

## Meeting Note

**NPA Advisory Group:** Request to Pay

**Meeting number:** 1

**Date:** 21/11/2018

**Location:** Meeting Room Walbrook

2 Thomas More Square, E1W 1YN London

**Time:** 10.00 – 12.00

Name	Organisation
Aarron Shaughnessy	Bottomline
Craig Stewart	Clydesdale
Cyrus Wadia	Modulr
Danny Doyle	AccessPay
Duncan N’Genda (phone)	EY
Imran Ali	Answer Digital
James McMorrow	Lloyds
James Stanley	Anglian Water
Karl Smith	Santander
Luke Wheeler	Clear Bank
Ruth Bookham	Nationwide
Stephen Lindsay	SWIFT
Tom Hay	Icon Solutions
Sean Doherty	Accenture on behalf of Pay.UK
Pulavarnatham Swamy	Pay.UK
Nancy Johnson	Pay.UK
Mark Jones	Pay.UK
Jacob Tose	Pay.UK
Cathy Esteves	Pay.UK
Alexandra Rine	Pay.UK

Apologies:	
Diane Heighes	Government Banking
James McMorrow	Lloyds

## Summary of Meeting

### Welcome & Review Term of Reference

- Objective and practical guidelines for Advisory Groups (AG) by Nancy Johnson, Pay.UK Legal representative
  - Objective of the AG is to provide advice to the NPA programme on matters relating to elements of the Request to Pay solution. AG participants are potential competitors; as such agreement that attendees will not reveal confidential aspects of their organisation was agreed.
- Term of Reference (ToR) prints circulated

### Housekeeping

By Alexandra Rine, Pay.UK representative

- AG are planned once a month and focus on a specific pre-defined topic
- Minutes and decisions will be published online, not confidential as initially written in ToR
- Participants' agreement on this is requested.

Q&A answered by Mark & Swamy, Pay.UK Project Manager and Technical Architect

*Question (Q).* Will Request to Pay have guidelines or rules?

*Answer (A).* Pay.UK will be setting the rules of the Request to Pay service. The purpose of this is to ensure a minimum quality of service and standards. Once established internally, these rules will be tested with stakeholders to determine that they will succeed in safeguarding the Request to Pay service, and ensuring that it meets its core objectives. The market is free to develop further features in their service offering.

*Q.* What is the key driver behind centrally set rules?

*A.* Ensuring end-consumer confidence in the Request to Pay service is of the utmost importance. In order to achieve this, the service must be secure and run at an acceptable level of performance. Pay.UK's rules and service agreements will ensure that each service provider is contracted to offer minimum requirements to ensure that the service is both secure and functional.

*Q.* What is the intention/objective of Request to Pay?

*A.* Focus on Payment Strategy Forum (set up by the Payments Systems Regulator) requirements to ensure that the detriments outlined by the Forum in paying bills are solved by the service. Additional features are to be developed in the competitive space, however Pay.UK is happy to facilitate private discussions with organisations who have questions regarding potential service offerings.

Note that Non-Disclosure Agreements (NDA) will not be used at this stage for transparency purposes, but NDAs are likely to be used later when the service is approaching launch.

*Q.* What will a 'go-live' of Request to Pay look like?

*A.* The objective is to establish a sufficient service, meaning that there should be multiple repositories and end-user applications offering the Request to Pay service. In order to achieve this, the technical standards will be published as Version 1, and the on-boarding of service providers will

take place.

Q. Is there a strict timeline for delivery of the service?

A. There is no pressure from the regulator to deliver by a certain date. However, other services similar to Request to Pay are being developed, so it is important to deliver as soon as possible in response to this demand.

Q. Do other NPA deliverables have an impact on the timeline for the Request to Pay delivery?

A. Although Request to Pay is part of the NPA programme, it is independent of other services and deliverables (although other services such as Confirmation of Payee and Enhanced Data will be able to improve the Request to Pay service). As such, other timelines will not have an impact on Request to Pay's delivery date. )

Q. Is the Request to Pay team aware of other developments in this space, such as the EBA Task Force?

A. Yes, Request to Pay is aware of other developments and is keen to ensure compatibility and interoperability between services.

Q. What is the thinking around the commercials of the service?

A. Pay.UK is a non-profit organisation but service costs will need to be recovered in the future. The current thinking is that there will be a licensing fee, as well as messaging fees to be covered by service providers. However, discussions around the commercial modelling are still taking place.

### **Review ecosystem core functions**

By Sean Doherty, Pay.UK Digital Consultant (pack slide 8)

Q. What is a payer's repository responsibility regarding payments that have been triggered?

A. Repositories are only responsible for messages passed through the Request to Pay service. Payments, which are made outside the service's rails, are subject to current processes and regulations.

Q. What is the liability model for the service?

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

Q. What is the meaning of PayAll/PayPartial date of payment in relation to now or due date?

A. The payment can be made on any date, for any amount up to the due date. Clicking Pay All, or Pay Partial would allow the end-user to make a payment then and there. However, if an App wanted to add the capability to schedule a payment for the future, this could be an added service. In order to make a payment possible, an end-user application provider must be able to process different payment types (e.g. Faster Payments or PayPal).

Q. If a biller's answer to the extension request is automated to no (as explicitly specified in contract), why give false hope to the customer?

A. RtP will consider this further.

Q. Will mandating the response options limit the usability of the service?

A. The core functions are mandated in order to solve the detriments set by the Payments Strategy Forum.

Q. If a biller is blocked by a payer, will they be notified?

A. Billers will be notified if they're blocked by a payer. Blocking a biller does not change any contractual agreements with a biller, so if the bill is still outstanding, the biller may contact the payer through other means (e.g. a letter).

Q. In the case where a biller has been blocked, whose responsibility is it to block future messages?

A. The payer's repository will block the messages. If a block is made, the biller needs to use different channels to get the funds. It would be the biller's repository's role to stop inappropriate behaviour/message from biller. This will part of the rules.

Additional:

- It is not our intention to impose a minimum amount for payments, the same restrictions will apply as they do today (if a certain payment type has a minimum amount for example)
- Service is expected to be responsive and responses to be received within seconds.

### **Review roles of service operators and potential service providers**

- All service providers (applications and repositories) will be assured by Pay.UK. This method of assurance is currently being worked on, and will be shared with the Advisory Group at a future meeting.
- Repositories communicate with each other using APIs as set by Pay.UK. These Repositories are able to locate each other using DNS, similar to email.  
There are some features that will be developed in future versions of the service. One example of a future features is Proxy ID for users (e.g. mobile phone number).
- Open Banking is not supporting accreditation – this has recently changed.
  - Stakeholders will use DNS and not Open Banking to discover the end points (IP address of a repository).
  - User name is formatted as *username#repositoryname*.

### **Discuss future meeting topics**

- Use cases were suggested as a useful topic in next AG
- Rulebook will be discussed at the end when other topic have been discussed and gone through
- Planned dates of 12<sup>th</sup> Dec 2018 and 23<sup>rd</sup> Jan, 20<sup>th</sup> Feb, 20<sup>th</sup> March 2019 are now fixed
- Additional dates or extending meeting time are possible
- RtP is open to one-to-one discussion if wished
- Finalised document set v1.0 will be available Spring 2019.
- Next session on 12<sup>th</sup> Dec will be on Use Cases
- In future, sessions may be extended in order to assess the service in a more detailed manner.

**The next Request to Pay Advisory Group will be held on the 12<sup>th</sup> December 2018.**

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

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