclusion in the rulebook itself is needed.

The routing to a correct Payer's RTP service provider could be based on Payer's activation (general or specific consent given by the Payer).

Both centralized and decentralized registries should be supported for look-up of the appropriate Payer's service provider.

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes, at least on the Clarification Paper.

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

No.



## 1.6 Additional information

--

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

**Internal Use**



**European  
Payments Council**

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	SEM STF
<b>Organisation:</b>	EPC
<b>Address:</b>	
<b>Contact details:</b>	
<b>Your reference:</b>	Extension of attribute AT-65 'Type of payment instrument requested by the Payee'
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	24 February 2021
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>





# 1. Change request details

## 1.1 Description of the change request:

In version 1.0 of the SRTP rulebook, attribute AT-65 'Type of payment instrument requested by the Payee' covers:

- SCT
- SCT Inst
- High Value payment
- Other type of Credit Transfers (e.g. local Credit Transfers)
- No preference

The objective of this change request is to further specify the different scenarios that are covered under AT-65 in relation to SCT and SCT Inst. To this end, the following extensions should be included under AT-65:

- SCT
  - Only SCT accepted
  - SCT preferred, but SCT Inst is also possible
- SCT Inst
  - Only SCT Inst accepted
  - SCT Inst preferred, but SCT is also possible

## 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Extension of attribute AT-65.

## 1.3 Rationale for the change request:

The extension of attribute AT-65 was already discussed by the RTP TF at its 28 September 2020 meeting. It had however been decided to revisit this topic in a future version of the SRTP rulebook in view of the fact that the appropriate 'Local Instrument' codes were not yet available in the RTP related ISO 20022 messages and hence a change request would need to be prepared.

## 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

The impact on the SRTP scheme rulebook is described below (see track changes):



## 1. Section 2.5.1 Attribute details

<b>Identification:</b>	<b>AT-65</b>
<b>Name:</b>	<b>Type of payment instrument requested by the Payee</b>
<b>Description:</b>	The type of payment instrument the Payee requests the Payer to use includes: <ul style="list-style-type: none"> <li>▪ SCT</li> <li>▪ SCT Inst</li> <li>▪ High value payment</li> <li>▪ Other type of Credit Transfers (e.g. local Credit Transfers)</li> <li>▪ No preference</li> </ul>
<b><u>Value range:</u></b>	<u>In case of SCT or SCT Inst, the following options are available:</u> <ul style="list-style-type: none"> <li>- <u>Only SCT is possible</u></li> <li>- <u>Only SCT Inst is possible</u></li> <li>- <u>SCT is preferred, but SCT Inst is also possible</u></li> <li>- <u>SCT Inst is preferred, but SCT is also possible</u></li> <li>- <u>No preference, either SCT or SCT Inst are possible (i.e. the Payer can choose)</u></li> </ul>

<b>Identification:</b>	<b>AT-R3</b>
<b>Name:</b>	<b>Reason code for non-acceptance of the RTP</b>
<b>Description:</b>	This code identifies the reason for the non-acceptance of the RTP.
<b>Value range:</b>	<p>The reason codes for a Reject by the Payee's/Payer's RTP Service Provider are:</p> <ul style="list-style-type: none"> <li>▪ Payer Identifier incorrect (e.g. invalid IBAN)</li> <li>▪ RTP Service Provider Identifier incorrect (e.g. invalid BIC)</li> <li>▪ Duplicate RTP</li> <li>▪ Regulatory reason</li> <li>▪ Reason not specified</li> <li>▪ RTP not supported for this Payer</li> <li>▪ Payer or Payer's RTP Service Provider not reachable</li> <li>▪ Expiry date too long</li> <li>▪ Type of Payment instrument not supported</li> <li>▪ Expiry Date/Time reached</li> <li>▪ Suspicion of fraud</li> <li>▪ Technical reason</li> <li>▪ Attachments not supported</li> </ul> <p>The reason codes for a Refusal by the Payer are:</p> <ul style="list-style-type: none"> <li>▪ Wrong amount</li> <li>▪ Duplicate RTP</li> <li>▪ Reason not specified</li> </ul>



- |  |   |
|--|---|
|  | <ul style="list-style-type: none"> <li>▪ Non-agreed RTP</li> <li>▪ Unknown Payee</li> <li>▪ <u>Incorrect Expiry Date/Time</u></li> <li>▪ <u>Type of Payment instrument not supported</u></li> </ul> |
|--|---|

The above additional Payer Refusal code is needed in case the Payee indicates for example that only SCT Inst is possible as payment instrument, and the Payer is aware that its PSP does not support SCT Inst (and the Payer does not mind sharing this info – taking into account that Refusal reason is optional in the Payer's response).

## 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

The impact on the SRTP IGs (e.g. pain.013 & pain.014 messages) is as follows:

Currently only the following 'Local instrument' codes are available in case of SCT and SCT Inst:

- "TRF": to be used in case the Payee indicated that only SCT is possible.
- "INST": to be used in case the Payee indicated that only SCT Inst is possible.

To accommodate this change request, the EPC will need to submit a change request to the ISO 20022 Payments Standards Evaluation Group (SEG), in relation to the following additional external 'Local instrument' codes:

- "PST": 'Preferred' SCT (i.e. Payee prefers SCT but SCT Inst is possible)
- "PIT": 'Preferred' SCT Inst (i.e. Payee prefers SCT Inst but SCT is possible)
- "SST": 'Selectable' SEPA Credit Transfer (i.e. Payee has no preference and hence Payer may choose either SCT or SCT Inst)

When approved by the ISO20022 Payments SEG, these additional codes will need to be integrated in the relevant SRTP IGs and related usage rules will need to be included.

## 1.6 Additional information

1. In order for the aforementioned external ISO 20022 codes to be approved by end November 2021, they would need to be submitted for approval to the ISO 20022 Payments SEG by end of September 2021 at the very latest.
2. SEMSTF suggests to further clarify the different type of payment instruments in the SRTP Clarification Paper in line with this change request.

# Template for Proposing a Change Request to the SEPA Request-to-Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

**Public**



**European  
Payments Council**

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	<b>Spanish Banking Community</b>
<b>Organisation:</b>	Spanish Banking Community
<b>Address:</b>	
<b>Contact details:</b>	<a href="mailto:macarvallo@aebanca.es">macarvallo@aebanca.es</a> ; <a href="mailto:carmen.almazan@bbva.com">carmen.almazan@bbva.com</a> ; <a href="mailto:fxherrero@caixabank.com">fxherrero@caixabank.com</a> ; <a href="mailto:imerchan@gruposantander.es">imerchan@gruposantander.es</a> ;
<b>Your reference:</b>	<b>Cancel RTP by Payer or Payer RTP Service Provider</b>
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	<b>22/02/2021</b>
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

Allow the payer and the payer's RTP PSP to initiate an RTP cancel message.

If the RTP allows the payer to pay in installments (for example, monthly payments or a subscription), it should be considered that both, the Payer and the Payer's RTP Service Provider can cancel the RTP at any time, regardless of whether the RTP was accepted at the beginning.

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

### 1.3 Rationale for the change request:

Consumer protection in the case of installment or periodic payments.

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes. In RTP Rulebook (see 2.3.4 Processing an RTP Cancellation Request), a Cancellation Request (RfC) can only be initiated by the Payee or Payee's RTP Services Provider who sends it to the Payer. New flows and new messages should be added.

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes. In RTP Rulebook (see 2.3.4 Processing an RTP Cancellation Request), a Cancellation Request (RfC) can only be initiated by the Payee or Payee's RTP Services Provider who sends it to the Payer. New flows and new messages should be added



1.6 Additional information

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme



**EPC 231-20**  
**Version 1.0**  
**27 November 2020**

**European Payments Council AISBL**  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Public**

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	<b>Peter Cornforth</b>
<b>Organisation:</b>	<b>Answer Pay Limited</b>
<b>Address:</b>	<b>Union Mills, 9 Dewsbury Road, Leeds, West Yorkshire, United Kingdom, LS11 5DD</b>
<b>Contact details:</b>	<b>peter.cornforth@answerpay.uk</b>
<b>Your reference:</b>	
<b>Document and version number:</b>	<b>EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook</b>
<b>Request Date:</b>	<b>23rd Feb</b>
<b>For information:</b>	<b>This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in</b>



## EPC231-20 SRTP Scheme Change Request Template

	accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>
--	--





## 1. Change request details

### 1.1 Description of the change request:

Changes to ensure reachability and availability of scheme participants. Suggested removal of inter-services provider references and edits to sections 2.2.4 and 3.2

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition or Deletion

### 1.3 Rationale for the change request:

Whilst the rulebook envisages a four corner model the diagram on page 9 and references throughout allude to an “inter-service provider network” that is the connectivity layer between RTP Service Providers. For such a critical role there is relatively little detail on if the Inter-RTP Service Provider is subject to the scheme, if it is then how to become an Inter-RTP Service Provider and finally how the Inter-RTP Service Provider should fulfill their role to ensure a performant ecosystem.

We do however recognise the recent Task Force request to extend their work to ensure technical interoperability directly between RTP Service Providers in order to foster maximum reachability. In which case the removal of references to an Inter-RTP Service Provider from the rulebook might make more sense. An Inter-RTP Service Provider where they do continue to exist would be a technical sub-contractor to the RTP Service Provider and as such does not need to be a specific reference in the rulebook.



## EPC231-20 SRTP Scheme Change Request Template

Notwithstanding the above section 2.2.4 requires revisiting as it currently reads "The basis and level of charges are entirely a matter for individual Participants. This applies to relationships between Participants and between Participants and their Customers." We would agree with the premise that charges towards Customers are a matter for individual Participants. However, in a networked scheme interoperability between participants is paramount and the opportunity for a significant market power to limit their availability through a requirement for bilateral agreements (that may include levying fees) to other scheme participants would seem to be contrary to the competitive nature of the ecosystem and in ensuring reachability and availability.

This then also impacts 3.2 of the rulebook which needs expanding to ensure that Service Providers are not purely technically available but that the scheme ensures competitive and equitable access for all. In which case Service Providers must make an API freely available commercially (without bilateral contract or charges) to other Service Providers in order to ensure interoperability without barriers. This does not preclude the Service Providers entering into agreement with their Payee or Payer for provision of service.

