

## Meeting Note

**NPA Advisory Group:** Request to Pay

**Meeting number:** 2

**Date:** 12/12/2018

**Location:** Meeting Room Wandle, 2 Thomas More Square, E1W 1YN London

**Time:** 10.00 – 12.00

Name	Organisation	
Craig Stewart	Clydesdale	
Cyrus Wadia	Modulr	
Danny Doyle	AccessPay	
Duncan N’Genda	EY	
Imran Ali	Answer Digital	
James Stanley	Anglian Water	
Karl Smith	Santander	
Jon Rushton	Bottomline	
Ruth Bookham	Nationwide	
Tom Hay	Icon Solutions	
Sean Doherty	Accenture on behalf of Pay.UK	
Mark Jones	Pay.UK	
Jacob Tose	Pay.UK	
James McMorrow	Lloyds	Dial In
Diane Heighes	Government Banking	Dial In
Stephen Lindsay	SWIFT	Dial In

Apologies:	
Aarron Shaughnessy	Bottomline
Luke Wheeler	Clear Bank

## Summary of Meeting

### Review of previous Meeting Note

- The Meeting Note documenting the key outcomes of the previous meeting (21/11/2018) was reviewed and agreed by all attendees. It was also agreed that a summarised version of the meeting note will be published on to the Request to Pay website in future. This will allow the RtP community to have an insight on the topics being discussed and also the key outcomes from the discussions.
- The Terms of Reference, which were circulated prior to the meeting, were approved.

### B2C Request to Pay – Use case analysis

- Attendees were walked through the large biller demonstration app, which gives an example of how Request to Pay could be used to send out large files of Requests, and also to automate responses to the different message options.
- The key players of this use case were called out, and particular attention was paid to the benefits to be had by each of these potential participants in the service.

### Q&A answered by Request to Pay project team

*Question (Q).*

*Answer (A).*

Q. Will all the messages be free formatted?

A. The core functional options (Pay All, Pay Part, Request an extension and Decline) are all structured, secure messaging. Request to Pay also supports free format messages, for communication between the biller and the payer. Responses to these messages can be automated if desired

Q. Will there be an API for the free-formatted messaging?

A. Yes, these messages will be covered in the NoteToBiller and NoteToPayer message type.

Q. Will Pay.UK be building an integration between legacy billing platforms and the Request to Pay standards?

A. This is outside of Pay.UK's scope. There is no existing standard for legacy billing platforms, as these differ from organisation to organisation, therefore it would not be possible for Pay.UK to build an integration tool for all of these platforms. Once the standards are set, it will be up to market to integrate these standards in order to offer Request to Pay.

Q. Will Request to Pay references be carried in the payment message of the payment type chosen?

A. The reference set by the biller will be carried in the payment message for the chosen payment type, if it supports a reference. The Request to Pay team will soon be providing mapping documentation for Request to Pay messaging to specific payment messaging.

Q. Will the data pulled from the repositories be standard?

A. The data pulled from repositories will be based on the secure messaging of which Request to Pay

is built. This means that the data will be all of Request to Pay standard and therefore machine readable. This will allow both billers and payers see the status of each request on their end-user application (should this be a feature offered by that service-provider).

Q. Can extra narrative be added to go alongside the secure messaging?

A. Service providers can offer the opportunity to offer additional messaging, such as reminders and other automated messaging to be sent out alongside standard Request to Pay messages.

Q. How can the repository be sure that payment has been made?

A. The confirmation message of that particular payment type (e.g. card, Open Banking or Faster Payment) will be returned to the receiving repository so that they have confirmation that the payment has been sent. In the case that the payment is made outside of Request to Pay (e.g. cash in hand), the biller will be able to update the status of the request manually.

Q. Will Pay.UK provide mapping tables for different payment types?

A. Yes, Pay.UK will be sharing mapping tables between RtP messaging and different payment types in due course.

Q. How will the end-user be able to trust that a biller is genuine?

A. All Request to Pay users will need to be verified by their repository provider before being able to partake in the service. Repository providers will be required to perform stringent KYC processes to validate that the user is a legitimate user of the service, and that their identity is genuine. Failure to adhere to this procedure can result in the revocation or suspension of the repository provider's license.

Q. Will Pay.UK be operating its own marketing campaign for Request to Pay?

A. It is unlikely that there will be central marketing for Request to Pay. The responsibility for marketing will likely fall on to accredited service-providers, who will be able to market their bespoke RtP products.

Q. Will the use of aliases be possible during in version 1 of the service?

A. The use of aliases for RtP addresses (e.g. a phone number as a proxy for the Request to Pay addressing schema – user#repository1.com) will not be available as a core part of the service in version 1. Organisations are free to provide proxy identifiers for their own subset of users in the meantime. A service-wide solution however part of our future features document and will be built into the service in the future.

Q. Will the end-to-end I.D generated by the biller for each Request be automatically populated into the payment made off of the back of the request?

A. It will be the responsibility of the user front end (RtP-EAP) to ensure that this I.D is passed into the payment message. However, if the I.D set by the biller is particularly long, it is a possibility that this may need to be truncated in order to adhere to certain payment options' maximum character length.

## **P2P Request to Pay – Use case analysis**

- Attendees were walked through the end-user demonstration app, which gives an example of how Request to Pay could be offered to consumers, and also how they will be able to manage,

respond to and send requests.

- The key players of this use case were called out, and particular attention was paid to the benefits to be had by each of these potential participants in the service.

Q. When will the commercial model be available?

A. The Request to Pay team is working hard to establish the commercial model and will be able to share the framework during early 2019.

Q. Will there be a limit of the attachments/files that are sent alongside Requests?

A. This is still being defined, and will be available in the Request to Pay rules during January 2019.

Q. How do repositories look-up other repositories, in order to know where to direct Request messages?

A. Repositories will all be registered on a Domain Name Server (DNS). Repositories will therefore be able perform a DNS look-up to send requests to new repositories. The procedure for this will be determined at a later date. Request messages will not be able to be send to 'rogue' repositories as without Pay.UK accreditation, the repository will be unable to acquire a certificate and will therefore be unable to participate in the service.

Q. Will there be different accreditation for end-user application providers and repository providers?

A. Yes, there will be different levels of accreditation for these different type of service providers. The full accreditation process will be published early in 2019.

Q. Will Request to Pay give rise to Invoice Fraud?

A. As every participant in the Request to Pay service will be subject to stringent KYC processes to ensure that their identity matches their account details, we believe the Request to Pay will reduce Invoice Fraud. Payers will be able to determine exactly who they are receiving a Request from, and therefore will be able to verify that the invoice details attached to the request matches the name of the sender.

#### **Discuss future meeting topics**

- IT was agreed that the Request to Pay rulebook will be presented to and discussed with the Advisory Group during the January meeting.
- The following sessions 23<sup>rd</sup> Jan, 20<sup>th</sup> Feb, 20<sup>th</sup> March 2019 are now fixed and will run for 4 hours.
- RtP is open to one-to-one discussion if wished.

**The next Request to Pay Advisory Group will be held on the 23rd January 2019.**

#### **Key Outcomes to be shared externally**

- Feedback to be implemented into Request to Pay documentation (which will be shared with the group going forward).