Meeting Note

NPA Advisory Group: Request to Pay

Meeting number: 3

Date: 23/01/2019

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	AccessPay
Imran Ali	Answer Digital
James McMorrow	Lloyds
James Stanley (phone)	Anglian Water
Karl Smith	Santander
Tim Pigott	Nationwide
Sean Doherty	Accenture (on behalf of Pay.UK).
Mark Jones	Pay.UK
Jacob Tose	Pay.UK
Remi Isaacs	Pay.UK
Simon Brooks	Pay.UK

Summary of Meeting

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

Introduction to the meeting:
The primary focus of the meeting was to walk through and discuss a number of sections on the RtP Rulebook (Draft Version **3.0**)
SB initiated the discussion by providing a brief summary of the Request to pay ecosystem and the RtP Journey so far. **MJ** continued the summary by providing a short outline of the RtP landscape at a high level i.e. highlighting the types of documentations and processes involved within the RtP space. The summary given by **SB** and **MJ** provided the backdrop to formulating our discussion with regards to a few sections in the RtP Rulebook. Prior to commencing that discussion, **JT** gave a brief outline of sections in the rule book.
 The emphasis of our discussion was to talk through the sections below, with the objective of receiving feedback from the advisory group to ensure the RtP Rulebook covers all section thoroughly and clearly. **RI** gave a brief overview into each of these sections prior to starting the discussions

SECTION	TOPICS
SECTION 4	RtP Enrolment
SECTION 5	Withdrawal, Suspension, Termination of RtP-SP
SECTION 6	RtP-EAP interaction with End User
SECTION 7	RtP-RSP interaction with End User
SECTION 8	Rights and Duties of RtP-SPs and Other Parties

Summary Of discussion

Key
Q= Query
R= Response/Feedback
S=Summary/Suggestions

RtP Enrolment (Section 4)
Q) There needs to be clarity in terminology between the use of the following words – Recertification | Self Certification
R) The Request to Payment team will update the RtP Rule book to clarify the correct terms and process for applying for certification and certificate renewal.

Q) Should certification reflect the level of engagement?
R) There are differences between the enrolment for an application provider and repository provider (Refer to Section 4.E of the RtP Rulebook)

Q) There is an expectation that the enrolment process will involve more than the submission of a form.
R) Beyond submitting an application form, the enrolment process must adopt a more thorough

process for applicants to follow (e.g. using an existing, reliable and trusted process such as Open Banking), perhaps ensuring that each successful candidate must display an accreditation badge to show their accreditation status as success. This information will form part of the documentation set that will be provided to successful **service providers** intending to offer the service to End Users

Q) After a successful enrolment, it would be helpful to have a look-up table, the table will help to retrieve the list of registered Service Provider addresses
R) Repositories will be registered on a Domain Name Server which will serve as a look-up table or index. Repositories will therefore be able to perform a DNS look-up to send requests to new repositories (the procedure for this will be at a later date). As a result of the look-up table, request messages will not be able to send to 'rogue' repositories because they are not accreditation and certificate, which means the service provider, will not be able to offer services to End Users, because they do not appear on the look-up table.
(This is a way of guarding against 1000s of fraudulent messages being sent out)

Q) Suppose the Repository is blank or the data server that houses the repository details is corrupted (e.g. a repository is unable to perform a DNS look up on another legitimate repository)
R) Our product and business team will be liaising with our lead Architect for RtP, to provide feedback on this issue.

Q) How can Service Providers ensure the RtP Service is not been misused by consumer, are there guidelines to follow?
R) The onus is on the Service Provider to manage the instance of the RtP solution on their systems, servers, and environments. It is also in the remit of the service provider to manage the customers they offer the RtP solutions to. The RtP Service Providers should have procedures and guidelines the customers must comply with.

Q) Will any major change to the RtP functionality require re-certification?
R) Any changes (i.e. a new version of the RtP Solution e.g. enhancements to the APIs) will require re-certification if the Service Provider implements or upgrades to this new release.
(Please note - The next version of the RtP Rulebook will be updated to reflect this)

Withdrawal, Suspension, Termination of RtP-SP (Section 5)
Q) More information is required for Withdrawal, Suspension, and Termination
R) Based on the appropriate type of documentation (e.g. Operation/User guide, Rulebook), the Request to Pay team will capture:
- Procedure for graceful withdrawal
- Criteria for withdrawal, suspension and termination from the RtP service
- Guidelines for billers when their repository is suspended or terminated
- Determine if a messaging service is required to advise when Repositories/Apps have been withdrawn, suspended, or terminated

Q) Does Pay.UK, have the potential to switch-off a biller
R) In the event that Pay.UK are notified about irregular activities e.g. spam requests (or that RtP messages are deemed as suspicious) Pay.UK has the authority/option to switch off the repository if the repository provider does not take appropriate action to address the Biller.