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes - The rulebook will require changes to cover the aforementioned scheme participant the Inter-RTP Service Provider. This will help foster competition

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):



## EPC231-20 SRTP Scheme Change Request Template

### 1.6 Additional information

--

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

Public



European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040  
Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business

<b>Name of contributor:</b>	<b>Frans van Beers</b>
<b>Organisation:</b>	<b>Dutch Payments Association</b>
<b>Address:</b>	
<b>Contact details:</b>	
<b>Your reference:</b>	<b>20210225 SRTP Redirect option setup</b>
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	<b>26<sup>th</sup> of February 2021</b>
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

This first version of the SRTP Rulebook provides a good basis to start with developing and implementing SRTP solutions. For a broad support and take-up of the SRTP by the market it is required that two additional requirements are added as soon as possible:

1. A re-direct option by which the SRTP Service Provider of the Payee can acquire the unique url (or an other token) from the Payer's RTP Service Provider in order to present the SRTP to the Payer after which the Payer can identify himself and accept or refuse the SRTP.
2. The optionality of using the SRTP positive response to deliver a Payment Guarantee (message) to the Payee.

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

### 1.3 Rationale for the change request:

Possibility for the payee to fully integrate the RTP into the customer journey  
To enhance the Customer Experience for the end users  
No need for the payer to provide personal details such as the payer identifier

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes



1.6 Additional information

SEPA RTP Actors and (standard) information flow

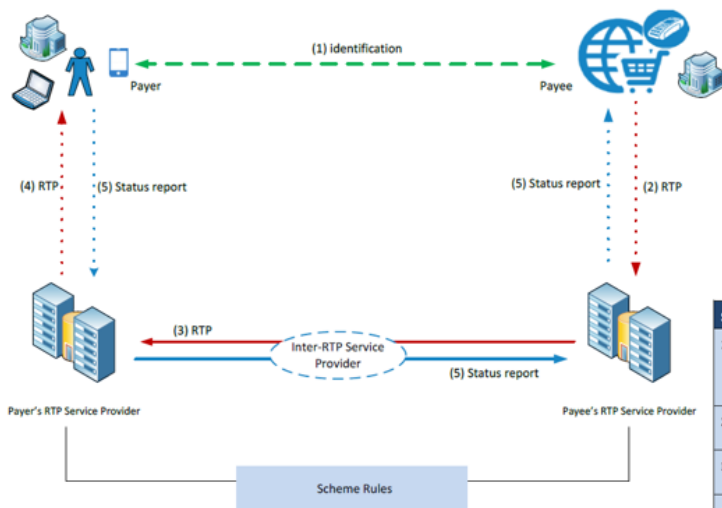


Figure 2: RTP actors and information flow in 4-corner eco-system

Step	Description
1. Payer Identification	A first interaction enables the communication of the Payer identifier and Payer's RTP Service Provider identifier (Note: The Identification and Authentication are agreed between the Payer/Payee and their respective RTP Service Providers.)
2. RTP to Payee's RTP Service Provider	The RTP is sent by the Payee to its RTP Service Provider. It contains all RTP core data, including the Payer's identifier.
3. RTP to Payer's RTP Service Provider	The RTP is sent through the inter-RTP Service Provider network.
4. RTP presentation to Payer	The RTP is presented to the Payer on its agreed channel or device (e.g. smartphone, web browser, etc.).
5. Status report	The Acceptance/Refusal of the RTP by the Payer is sent back to the Payee through the inter-RTP Service Provider environment.

Why a SEPA RTP 'redirect' option?



Possibility for the payee to fully integrate the RTP into the customer journey

No need for the payer to provide personal details such as the payer identifier

To enhance the Customer Experience for the end users



## SEPA RTP Actors and 'redirect' information flow

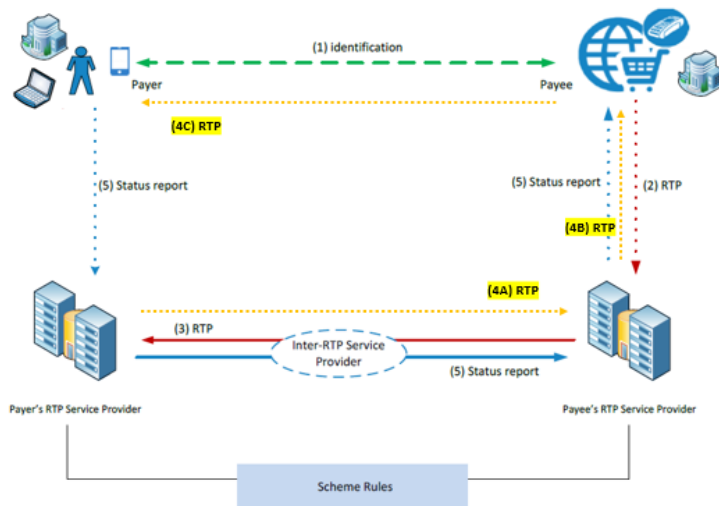


Figure 2: RTP actors and information flow in 4-corner eco-system

Step	Description
1. Payer identification	A first interaction enables the communication of the <b>Payer's identifier</b> and Payer's RTP Service Provider identifier (Note: The Identification and Authentication are agreed between the Payer/Payee and their respective RTP Service Providers.)
2. RTP to Payee's RTP Service Provider	The RTP is sent by the Payee to its RTP Service Provider. It contains all RTP core data, including the Payer's RTP Service Provider identifier, <b>but without the Payer's identifier</b> .
3. RTP to Payer's RTP Service Provider	The RTP is sent through the inter-RTP Service Provider network.
4. RTP presentation to Payer	The RTP is presented to the Payer on its agreed channel or device (e.g. smartphone, web browser, etc.) as follows: 4A) The Payer's RTP Service Provider sends the RTP with the Payer's RTP Service Provider's authentication url (or another token) to the Payee's RTP Service Provider 4B) The Payee's RTP Service Provider forwards the RTP including the Payer's RTP Service Provider's authentication url (or another token) to the Payee 4C) Based on the RTP with Payer's RTP Service Provider's authentication url (or another token), the Payee redirects the Payer to the Payer's RTP Service Provider where the Payer can authenticate himself by the means provided by the Payer's RTP Service Provider.
5. Status report	The Acceptation/Refusal of the RTP by the Payer to the Payer's RTP Service Provider is sent back to the Payee through the inter-RTP Service Provider environment.

## SEPA RTP processing flow needs to be adapted

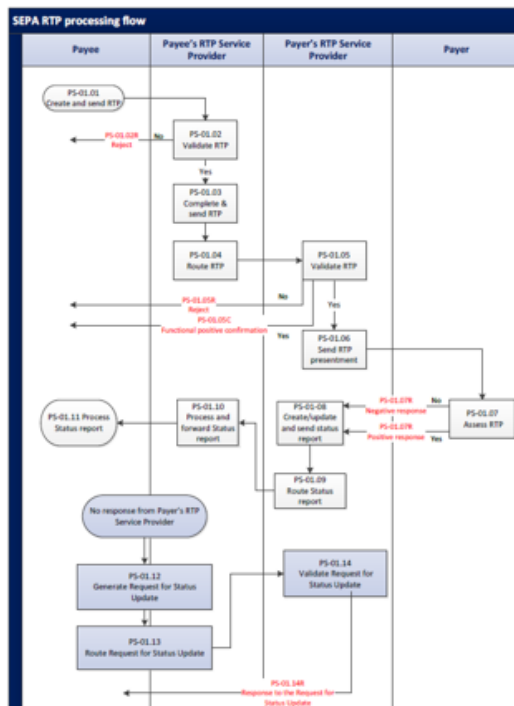


Figure 3: RTP Processing flow (PS-01)



## Some SEPA RTP Datasets need to be adapted

### 2.4 Business Requirements for Datasets

The identified Datasets are as follows:

- DS-01 RTP by Payee to Payee's RTP Service Provider Dataset
- DS-02 Inter-RTP Service Provider RTP Dataset
- DS-03 RTP presentment to Payer Dataset
- DS-04 Reject of RTP Dataset
- DS-05 Functional positive confirmation of the RTP to the Payee's RTP Service Provider Dataset
- DS-06 Functional positive confirmation of the RTP to Payee Dataset
- DS-07 Payer's response to the RTP Dataset
- DS-08 Inter-RTP Service Provider response to the RTP Dataset
- DS-09 Payee's RTP Service Provider response to the Payee Dataset
- DS-10 Payee's RFC of the RTP Dataset
- DS-11 Inter-RTP Service Provider RFC of the RTP Dataset
- DS-12 Inter-RTP Service Provider response to the RFC of the RTP Dataset
- DS-13 Payee's RTP Service Provider response to the RFC of the RTP Dataset
- DS-14 Payee's Request for Status Update Dataset
- DS-15 Inter-RTP Service Provider Request for Status Update Dataset
- DS-16 Inter-RTP Service Provider response to Status Update Request Dataset
- DS-17 Response to Payee on Request for Status update Dataset

The status of an attribute that is listed in a dataset is either:

- M: attribute must be provided (mandatory).
- C: attribute to be provided if conditions are met .
- O: attribute can be provided optionally.

In case of an SEPA RTP 'redirect' information flow:

- AT-01, Identifier of the Payer, can no longer be mandatory in some Datasets
- Probably, a new Attribute will be needed for the Payer's RTP Service Provider's authentication url (or another token)
- A new optional Attribute will be needed for the Payee return url in order to facilitate end user solutions where the Payer, after Acceptance/Refusal of the RTP, can be rerouted to the Payee's environment
- DS-05, Functional positive confirmation of the RTP to the Payee's RTP Service Provider Dataset, will be mandatory and might need to be adapted slightly (to be analysed)
- DS-06, Functional positive confirmation of the RTP to the Payee Dataset, will be mandatory and might need to be adapted slightly (to be analysed)
- DS-03, RTP presentment to Payer Dataset, might need to be adapted slightly (to be analysed)
- Additional analysis of the impact of the SEPA RTP 'redirect' information flow on the other Datasets is required



# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

Public



European  
Payments Council

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040  
Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business

<b>Name of contributor:</b>	<b>Sami Karhunen</b>
<b>Organisation:</b>	<b>Fundu Technology Oy</b>
<b>Address:</b>	<b>Jokipiintie 230, 61280 Jokipii, Finland</b>
<b>Contact details:</b>	<b><a href="mailto:sami.karhunen@fundu.fi">sami.karhunen@fundu.fi</a>, +358505350505</b>
<b>Your reference:</b>	<b>Fundu</b>
<b>Document and version number:</b>	<b>EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook</b>
<b>Request Date:</b>	<b>26<sup>th</sup> of February 2021</b>
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

Adding of three (3) new features to R2P Scheme and Rulebook:

1. Recurring payment
2. Instalment payment
3. URL

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition and Extension

### 1.3 Rationale for the change request:

1. Recurring payment: Crucial feature for ecommerce payments and in-app payments of subscription services to overcome domination of payment cards (card-on-file).
2. Instalment payment: Crucial feature for ecommerce payments and invoicing of high value services.
3. URL: URL is crucial feature for many invoicing use cases. Customers might want to review receipts, warranty documents, instructions or some other documents before accepting payment requests. There are also many country specific laws related receipt data. Out-scoping of receipts/receipt data is not an ideal long-term decision for success of R2P.

