pay.uk

Meeting Note

NPA Advisory Group: Request to Pay

Meeting number: 4

Date: 20/02/2019

Location: TMS – Thames Meeting Room

2 Thomas More Square, E1W 1YN London

Time: 10.00 – 3pm

Name	Organisation
Aarron Shaughnessy	Bottomline
Craig Stewart	Clydesdale
Cyrus Wadia	Modulr
Danny Doyle	Access Pay
Diane Heighes	Government Banking
Imran Ali	Answer Digital
James McMorrow	Lloyds
Karl Smith	Santander
Ruth Bookham	Nationwide

Summary of Meeting

Internal Attendees: Simon Brooks (**SB**), Mark Jones(**MJ**), Jacob Tose(**JT**), Sean Docherty(**SD**),

Introduction to the meeting:
The primary focus of the meeting was to walk through and discuss the various customer journeys to ensure that Request to Pay is a suitable solution for each journey.
Minutes were agreed and thanks were given to attendees for their useful feedback on the Rules following the previous meeting.

Summary of discussion

Key
Q= Query
A= Answer/Feedback
S=Summary/Suggestions

Q1: In the case where a user's sent requests are resulting in a high percentage of blocks, should the sender be automatically switched off?
A: Pay.UK will not be mandating a certain % for end-users to be blocked. Repository owners will have the necessary data and rights to implement their own measures, however.

Q2: Does the first message sent always need to be a request? The Service Overview document suggests that this is the case.
A: In the context of a payment due to be made, a request will need to be sent first. All further messaging regarding this payment can then be kept in the context of the initial request. However, there is a message called SimpleMessage (located in the *Profile* field in *ThreadHeader*) which supports non-Request to Pay messaging. This can be used to send messages to users outside the context of a specific request.

Q3: As the responsibility of performing KYC checks on end-users falls on Repository operators, will Pay.UK be publishing KYC guidelines?
A: It is not currently Pay.UK's intention to publish KYC guidelines. However, it is likely that Pay.UK will be asking Repository operators to demonstrate that they can perform suitable KYC during the attestation process.

Q4: When do we validate that a PID (address) is valid when passing on data?
A: Validation will need to be performed at point of data entry and also submission of message.

Q5: Are 0 value Request to Pays (i.e. of no value) messages possible?
A: Zero value Request to Pay is possible. It will be up to RtP-EAPs (end-user application providers) to determine how these messages are shown to the end-user.

Q6: Are read receipts possible?
A: The current design allows for confirmation that the message has been sent and that it has reached its intended destination. It does not currently allow for confirmation that the message has been read by the recipient. Pay.UK is aware that this could be a beneficial feature and is considering it in future releases.

Q7: At what stage in the journey is the paid amount updated?

A: The paid amount is updated at the point of submission of payment. If the payment does not reach its intended destination, it is up to the billing entity to contact the payer.

Q8: Section 6.1.2C of the rules makes reference to a 'confirmation code'. What is this?
A: This is referring to the confirmation message attached to a payment. The wording of the rules will be changed in a future version to clarify this.

Q9: How does the payment portal journey work?
A: As a part of the Request to Pay message, the Biller provides the link to their payment portal along with the token linked to the payers payment details. When the payers choses to pay through the Billers payment portal, the control will be transferred to the Billers portal where the payer can make the payment. Once the payment confirmation is received in the portal, the request status will be manually updated and a response sent to the Biller. More information can be found in 3.2.4.4 of the Message Definition.

Q10: Are all payment types mandated?
A: An end-user app must offer two separate payment methods to end-users. This could be any combination of listed payment methods.

Q11: What are the limitations and checks on attachments sent over the service?
A: Pay.UK will be setting a file size limit on attachments that are sent over the service. However they will be performing no checks on the content of attachments. RtP-EAPs and RtP-RSPs validate the additional data provided through URL and file attachments to ensure that they are not harmful or executable and free from virus/malware before passing them to the end-user.

Q12: In the case of supporting card payments, will Pay.UK be publishing a formal procedure for acquirer relationships?
A: Pay.UK will not be providing guidance on how relationships between acquirers and merchants should be structured in the case of Request to Pay.

Q13: Is the status of a request able to be updated manually?
A: Once sent, the status of a request is not able to be altered. In the case where a payment is made outside of a request (e.g. cash in hand), billers are able to close the Request or create a new one with the changed outstanding amount. The status of a request may of course change following the various journeys a payer may take (e.g. ask for more time, pay some, decline etc.)

S: Payment confirmation should be received as soon as possible. If a payment is never confirmed, the biller will need to chase the payer to understand the whereabouts of the payment.

S: It was suggested that Pay.UK should formalise the message structure for RtP-EAPs to talk to every biller portal. It was noted that this is difficult as biller portals are built and operate using a myriad of designs and processes.

S: It was suggested that a type of verification of biller should be available for end-users. This could be, for example, a Twitter styled 'blue tick', or a 'more info' option which allows end-users to read information on exactly who the biller is and what they do.

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Agree next Advisory Group

The next Advisory Group will take place on the 27th March. The topic of this session will be the marketing and education approach.

Key Outcomes to be shared externally

- Draft version of the Request to Pay Rulebook to be published by the end of February.
- Next version of technical documentation to be published by the end of February.
- Future version of Rulebook to include clarification on 'confirmation codes'.