Q) Is there the feature or the ability to use Aliases or redirect RtP Addresses?
R) Since the use of aliases (for RtP addresses) is not in scope as part of the core service in Version 1,

there will be no function or feature to redirect and resolve the Primary Identifier (PID) to another RtP address. However further investigation of the possibility of having the capability to do this in the future will be undertaken by the RtP Team. In the meantime, RtP-SPs are free to do their own alias mapping for their own customers.

RtP-EAP & RtP-RSP interaction with End User (Section 6 & 7)

R) The terminology **'End-User'** as a consumer of the service needs to be replaced to reflect the different types of consumers wanting to use the service
Q) The next version of the RtP Rulebook will change the reference '**End-User'** to another word to better reflected the types of users sending/receive the request

Q) Is the criteria for registration the same for large corporate billers as well as personal customers?
R) The rules for corporate enrolment will be a lot tighter than the enrolment for personal customers. For example the biller would be expected to go through a more stringent KYC validation process than that of a personal customer. The Operational guide and/or the RtP rulebook will reflect the differences between the success criteria for registering as a large biller and registering as a personal customer.

Q) It was suggested that there be a differentiation in terminology between the Front-End Provider of a Biller and Receiver of an RtP message
R) Rather than have a generic term that will cover both Biller and Payer - RtP-EAP (i.e. Request to Pay End User Application Provider), the following terms should also be used.
- BEAP (Biller End user Application Provider)
- REAP (Receiver End user Application Provider)

Q) Will there be a payment reference attribute, associated to the 'PayAll' and 'PayPartial' function.
R) There will be a payment reference set by the biller which will be carried in the payment message for the chosen payment type, provided the payment type supports a payment reference. The Request to Pay team is currently in the process of providing a mapping document for RtP messaging to specific payment messaging.

Q) How do we cater for billers (e.g. a larger biller) who may not be using a front-end application to send requests to receivers?
R) Besides the front-end application used to initiate RtP messaging, there needs to be an additional mechanism for routing biller messages to a receiver without a front-end (perhaps a file upload containing a list of requests that will be processed as a batch job. This will be reflected in our RtP User/Operations guide

Q) How can we confirm a payment (Pay All, Pay Partial) has occurred after the exchanges of RtP requests/responses between Biller and Payer

R) *The confirmation message of payment will be sent to the Payer's repositories to confirm payment has been made, however, the RtP team will further investigate how the payment types (FPS, BACS, CHAPs, Cheques and Cash) will redirect their responses to notify the repository*

Rights and Duties of RtP-SPs and Other Parties (Section 8)

S) The following statement should be moved to the service Agreement (Section 8.B.1 – "*RtP-RSP must receive a RtP Request with [x] seconds of the message be sent via RtP-EAP*")

S) Pay.UK should have the mechanism to obtain the MI reports from repository providers if/when required. The RtP Service providers must also be able to request MI from Pay.UK

Additional Notes & thoughts

Q) Why is the service payment type agnostic? Should the payment type not be limited to a select few?

R) RtP is a messaging solution that allows messages to be sent between Billers and Payers. By enforcing a payment type, the biller is restricted to sticking to a specific type of payment on offer. This in turn might reduce the number of Service providers wanting to offer the service if they are unable to support the specified payment type

Q) How do we link the message reference (from the RtP request) into the payment

R) Pay.UK will not enforce the repository providers to use the 'message reference id' from the RtP message as part of the payment instruction from payer to biller, however the repository providers **must** make the 'message reference id' field available as an option to add as part of the payment instruction initiated from the payers ASPSP/PSP. Where possible, the 'message reference id' will be carried in the payment message for the chosen payment type, if it supports a reference. The Request to Pay team will soon provide mapping documentation for Request to Pay messaging to specific payment type messages

Q) Rules need to be clear on Payment confirmation

R) The RtP Rules will be updated to reflect, Payment Confirmation. Please refer to the following sections in the RtP Service Overview document also, this will show the sequence of steps taken to the journey of confirming the payment

- Section 8 (Payment Initiation)
    - User Journey (Non-PSD2 Electronic Payment & PSD2 Electronic Payment)
    - Sequence diagram for PSD2 payment

Q) What is the process for card payments made by the payer to the requestor?

R) In this scenario, the facility to pay via credit card is provided by the Application provider (e.g. a Fintech, bank or a Biller operating as Request to Pay provider). Crucially, the payment is made via an application's acquirer rather than Payee acquirer, and then routed to Payee account.

It is worth noting that this process translates into a two-step payment:

a) The application provider's acquirer routes the payment via appropriate card network to the application provider.

b) The application provider credits Payee's bank account e.g. via Faster Payment.

Alternate case is when payment is made using Biller's own application. In this case, the second step is not necessary as the biller is also the application provider.

(More information will be shared during the next Advisory Group Meeting)

Q) What do the User Journeys look like for RtP?

The RtP team will walk through the user Journeys at the next advisory group meeting

Q) When should the Advisory group provided their feedback to the RtP Rulebook
R) No later than Friday 1st Feb 2019

Agree date for next Advisory Groups

Key Outcomes to be shared externally