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes, updates needed for adding new features

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes, updates needed for adding new features



--

## 1.6 Additional information

--

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

Public



European  
Payments Council

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	Peter Robinson
<b>Organisation:</b>	EuroCommerce
<b>Address:</b>	85 Avenue des Nerviens, Brussels, B-1040, Belgium
<b>Contact details:</b>	liberticonsulting@gmail.com
<b>Your reference:</b>	
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	26/02/2021Def
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

Provide to the payee the certainty of the payer's payment associated with the acceptance of the RTP. The RTP payment guarantee is notified to the payee. It is followed by the execution of the payment instruction

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

### 1.3 Rationale for the change request:

A payment guarantee may be requested by the merchant to guarantee the payment of the accepted RTP amount. Once received, the goods and services can be safely released to the payer

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Support of guarantee of funds to the retailer up to the RTP accepted amount through a short-term reservation of funds until the payment has been finally settled and cleared.

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Guideline needs to be extended to support a payment guarantee by the temporary withholding of funds for a pre-agreed period to ensure funds are available



## 1.6 Additional information

--

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

Public



European  
Payments Council

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	Peter Robinson
<b>Organisation:</b>	EuroCommerce
<b>Address:</b>	85 Avenue des Nerviens, Brussels, B-1040, Belgium
<b>Contact details:</b>	liberticonsulting@gmail.com
<b>Your reference:</b>	
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	26/02/2021Def
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

Provide an RTP Instalment payments service

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

### 1.3 Rationale for the change request:

A PSP authorises through a RTP request the payer's agreement to split the Payment of a single purchase of goods or services into a finite number of periodic transactions, with a specified end date. The merchant will be entitled to be immediately compensated for the full payment amount

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Support of new functionality as well as provide a guarantee of payment to the merchant

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Guideline need to be extended to support split payments over a finite period of time

### 1.6 Additional information



# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

Public



European  
Payments Council

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	Peter Robinson
<b>Organisation:</b>	EuroCommerce
<b>Address:</b>	85 Avenue des Nerviens, Brussels, B-1040, Belgium
<b>Contact details:</b>	liberticonsulting@gmail.com
<b>Your reference:</b>	
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	26/02/2021Def
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

The payer RTP PSP provides a notification to the payee's PSP of the execution of the payment instruction/initiation, who informs the Payee of the execution of the payment instruction.

This function allows the Payee's PSP to be informed by the Payer's PSP through the inter-PSP network that the payment instruction has been successfully executed. This notification helps the Payee to initiate subsequent steps of the purchase flow without an immediate reconciliation of the fund received in their bank account

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

### 1.3 Rationale for the change request:

To enable a seamless purchase and payment experience to the payer with a RTP payment request message

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Support of payer's PSP to notify the execution of the Payment initiation/ instruction

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Guidelines need to be extended to support this service



## 1.6 Additional information

--

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

Public



European  
Payments Council

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	Peter Robinson
<b>Organisation:</b>	EuroCommerce
<b>Address:</b>	85 Avenue des Nerviens, Brussels, B-1040, Belgium
<b>Contact details:</b>	liberticonsulting@gmail.com
<b>Your reference:</b>	
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	26/02/2021Def
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

A RTP service activation of the payer is exchanged with the payee. The RTP service activation, using a standardised form factor, shall define and transport the electronic address to be used by the payee/payee's service provider to reach the payer/payer's service provider

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

### 1.3 Rationale for the change request:

To exchange seamlessly RTP between the Payee and Payer with the payer's consent to activate and proceed with the RTP payment services presented by the payer's service provider

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Support of payer's RTP activation and authentication through the payer's service provider

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Guideline needs to be extended to support such a service

### 1.6 Additional information



# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

Public



European  
Payments Council

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	Peter Robinson
<b>Organisation:</b>	EuroCommerce
<b>Address:</b>	85 Avenue des Nerviens, Brussels, B-1040, Belgium
<b>Contact details:</b>	liberticonsulting@gmail.com
<b>Your reference:</b>	
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	26/02/2021Def
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

Initiate a pre-authorisation or deferred payments service through a RTP message

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

### 1.3 Rationale for the change request:

The RTP amount accepted by the payer shall guarantee payment to the retailer up to the accepted amount or a variation of +/- 15% (in order to accommodate price variation between initial order and final fulfilment).

The Pre-authorisation payment service is used in the retail industry for **mid-term** reservation of funds to guarantee a final payment initiation after the delivery of goods and services

A Deferred payment service is used in the retail industry, in scenarios such as fuel pumps, electric charging points or car rental. There is therefore a requirement for **Short Term** Reservation of funds to guarantee the final payment initiation to the merchant after the actual delivery or consumption of goods and services has been provided.

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Support of pre-authorisation of funds, including partial approval, by providing a guarantee of payment to the merchant for a short/medium term reservation of funds.

The payment may be a lower amount to the pre-authorised but also a higher amount, usually up to 15% higher in fresh food e-commerce retail (+/-15% variation)

Additional features are:

- Push reservation service confirmation message to the payer's app
- Update or Cancellation of reservation of funds





## 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Guideline need to be extended to support this type of service

## 1.6 Additional information

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

Public



European  
Payments Council

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	Peter Robinson
<b>Organisation:</b>	EuroCommerce
<b>Address:</b>	85 Avenue des Nerviens, Brussels, B-1040, Belgium
<b>Contact details:</b>	liberticonsulting@gmail.com
<b>Your reference:</b>	
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	26/02/2021Def
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

The RTP payee proposes the payer to use a specific (instant) payment instrument to be associated to the RTP message. Following the capability of proposing their preferred payment instrument, the merchant can ensure a seamless shopping and real time payment experience associated with the RTP message.

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

### 1.3 Rationale for the change request:

The Payee can request that the payment associated with an RTP is executed by an SCT Inst / instant payment instrument or credit transfer in SEPA

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Support of payer's PSP and payer to initiate an instant payment transaction.  
Support of a new functionality allowing the payee/payee's PSP to indicate the underlying payment instrument associated to an RTP message

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Guideline need to be extended to support this service

### 1.6 Additional information



# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

Public



European  
Payments Council

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	Stephan Wolf, CEO GLEIF
<b>Organisation:</b>	Global Legal Entity Identifier Foundation (GLEIF)
<b>Address:</b>	Bleichstrasse 59, 60313 Frankfurt am Main, Germany
<b>Contact details:</b>	<a href="mailto:Stephan.wolf@Gleif.org">Stephan.wolf@Gleif.org</a> ; <a href="mailto:Burcu.Mentesoglu@gleif.org">Burcu.Mentesoglu@gleif.org</a>
<b>Your reference:</b>	
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	26.02.2021
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

GLEIF notes the inclusion of the Legal Entity Identifier (LEI) as an optional field for the identification of non-regulated Request-to-Pay Service Providers (RTP SPs) in the onboarding process. With this change request, GLEIF proposes the EPC make the LEI mandatory in the processes of identifying and certifying non-regulated RTP SP applicants in the onboarding process.

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

GLEIF suggests the EPC mandate and prioritize the usage of the LEI in the onboarding, identification and certification process for non-regulated RTP SP applicants, rather than the other optional identifiers “BIC” and “Identifiers issued by each SEPA country”. While the BIC and LEI are already mapped together via a SWIFT and GLEIF collaboration and so could be considered as equally acceptable identifiers, exclusive use of the LEI as a global unique identifier for legal entities will enable participants and the EPC to more efficiently establish business processes associated with the receipt and processing of the RTP SP information.

### 1.3 Rationale for the change request:

Conducting an efficient and accurate identification of non-regulated RTP SPs is the foundation for a secure, efficient, and transparent Request-to-Pay implementation. It is crucial to know if an applicant RTP SP is indeed who it claims to be. Identification of these entities might not mean only verifying their basic business card information (legal name, trade register number, legal address), but also their corporate structure. As mentioned in the Rulebook, this is especially important for RTP SPs which are not Payment Service Providers (PSPs).

Exclusive use of the LEI, a globally recognized standard for unique legal entity identification, will provide numerous benefits for the EPC and recipients of the RTP SP information.



Regarding benefits for the EPC, exclusive use of the LEI enables the EPC to establish a simplified process for determining the nature and legal eligibility of the RTP SP applicants. If multiple identifiers are used the EPC must create business processes specific to each identifier, taking into account the governance and validation rules associated with each identifier's management protocol as well as the reference data associated with each identifier. This is especially relevant given national identifiers are currently acceptable identifiers for non-regulated RTP SPs. The use of national identifiers leads to fragmentation within the EU and SEPA. Given the EPC is a pan-European association, the use of global standards helps achieve the goal of interoperability and, GLEIF suggests, should be preferred to national ones. This will contribute further to European harmonization. Furthermore, regarding the use of the BIC, the EPC would need to establish workflows based on the entity legal form as not all entities are eligible to have a BIC. Therefore, GLEIF suggests the EPC would benefit from the exclusive use of the LEI as a global unique identifier accessible to all legal entities. EPC would also benefit from the strong governance structure of the Global LEI System which involves a [group of 71 public regulators](#) including many EU member state authorities, European supervisory authorities and the Commission.

Benefits for recipients of the RTP SP information, especially private sector participants, are similar. Forward looking to the scheme implementation for the private sector starting from June 2021, the LEI could facilitate the interoperability of RTP message exchanges, improve data aggregation capabilities, enhance interoperability, and foster innovation in the European payments landscape. Recipients of the RTP SP information can build simplified business processes leveraging the LEI as the unique identifier rather than establishing different business processes depending on the identifier used for the RTP SP.

Taking further consideration of the compliance cost of utilising multiple identifiers for both private sector participants and regulators, multiple identifiers causes confusion and inconsistency in information exchange which ultimately slows down business processes. We have witnessed other regulations taking a similar implementation approach – allowing for reporting of multiple identifiers – ultimately abandon this framework for utilising exclusively the LEI to identify legal entities. For example, the Australian Securities and Investments Commission (ASIC) is in the process of updating reporting requirements in respect of OTC derivative transaction reporting for non-individuals to exclude other identifiers such as the Business Identifier Code (BIC) and AVID (issued by Avox Limited) and utilise exclusively the LEI. GLEIF notes that the EPC is the standards-setting body for scheme implementation, however, the logic in regard to reducing compliance cost by utilising a single identifier is also relevant for organizations implementing or participating in the schemes.

