

Meeting Note

NPA Advisory Group: Request to Pay

Meeting number: 7

Date: 23/05/2019

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

Time: 10.00 – 15.00

Name	Organisation
Aarron Shaughnessy	Bottomline
Craig Stewart	Clydesdale
Cyrus Wadia	Modulr
Danny Doyle (Phone)	AccessPay
Diane Heighes	Government Banking
James McMorrow	Lloyds
James Stanley	Anglian Water
Karl Smith	Santander
Ruth Bookham	Nationwide
Jacob Tose	Pay.UK
Rob Moore	Pay.UK
Mark Jones	Pay.UK
Simon Brooks (Phone)	Pay.UK
Rory Edwards (Part)	Pay.UK
Nikki Bunn (Part)	Pay.UK
Paul Stamper (Part)	Ipsos Mori

Summary of Meeting

Introduction to the meeting

Following a brief introduction the meeting proceeded. There were no comments raised on the previous meetings summary note.

Research Insight

Paul Stamper took the meeting through the findings of the research Ipsos Mori has conducted to understand the reaction to the proposed service. The findings are due to be shared with the Pay.UK End User Advisory Council, and will then be published shortly in a report.

Comments raised during the presentation were as follows:

- Questions were raised around the user journey, and if we would be looking to evolve the service in a similar way to the Open Banking Service. MJ responded that the service will evolve and a backlog will be run of future change and improvements.
- There was discussion relating to the RtP journey and the need to relate it to various

payment journeys which are triggered from RtP. For example the PISP journey.

- Could the terminology used to describe the service be made customer friendly?
- There is a need, when communicating how the service works, to get across that users don't need multiple apps to access all accounts.
- Explaining the boundaries of the service and the role of Pay.UK. Particularly that Pay.UK will not get involved with mediation between the biller and payer regarding their transaction. The contract between the two parties held externally will still be in place.

Pilot Update

The meeting was then updated on the progress made with setting up the Pilot for the service. 13 companies have shown interest in taking part and following further discussions with each company completing a questionnaire, 12 are now going forward to participate.

The key objectives for Pay.UK are to:

1. Test the documentation of the service to ensure that it is complete and accurate.
2. Test Pay.UK processes for running the service
3. Encourage the market to participate in taking the service forward and establishing it.

Participants have now been asked to complete a Confidentiality and Collaboration agreement and have been invited to a kick off meeting on May 30th. The AG will be kept informed on progress.

Commercials

The group were taken through some slides which outlined the thinking around charging models for the service to understand if the pricing point was in line with their expectations. It was stated that these numbers have not been reviewed with Finance or Pay.UK board at this time and should not therefore be taken as final.

The meeting advised that the charging approach was broadly in line with their expectations. The discussion went on to conclude a need to protect those who join the service early and that charges and costs should be reviewed regularly. It was also felt that the cost per message was a good idea as it should discourage the behaviour of spamming.

RtP Mark/ Logo

The meeting was shown a short presentation on where the Pay.UK thinking has gone on this. This led to the following comments:

- Where will the logo be expected to be displayed?
- Will there need to be separate logos for EAP's and Repositories? Pay.UK was asked if we had looked at the work Open Banking has been doing in this area. There was a view expressed that we should also look at the service name along with the mark/ logo.

In terms of what the mark or logo should communicate, there were the following comments:

- Communicates interoperability
- Safe and secure messaging
- Confidence in the consumer journey

It was also suggested that the mark and name should be market tested.

Agree next Advisory Group

The next Advisory Group will take place on the 19th June (though this will be confirmed as it is due to clash with another industry event. The topic will be KYC process and responsibilities of Service Providers.