GLEIF recognizes the LEI is included as one of the identifiers accepted for non-regulated RTP SPs, together with the BIC, and identifiers issued by each SEPA country (e.g. enterprise number / trade register number). GLEIF's proposal in making the LEI as mandatory and the preferred tool for identification is elaborated as follows:



1. The level 1 'business card' information associated with the LEI includes the trade register number which is firstly supplied by legal entities and then verified by the LEI issuers with the local Registration Authorities (e.g. national business registers). GLEIF publishes the [Registration Authorities List](#), which contains more than 700 local registers. LEI issuing organizations, accredited by GLEIF through a rigorous accreditation process, must ensure the cross reference to the local authoritative source is standardized and included in the LEI record. This cross reference to a local authoritative source serves to connect the global identity of the RTP SP to its local identity thereby enabling global interoperability through the LEI and a link to the local source for further due diligence. By leveraging the open and publicly accessible Global LEI Repository, EPC could verify the RTP SP applicant in an easy, standardized and machine-readable fashion. After performing these very foundational steps of identity confirmation and verification the EPC could move to the next step: evaluation of this applicant for the RTP certification.
2. Each LEI contains information about an entity's ownership structure and thus answers the questions of 'who is who' and 'who owns whom'. The GLEIF API enables users to automate access to the LEI and its reference data and is a globally accepted protocol for accessing identity information for legal entities, including basic business card (level 1) data, parent relationship (level 2) data, and moreover, LEI - mapped identifiers such as BIC and ISIN codes. It gives developers access to the full LEI Data search engine functionality, including filters, full-text and single-field searches of legal entities and ownership data. GLEIF thinks this would largely smooth the process of identifying non-regulated RTP SP applicants for the EPC and reduce due diligence efforts significantly.
3. GLEIF acknowledges that the BIC is widely used for the identification of SEPA payment scheme participants. GLEIF mapped the EPC SEPA scheme participants lists to the LEI via the open source [BIC-to-LEI relationship files](#) provided by GLEIF and SWIFT. The result shows that over 90% of SEPA scheme participants already have an LEI. This proves that the LEI is already a widely used identifier for PSPs in other SEPA schemes. By leveraging the LEI as the unique identifier for non-regulated RTP SPs this levels the playing field and ensures that all SEPA participants can be consistently identified via one global identifier. Furthermore, GLEIF would like to remind that BICs are not a source of unique legal entity identification like the LEI. BICs are assigned also to sub-divisions within a legal entity, such as departments, branches and trading desks. For example, a multinational corporate might have hundreds of subsidiaries worldwide, and the subsidiaries might also have many sub-divisions. However, the BIC assigned to the sub-divisions do not enable identification of the affiliated legal entities. Given the EPC aims to ensure legal certainty about the applicant RTP SP before the certification, the LEI is the only natural solution.





4. GLEIF recognizes the possibility and plausibility that the BIC and the LEI could be utilised simultaneously for identifying non-regulated RTP SPs, however, it would in the end bring extra burden for applicants, the EPC and recipients of the RTP SP information. In particular for the applicants, applying for an LEI is a fast and convenient process, and it would only bring extra economic benefits and cost-saving for their existing business processes, instead of burdensome administrative efforts of registering for another single-use identifier. GLEIF currently has [39 accredited LEI issuers](#) worldwide which provide services in over 200 jurisdictions. Non-regulated RTP SP applicants can easily find accredited LEI issuers in their local jurisdiction and obtain a LEI at minimal cost.
5. Forward looking towards the RTP scheme implementation for private sector participants, e.g., payers and payees initiating and conducting request-to-pay messages, including the LEI in the RTP ecosystem would largely enhance interoperability, so as to reduce participants' effort for technical infrastructure investment. Especially when it comes to RTP message cancellations and rejections, participants could conduct the reconciliation with the involved non-regulated RTP SPs more easily by leveraging a consistent global identifier for the RTP SPs.

#### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Making the LEI as mandatory and prioritized means that non-regulated RTP SP applicants have to provide their LEI codes when they apply to be RTP SPs. This is merely a minor change to the scheme, which would not affect the existing messaging standards being used in RTP message exchanges nor the RTP participants from technical point of view.

#### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

The LEI is included as an applicable data field in the messaging standards in the SRTP scheme implementation guidelines. Making the LEI mandatory and prioritized as well for the onboarding process would be a minor change to the implementation guidelines.

#### 1.6 Additional information

Lastly, GLEIF would like to provide an update on recent developments of the LEI in payments.



The Reserve Bank of India recently announced its LEI mandate for all entities involved in payment messages for transactions over 50 crores (approximately 5,5 million Euros) in its Real Time Gross Settlement and National Electronic Funds Transfer systems.

In the [Stage 2 Report published by the Financial Stability Board \(FSB\)](#), the LEI is suggested as a unique identifier for precisely identifying the beneficiary and originator in payment messages. As part of the *“Focus area D: Increase data quality and straight-through processing by enhancing data and market practices”*, the Report highlighted that poor data quality and limited standardization of data exchange make cross-border payments more complex to process, in turn affecting their speed, price and transparency. Promoting the adoption of common message formats directly mitigates the friction around fragmented and truncated data. And in its concluding [Stage 3 report of the FSB](#) the LEI features prominently as part of the solution for making cross-border payments cheaper, more accessible, and transparent for all parties.

As part of the implementation of the Stage 3 report, GLEIF continues to work with the FSB for further adoption of the LEI in cross-border payment messages.

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

**Public**



**European  
Payments Council**

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	Ralf Ohlhausen
<b>Organisation:</b>	ETPPA
<b>Address:</b>	Tiensestraat 12, 3320 Hoegaarden, Belgium
<b>Contact details:</b>	<a href="mailto:ralf.ohlhausen@etppa.org">ralf.ohlhausen@etppa.org</a>
<b>Your reference:</b>	ETPPA SRTP change request
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	26-Feb-2021
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



# 1. Change request details

## 1.1 Description of the change request:

In our attempt to increase the relevance of SRTP to PSD2-licensed TPPs, and in particular PISPs, we would like to enable the “Payer RTP Service Provider” role for what we call “classical PISPs”, which typically do not have any ongoing relationship with payers, because they usually act as a one-off payment facilitator.

In a classical PISP e/m-commerce scenario, the payer selects their ASPSP and/or payment account in the merchant’s checkout process (with or without selecting a specific PISP), which is then followed by an SCA for the payer to authenticate and authorise the payment.

The only mandatory ongoing relationship in this process is between the payer and their ASPSP, which therefore requires onboarding. The merchant (payee) may or may not onboard the payer, but the classical PISP does not, which allows e/m-commerce sales to any payer with an EU payment account.

The same should be possible for any type of SRTP payee, who may also prefer EU-wide reach, rather than a limitation to payers, who were pre-onboarded by any Payer RTP SP.

Hence, to enable the ad-hoc use of SRTP and EU-wide reach we suggest redefining payer onboarding as an optional, but not mandatory, requirement for Payer RTP SPs. This shall complement other use cases, where such onboarding might be beneficial.

In our understanding, this would require changes to the current SRTP rulebook obligations of Payer RTP SPs as described in chapter 3.6.2, but it may also concern other parts of the rulebook as you see fit.

## 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

We see this as an Extension of the current rules.

## 1.3 Rationale for the change request:

This change would not only increase the relevance of SRTP to PISPs, but would significantly enlarge the usefulness for payees and their reach of payers.



### **1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):**

Yes, this change would allow the Scheme to avoid the critical mass issue on the payer side and thereby achieve a much faster and higher take-up and usage.

### **1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):**

We assume the answer to be “yes”, but given the only recent release of the IG and our lack of practical experience with SRTP, we prefer to not making suggestions here.

### **1.6 Additional information**

# Change Request to the SEPA Request-to-Pay (SRTP) Scheme

MSG MSCT 019-21  
Version 0.1  
25 February 2021

Public



European  
Payments Council

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	Marijke De Soete, MSG MSCT Secretariat
<b>Organisation:</b>	Multi-stakeholder Group on Mobile Initiated SEPA (Instant) Credit Transfers (MSG MSCT)
<b>Address:</b>	EPC Secretariat, Cours Saint-Michel 30A, B-1040 Brussels
<b>Contact details:</b>	marijke.desoete@pandora.be
<b>Your reference:</b>	MSG MSCT 019-21
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	25/2/2021
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

The MSG MSCT would like to request the inclusion of a reference to an earlier SCT (instant) instruction (which may or may not be initiated through an RTP message) in the RTP messages DS-01, DS-02 and DS-03 to allow the linkage between 2 SCT (instant) transactions.

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Additional field in the messages DS-01, DS-02 and DS-03, for inclusion of a reference (e.g. the merchant transaction identifier) to an earlier SCT (instant) transaction.

### 1.3 Rationale for the change request:

In some C2B payment contexts for MSCTs, the final transaction amount may not be known beforehand such as for fuelling-up a car, car hire, hospitality, etc. Hereby typically two consecutive MSCT transactions will be executed. A first one over a pre-agreed amount, followed by a second over the difference between the pre-agreed amount and the final amount, which may be a second SCT (instant) or a transfer back (repayment). If MSCTs based on consumer-presented data are used for these transactions a Payment Request is involved from the merchant to their MSCT service provider. For consumer identification purposes and for reconciliation purposes (both for the merchant and the consumer), it is important to enable the linkage between the two transactions, not only in the SCT (instant) instructions, but also in the RTP messages involved.

In the annex enclosed you may find a stepwise description of the two MSCT use cases taken from EPC031-21v0.10.

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

See 1.2

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

See 1.2



## 1.6 Additional information

--



## Annex: MSCT use cases with unknown final amount (from EPC031-21v0.10)

MSCT use case C2B-6: Mobile device - Payment at a physical POI with consumer-presented QR-code - Unknown final amount with final amount is higher than pre-agreed amount – SCA using a dedicated authentication application involving a mobile code

This MSCT use case presents an example of consumer experience whereby their mobile device is used to pay in-store by presenting a consumer-presented QR-code to the POI. Hereby a dedicated MSCT Instant application on the mobile device of the consumer is used that they have downloaded from an MSCT service provider into their mobile device.

The consumer authentications are performed through a dedicated Authentication application<sup>1</sup> in the consumer mobile device<sup>2</sup>.

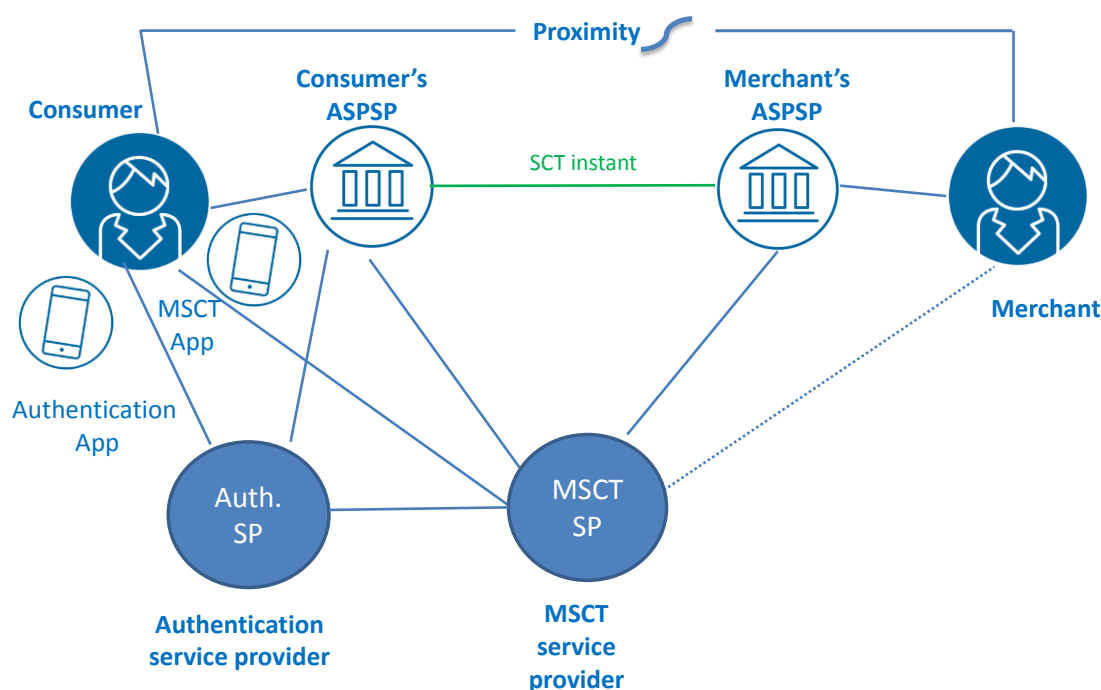


Figure 1: Actors in MSCT Use case C2B-6

Consumer and merchant, may, and frequently will, hold their payment accounts with different ASPSPs. Both ASPSPs are participants in the same MSCT Instant Service<sup>3</sup>.

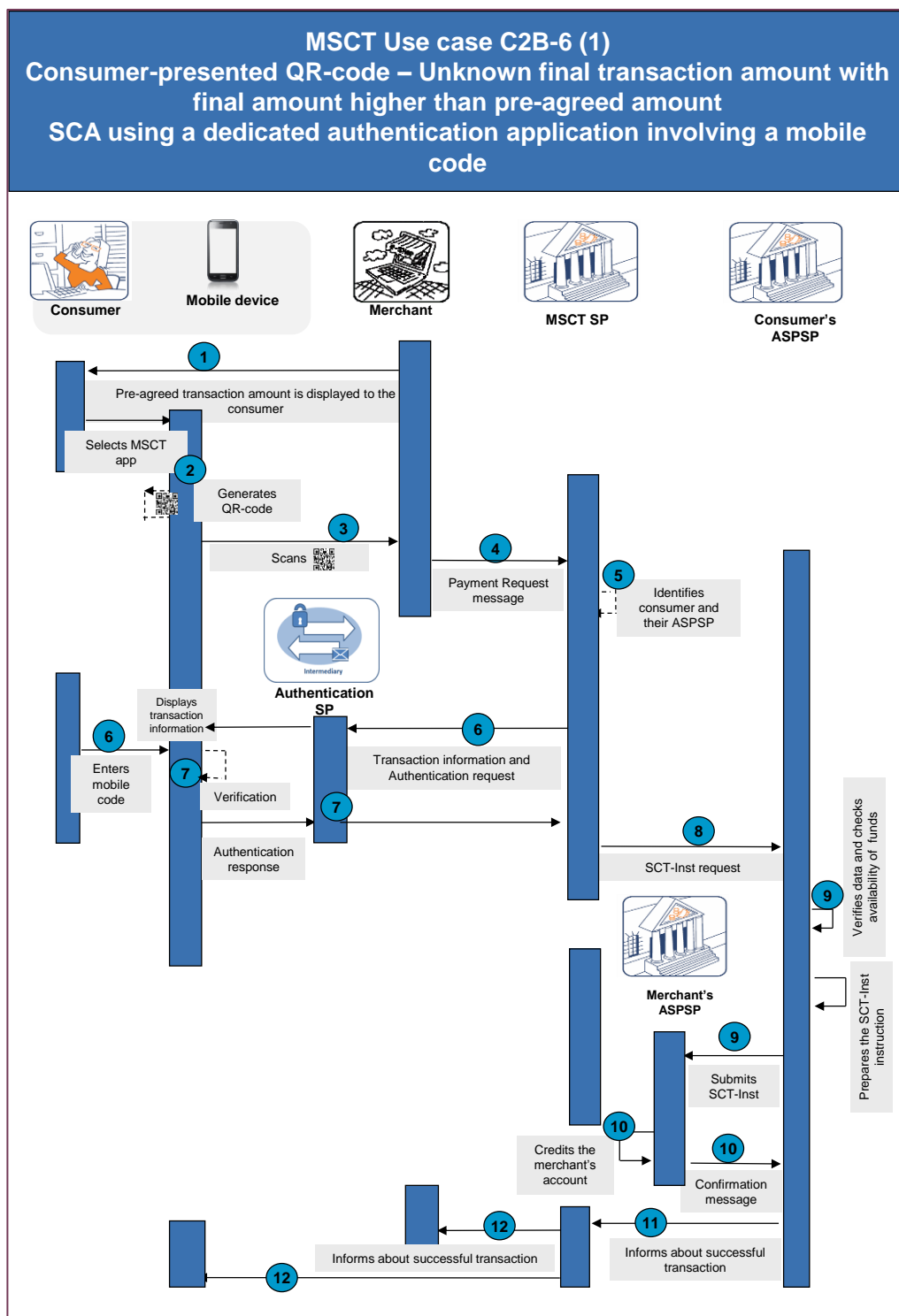
Also, the merchant needs to be subscribed to the MSCT Instant service and have downloaded dedicated software on their POI.

<sup>1</sup> An application accessed through the mobile device performing the functions related to a user authentication, as required by the Authentication service provider.

<sup>2</sup> In this case there is a delegated authentication from the consumer ASPSP to the Authentication service provider. Also, an agreement between the consumer ASPSP and the Authentication service provider is needed.

<sup>3</sup> This refers to the current MSCT solutions in the market.

In this payment transaction strong customer authentication (see section 8.3 in MSCT IG) in accordance with the relevant PSD2 requirements is performed involving a mobile code<sup>4</sup> (see section 8.2 in MSCT IG). Note that hereby delegation for the consumer authentication needs to be given by the consumer ASPSP to the Authentication service provider.



<sup>4</sup> Note that other biometric methods may be used.

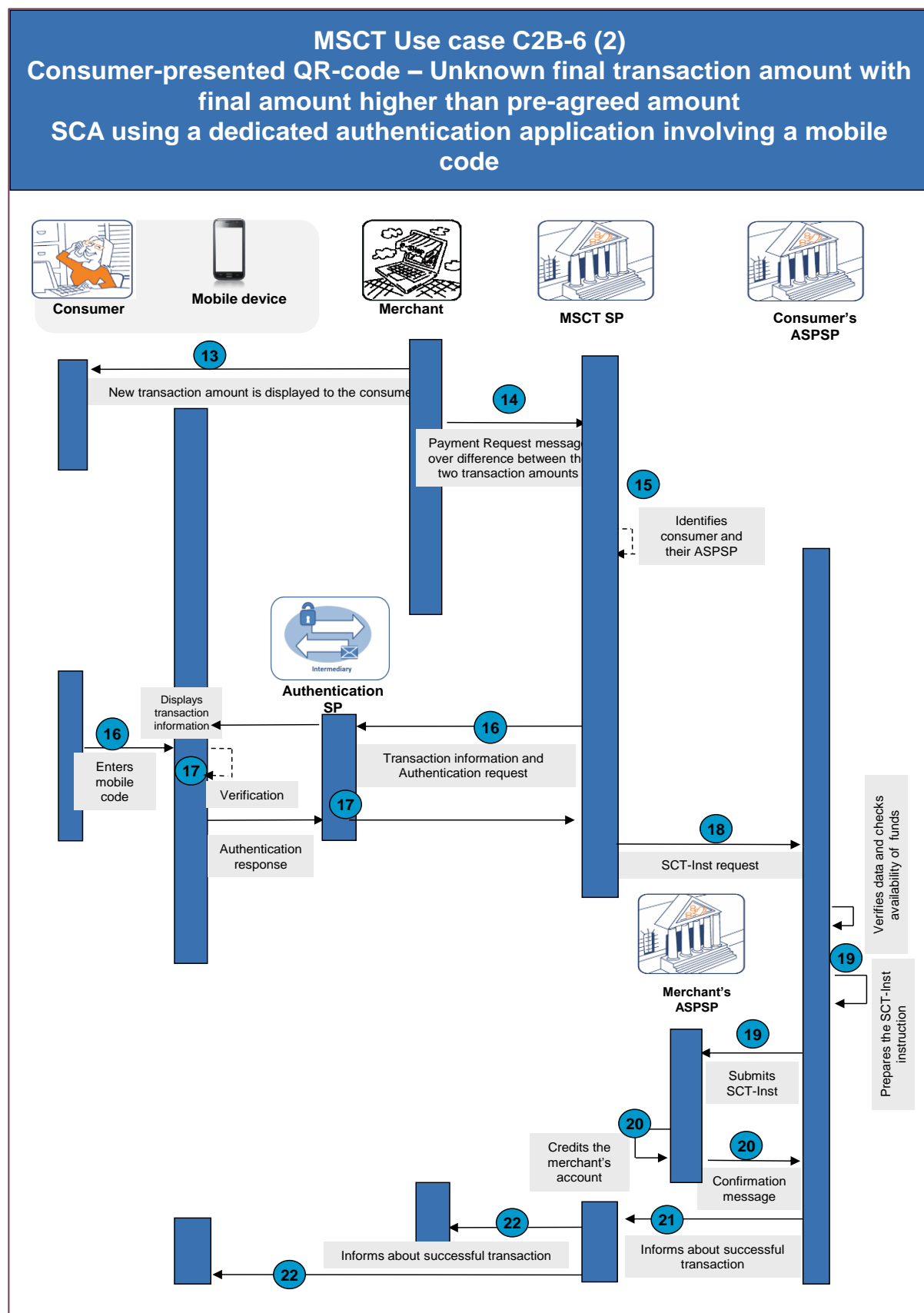


Figure 2: MSCT Use case C2B-6



In the figure above, the following steps are illustrated:

#### **Step 0**

- As a prerequisite, the consumer would need to first subscribe to the MSCT Instant service and download a dedicated MSCT Instant application from the MSCT service provider on their mobile device. Furthermore, they have a separate Authentication application from an Authentication service provider on their mobile device that has been previously linked to the MSCT Instant application.
- The consumer ASPSP delegates the authentication of the consumer to the Authentication service provider.
- The merchant also needs to be subscribed to the MSCT Instant service, e.g., through their ASPSP or the MSCT service provider directly, has downloaded dedicated software and has the appropriate equipment to scan QR-codes in their POI environment.
- The MSCT service provider is linked to the consumer ASPSP.
- During the payment transaction, a mobile internet connection by the consumer device is required.

#### **Step 1**

The merchant enters the pre-agreed<sup>5</sup> transaction amount which is displayed on the POI<sup>6</sup>.

#### **Step 2**

- The consumer selects and opens the MSCT Instant application on their mobile device which possibly involves the entry of a password (or other means of authentication).
- A QR-code containing a token for the consumer is generated by the MSCT Instant application on the mobile device.

#### **Step 3**

The consumer presents the QR-code which is scanned by the merchant POI.

#### **Step 4**

The merchant retrieves the consumer token from the QR-code and sends a Payment Request message to the MSCT service provider, including the merchant name, IBAN\_merchant<sup>7</sup>, merchant transaction identifier, the pre-agreed transaction amount and the consumer token.

#### **Step 5**

The MSCT service provider identifies the consumer IBAN and ASPSP from the consumer token.

---

<sup>5</sup> E.g. for rental, hospitality, e-com food, ...

<sup>6</sup> The display of the pre-agreed transaction amount by the POI may happen after step 3, since the customer identification might have an impact on the final transaction amount.

<sup>7</sup> Instead of the IBAN\_merchant a proxy may be used.



### **Step 6**

- The MSCT service provider forwards the transaction information to the MSCT Instant app on the consumer mobile device.
- The consumer is invited to confirm the transaction and is redirected to their Authentication application which displays the merchant name/ IBAN\_merchant and the pre-agreed transaction amount.
- The consumer authenticates and confirms the transaction by entering their mobile code on the mobile device.

### **Step 7**

Upon successful mobile code verification by the mobile device, the MSCT service provider is informed by the Authentication service provider.

### **Step 8**

The SCT Instant Instruction including the merchant name, IBAN\_merchant, the pre-agreed transaction amount and the merchant transaction identifier with a flag indicating the successful authentication are transmitted from the MSCT service provider to the consumer ASPSP.

### **Step 9**

- The consumer ASPSP checks the integrity of the SCT Instant Instruction.
- The consumer ASPSP checks the availability of funds on the consumer account.
- The consumer ASPSP prepares and submits the SCT Instant Transaction (on the pre-agreed transaction amount) to the merchant ASPSP.

### **Step 10**

- A confirmation message is returned from the merchant ASPSP to the consumer ASPSP.
- The merchant ASPSP makes the funds available to the merchant.

### **Step 11**

The consumer ASPSP sends a notification message to the MSCT service provider about the successful execution of the SCT Inst transaction.

### **Step 12**

- The merchant is informed by the MSCT service provider that their account has been credited.
- The consumer is informed by the MSCT service provider in their MSCT app that the payment has been successfully executed and may optionally receive an e-receipt.

### **Step 13**

- After offering the service, the final transaction amount is higher than the pre-agreed amount by the consumer.
- The merchant enters the difference between the two transaction amounts on the POI<sup>8</sup> which is displayed as a new transaction amount on the POI to the consumer, if present.

---

<sup>8</sup> The display of the transaction amount by the POI may happen after step 3, since the customer identification might have an impact on the final transaction amount.



#### **Step 14**

The merchant sends a new Payment Request message to their MSCT service provider, including the merchant name, IBAN\_merchant<sup>9</sup>, merchant transaction identifier, the new transaction amount and the merchant transaction identifier of the original transaction.

#### **Step 15**

The MSCT service provider identifies the consumer IBAN and ASPSP from the consumer token in the original transaction.

#### **Step 16**

- The MSCT service provider forwards the transaction information to the MSCT Instant app on the consumer mobile device.
- The consumer is invited to confirm the transaction and is redirected to their Authentication application<sup>10</sup> which displays the merchant name/ IBAN\_merchant and the new transaction amount.
- The consumer authenticates and confirms the transaction by entering their mobile code on the mobile device.

#### **Step 17**

Upon successful mobile code verification by the mobile device, the MSCT service provider is informed by the Authentication service provider.

#### **Step 18**

The SCT Instant Instruction including the merchant name, IBAN\_merchant, the new transaction amount and the merchant transaction identifier with a flag indicating the successful authentication are transmitted from the MSCT service provider to the consumer ASPSP.

#### **Step 19**

- The consumer ASPSP checks the integrity of the SCT Instant Instruction.
- The consumer ASPSP checks the availability of funds for the new transaction amount on the consumer account.
- The consumer ASPSP prepares and submits the SCT Instant Transaction (on the new transaction amount) to the merchant ASPSP.

#### **Step 20**

1. A confirmation message is returned from the merchant ASPSP to the consumer ASPSP.
2. The merchant ASPSP makes the funds available to the merchant.

#### **Step 21**

The consumer ASPSP sends a notification message to the MSCT service provider about the successful execution of the SCT Inst transaction.

#### **Step 22**

- The merchant is informed by the MSCT service provider that their account has been credited.

---

<sup>9</sup> Instead of the IBAN\_merchant a proxy may be used.

<sup>10</sup> This 2<sup>nd</sup> transaction may be exempted from SCA in which case the consumer would not be invited to enter a mobile code.



- The consumer is informed by the MSCT service provider in their MSCT app that the payment has been successfully executed and may optionally receive an e-receipt.

3.

Analysis MSCT Use case C2B-6	
<b>Interoperability</b>	The consumer and the merchant are subscribed to the same MSCT service while the consumer ASPSP needs be linked to this MSCT service provider. For a truly “open” approach and a SEPA-wide interoperability, if the MSCT service provider of the consumer is different from the MSCT service provider of the merchant, a framework will need to be specified that interconnects the different MSCT service providers.
<b>Challenges</b>	<ul style="list-style-type: none"> <li>• Standardisation of messages between MSCT service providers (e.g., Payment Request messages, Notification messages, ...).</li> <li>• Standardisation of the QR-code.</li> <li>• Security of the QR-code.</li> <li>• How can the two transactions be linked?</li> <li>• How can the merchant link the two transactions?</li> <li>• How can the consumer link the two transactions?</li> <li>• The notification messages in steps 11 and 22 are not included in the SCT Instant scheme.</li> </ul>

**Table 1: Analysis MSCT Use case C2B-6**

*Notes:*

- For virtual POIs, the MSCT use case will be similar except that the consumer token will need to be transferred to the merchant in a different way (e.g., entered manually by the consumer into the merchant website or payment page).
- This use case could also be described for MSCTs based on merchant-presented QR-codes whereby two consecutive transactions will need to be executed, the first one based on a QR-code including the pre-agreed amount, the second one covering the difference between the two transaction amounts.
- The standardisation of the QR-code for consumer-presented data and the Payment Request messages have been addressed in EPC096-20v0.1.
- The interoperability of MSCTs based on consumer-presented data whereby different MSCT service providers are involved for the consumer and merchant has been addressed in EPC096-20v1.0.
- The security of QR-codes and the minimum data elements in the Notification messages will be addressed in the 2<sup>nd</sup> release of the MSCT IG (EPC269-19).

MSCT use case C2B-7: Mobile device - Payment at a physical POI with consumer-presented QR-code - Unknown final amount with final amount being lower than pre-agreed amount – SCA of consumer using MSCT application involving a fingerprint

This use case presents an example of consumer experience whereby their mobile device is used to pay in-store by presenting a consumer-presented QR-code to the POI. Hereby a dedicated MSCT Instant application on the mobile device of the consumer is used that they have downloaded from an MSCT service provider into their mobile wallet.

The consumer authentication is performed through the MSCT application in the consumer mobile device.

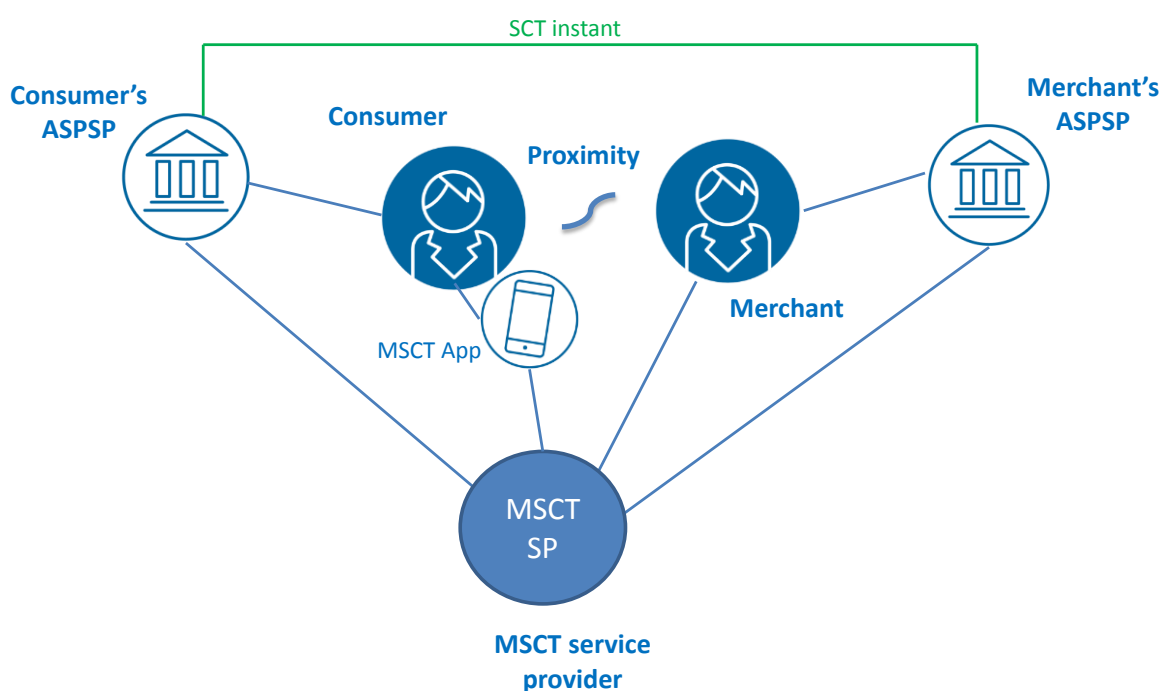


Figure 3: Actors in MSCT Use case C2B-7

Consumer and merchant, may, and frequently will, hold their payment accounts with different ASPSPs. Both ASPSPs are participants in the same MSCT Instant Service<sup>11</sup>.

Also, the merchant needs to be subscribed to the MSCT Instant service and have downloaded dedicated software on their POI.

In this payment transaction a strong customer authentication (see section 8.3 in MSCT IG) of the consumer on the pre-agreed amount in accordance with the relevant PSD2 requirements is performed involving a fingerprint<sup>12</sup> (see section 8.2 in MSCT IG).

<sup>11</sup> This refers to the current MSCT solutions in the market.

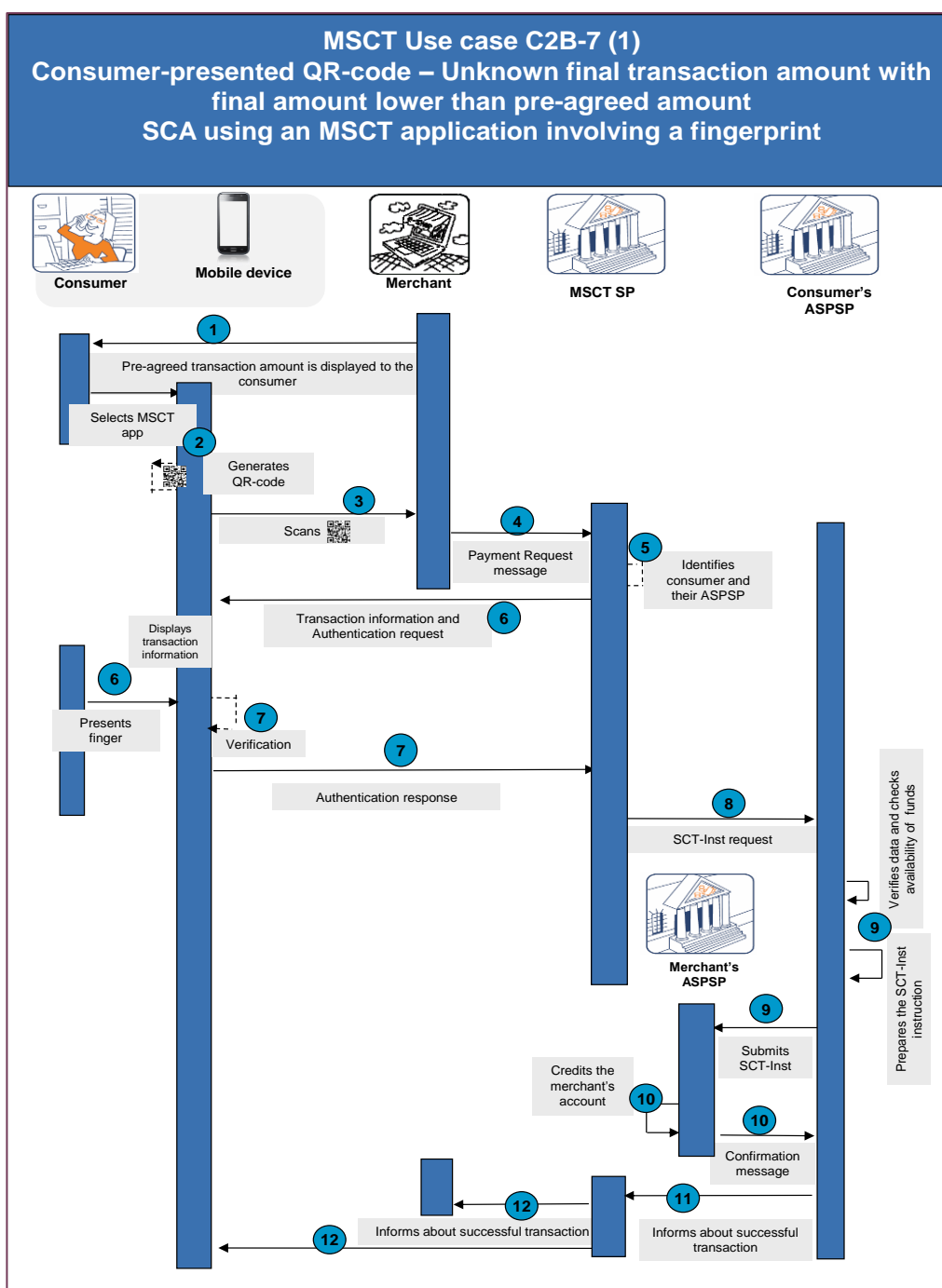
<sup>12</sup> Note that also biometric methods may be used.





Furthermore, a strong customer authentication (see section 8.3 in MSCT IG) of the merchant on the repayment<sup>13</sup> amount in accordance with the relevant PSD2 requirements is performed involving a code<sup>14</sup> (see section 8.2 in MSCT IG). Note that for both authentications delegation needs to be given to the MSCT service provider by the respective ASPSPs.

Note that the transaction flow for the repayment (covering part of the original transaction amount) illustrated in this use case remains valid even if a repayment is done for a re-imbusement of the full original transaction amount.



<sup>13</sup> This is referenced as a “transfer back” in the SCT Instant rulebook (EPC004-16/2019 Version1.2).

<sup>14</sup> Note that also biometric methods may be used.

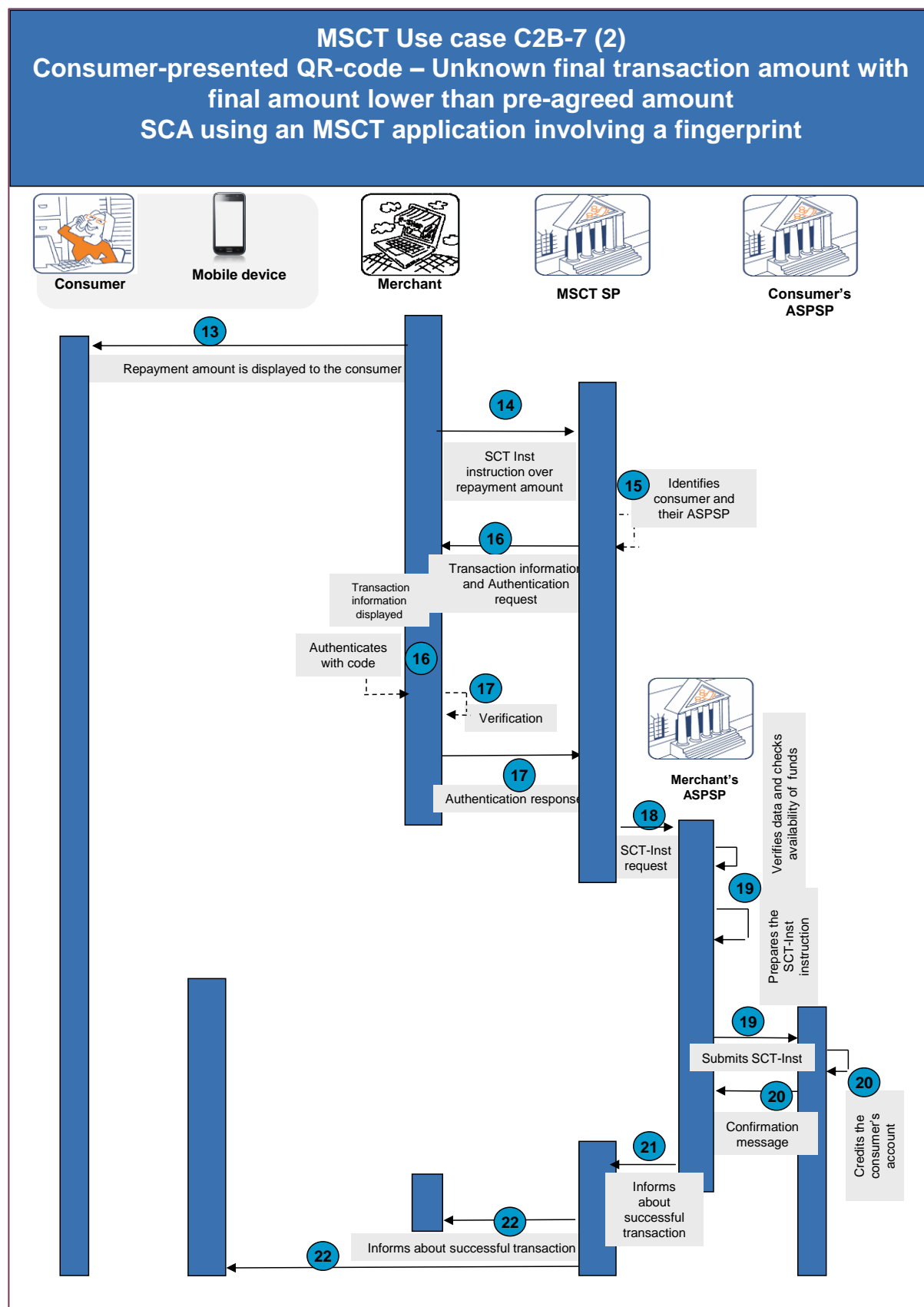


Figure 4: MSCT Use case C2B-7



In the figure above, the following steps are illustrated:

#### **Step 0**

- As a prerequisite, the consumer would need to subscribe to the MSCT Instant service and download a dedicated MSCT Instant application from the MSCT service provider on their mobile device.
- The consumer ASPSP delegates the authentication of the consumer to the MSCT service provider.
- The merchant also needs to be subscribed to the MSCT Instant service, e.g., through their ASPSP or the MSCT service provider directly and has downloaded dedicated software and has the appropriate equipment to scan QR-codes in their POI environment.
- The MSCT service provider is linked to the consumer ASPSP.
- During the payment transaction, a mobile internet connection by the consumer device is required.

#### **Step 1**

The merchant enters the pre-agreed transaction amount<sup>15</sup> which is displayed on the POI.<sup>16</sup>

#### **Step 2**

- The consumer selects and opens the MSCT Instant application on their mobile device which possibly involves the entry of a password.
- A QR-code containing a token for the consumer is generated by the MSCT Instant application on the mobile device.

#### **Step 3**

The consumer presents the QR-code which is scanned by the merchant POI.

#### **Step 4**

The merchant retrieves the consumer token from the QR-code and sends a Payment Request message to their MSCT service provider, including the merchant name, IBAN\_merchant<sup>17</sup>, merchant transaction identifier, the pre-agreed amount and the consumer token.

#### **Step 5**

The MSCT service provider identifies the consumer IBAN and ASPSP from the consumer token.

#### **Step 6**

- The MSCT service provider forwards the transaction information to the MSCT Instant app on the consumer mobile device.
- The MSCT Instant application pops-up a window with the transaction details including the merchant name/ IBAN\_merchant and the pre-agreed transaction amount.

---

<sup>15</sup> E.g. for car rental, hospitality, ....

<sup>16</sup> The display of the transaction amount by the POI may happen after step 3, since the customer identification might have an impact on the final transaction amount.

<sup>17</sup> Instead of the IBAN\_merchant a proxy may be used.



- The consumer authenticates and confirms the transaction by presenting a fingerprint to the mobile device.

#### **Step 7**

Upon successful verification of the fingerprint by the mobile device, an authentication code is calculated by the MSCT application.

#### **Step 8**

The SCT Instant Instruction, including the merchant name, IBAN\_merchant, the pre-agreed transaction amount, the merchant transaction identifier and the authentication code are transmitted to the consumer ASPSP via the MSCT service provider.

#### **Step 9**

- The consumer ASPSP checks the integrity of the SCT Instant Instruction and verifies the authentication code.
- The consumer ASPSP checks the availability of funds on the payer account.
- The consumer ASPSP prepares and submits the SCT Instant transaction over the pre-agreed amount to the merchant ASPSP.

#### **Step 10**

4. A confirmation message is returned from the merchant ASPSP to the consumer ASPSP.
5. The merchant ASPSP makes the funds available to the merchant.

#### **Step 11**

The consumer ASPSP sends a notification message to the MSCT service provider about the successful execution of the SCT Inst transaction over the pre-agreed amount.

#### **Step 12**

- The merchant is informed by the MSCT service provider that their account has been credited.
- The consumer is informed by the MSCT service provider in their MSCT app that the payment has been successfully executed and may optionally receive an e-receipt.

#### **Step 13**

- After offering the service, the final transaction amount is lower than the pre-agreed amount by the consumer.
- The merchant enters the repayment amount (i.e. difference between the pre-agreed amount and the final amount) on the POI which is displayed to the consumer, if present.

#### **Step 14**

The merchant POI sends an SCT Inst instruction to their MSCT service provider, including the merchant name, IBAN\_merchant<sup>18</sup>, merchant transaction identifier, the repayment amount and the merchant transaction identifier of the original transaction.

---

<sup>18</sup> Instead of the IBAN\_merchant a proxy may be used.



### **Step 15**

The MSCT service provider identifies the consumer name/IBAN and consumer ASPSP from the consumer token in the original transaction and the merchant ASPSP from the IBAN\_merchant.

### **Step 16**

- The MSCT service provider forwards the transaction information with a challenge to the merchant POI.
- The transaction information including the consumer name/IBAN and repayment amount are displayed to the merchant with a request for authentication<sup>19</sup>.
- The merchant authenticates (e.g. using a dedicated code) and confirms the transaction.

### **Step 17**

Upon successful verification of the merchant, an authentication code is calculated and transmitted to the MSCT service provider.

### **Step 18**

The SCT Instant Instruction including the consumer name, IBAN\_consumer, the repayment amount and a transaction identifier with a flag indicating the successful authentication are transmitted from the MSCT service provider to the merchant ASPSP.

### **Step 19**

- The merchant ASPSP checks the integrity of the SCT Instant Instruction.
- The merchant ASPSP checks the availability of funds for the final transaction amount on the merchant account.
- The merchant ASPSP prepares and submits the SCT Instant Transaction (on the repayment amount) to the consumer ASPSP.

### **Step 20**

- A confirmation message is returned from the consumer ASPSP to the merchant ASPSP.
- The consumer ASPSP makes the funds available to the consumer.

### **Step 21**

The merchant ASPSP sends a notification message to the MSCT service provider about the successful execution of the SCT Inst transaction.

### **Step 22**

- The consumer is informed by the MSCT service provider that their account has been credited.
- The merchant is informed by the MSCT service provider that the payment has been successfully executed and may optionally receive an e-receipt.

---

<sup>19</sup> This transaction may be exempted from SCA based on Articles 16 or 17 of the RTS.



Analysis MSCT Use case C2B-7	
<b>Interoperability</b>	The consumer and the merchant are subscribed to the same MSCT service while both the consumer ASPSP and the merchant ASPSP need to be linked to the MSCT service provider. For a truly “open” approach and a SEPA-wide interoperability, if the MSCT service provider of the consumer is different from the MSCT service provider of the merchant, a framework will need to be specified that interconnects the different MSCT service providers.
<b>Challenges</b>	<ul style="list-style-type: none"> <li>• Standardisation of messages between MSCT service providers (e.g., Payment Request messages, Notification messages, ...).</li> <li>• Standardisation of the QR-code.</li> <li>• Security of the QR-code.</li> <li>• Authority to staff for repayment at merchant side.</li> <li>• How can the two transactions be linked?</li> <li>• How can the merchant link the two transactions?</li> <li>• How can the consumer link the two transactions?</li> <li>• The notification messages in steps 11 and 22 are not included in the SCT Instant scheme.</li> </ul>

Table 2: Analysis MSCT Use case C2B-7

*Notes:*

- For virtual POIs, the MSCT use case will be similar except that the consumer token will need to be transferred to the merchant in a different way (e.g., entered manually by the consumer into the merchant website or payment page).
- The standardisation of the QR-code for consumer-presented data and the Payment Request messages have been addressed in EPC096-20v0.1.
- The interoperability of MSCTs based on consumer-presented data whereby different MSCT service providers are involved for the consumer and merchant has been addressed in EPC096-20v1.0.
- The security of QR-codes and the minimum data elements in the Notification messages will be addressed in the 2<sup>nd</sup> release of the MSCT IG (EPC269-19).

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

**Public**



**European  
Payments Council**

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	Richard Hauke / Frederik Schubert
<b>Organisation:</b>	DSGV on behalf of GBIC (German Banking Industrial Committee)
<b>Address:</b>	Charlottenstr. 47, 10117 Berlin
<b>Contact details:</b>	+49 30 20225 5542 / 5597
<b>Your reference:</b>	
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	25 February 2021
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

The Status Report described in DS-04, DS-05, DS-06, DS-07, DS-08, DS-09, DS-16 and DS-17 does not contain attributes AT-05 (Remittance Information to be inserted in the payment) and AT-41 (Payee's end-to-end-reference of the RTP).

As these two attributes are essential for the Payee to reconcile received DS-04, DS-06, DS-09 and DS-17 messages with the original DS-01 message these two attributes should be included in DS-04, DS-05, DS-06, DS-07, DS-08, DS-09, DS-16 and DS-17 as conditional elements, i.e. if they are included in DS-01 they have to be reported back in the Status Report.

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition

### 1.3 Rationale for the change request:

Payees need the content of AT-05 and AT-41 to reconcile the original RTP with the received feedback (Status Report) and the possibly received payment.

AT-41 (Payee's end-to-end-reference) is the only possible reference, which can be included from ISO 20022 perspective in all of the following 3 flows:

- RTP sent by the Payee
- Status Report of the RTP sent to the Payee
- Received SCT or SCT Inst transaction (Account statement of the Payee and/or Positive Notification Message to the Beneficiary dataset (DS-10) according to the SCT Inst Rulebook)

AT-41 often contains a structured reference according to ISO 11649 and is crucial for the reconciliation of the above 3 flows. Technically spoken AT-05 (and AT-41) are contained in the same ISO 20022 Message Element "Remittance Information"

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes, minimal impact in the following chapters of the Rulebook:





- Chapter 2.3.3: Additional bullet point "If Payee has included its own Remittance Information in the RTP it has be to be sent along the chain and sent back to the Payee for reconciliation purposes (attribute AT-05).
- Chapter 2.4.4, 2.4.5, 2.4.6, 2.4.7, 2.4.8, 2.4.9, 2.4.16 and 2.4.17: Add attributes AT-05 and AT-41

## 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

Yes, minimal impact. The white element Remittance Information in the Implementation Guidelines for DS-04, DS-05, DS-06, DS-07, DS-08, DS-09, DS-16 and DS-17 will become a yellow element.

## 1.6 Additional information

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

**Public**



**European  
Payments Council**

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	RTP Task Force
<b>Organisation:</b>	EPC
<b>Address:</b>	
<b>Contact details:</b>	
<b>Your reference:</b>	Wording change
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	26 Feb 2021
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

The wording “Certification Body”, “certification process” and “certification” should be replaced by “Homologation Body”, “homologation process” and “certificate of homologation” for consistency purposes.

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Replacement

### 1.3 Rationale for the change request:

Consistency reasons

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes.

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

No.

### 1.6 Additional information

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

**Public**



**European  
Payments Council**

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	RTP Task Force
<b>Organisation:</b>	EPC
<b>Address:</b>	
<b>Contact details:</b>	
<b>Your reference:</b>	Reference to conditional (C)
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	26 Feb 2021
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

Remove reference to conditional (C) in the description of the dataset (DS-04, DS-05, DS-10, DS-12, DS-13, DS-16 and DS-17) in Section 2.4 Business Requirements for Datasets

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Deletion

### 1.3 Rationale for the change request:

Reference is obsolete.

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes.

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

No.

### 1.6 Additional information

# Template for Proposing a Change Request to the SEPA Request-to- Pay (SRTP) Scheme

EPC 231-20  
Version 1.0  
27 November 2020

**Public**



**European  
Payments Council**

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

**Please submit change requests via e-mail to [srtp@epc-cep.eu](mailto:srtp@epc-cep.eu)  
by 26 February 2021 close of business**

<b>Name of contributor:</b>	RTP Task Force
<b>Organisation:</b>	EPC
<b>Address:</b>	
<b>Contact details:</b>	
<b>Your reference:</b>	Addition of "Time"
<b>Document and version number:</b>	EPC014-20 v1.0 SEPA Request-to-Pay (SRTP) Scheme Rulebook
<b>Request Date:</b>	26 Feb 2021
<b>For information:</b>	This template is provided by the EPC to allow any stakeholder to submit a change request for making a change to the SRTP scheme rulebook in accordance with the rules set out in the document 'EPC014-20 v1.0 SEPA Request-to-Pay Scheme Rulebook' which can be downloaded via <a href="https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook">https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-request-pay-rtp-scheme-rulebook</a>



## 1. Change request details

### 1.1 Description of the change request:

Addition of “Time” to attribute AT-67: “AT-67 Payment date/time (as decided by the Payer).  
Description: Date/time decided by the Payer for the payment of the accepted RTP. “ in Section 2.5.1 Attribute details.

### 1.2 The nature of the change request (Deletion / Replacement / Addition / Extension):

Addition.

### 1.3 Rationale for the change request:

Consistency reasons.

### 1.4 Impact on the SRTP scheme (Yes/No + explanation concrete impact):

Yes.

### 1.5 Impact on the SRTP scheme implementation guidelines (Yes/No + explanation concrete impact):

No.

### 1.6 Additional information