Meeting Note

NPA Advisory Group: Request to Pay

Meeting number: 6

Date: 24/04/2019

Location: Roding 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	AccessPay
Diane Heighes	Government Banking
Duncan N'Genda	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

Summary of Meeting

Internal Attendees
Jacob Tose (**JT**), Mark Jones (**MJ**)

Introduction to the meeting
The primary focus of the meeting was to walk through pilot planning and the on-boarding approach for Request to Pay.

Pilot

The Request to Pay team confirmed that a pilot period will take place, prior to the service going live in early September 2019. The pilot period will run from June to when the service goes live. The purpose of the pilot is to:
- Prove the service will operate as designed, with the market building multiple components, and no central service.
- Fine tune and confirm Pay.UK business processes.
- Confirm organisations will be able to transition from intent to commitment in offering the service.

Following the introduction to the pilot, it was noted by the Advisory Group that an 'implementation group' would need to be set up between pilot participants in order to coordinate test activities. For this to take place, an NDA would need to be drawn up by Pay.UK. This would give pilot participants assurance that their activities and processes will not be publicised outside of the group.

Pay.UK confirmed that they will create a list of 'test cases' for the purposes of the pilot. The test cases will document all the technical, business and scenario testing that needs to be completed. Any organisation that has expressed an interest in the pilot will receive a full list of the test cases; it will then be put to them if they want to formally commit to wanting to take part in the pilot following their review of the document.

Co-ordination between pilot participants will be key to ensure a true reflection of the service ecosystem is created for the pilot (i.e. billers, RtP-EAPs and RtP-RSPs all taking part).

Pilot participants will also be free to test their own individual proposition and processes during the exercise. From Pay.UK's perspective, only the core functionality needs to be proved.

The AG noted that different payment options should be tested to ensure that the service's design works as planned. For example, the reconciliation information should be able to be passed to the biller irrespective of the payment type being used.

Furthermore, the pilot should prove that all detriments that the service was built to address can be mitigated by the service. This is however in part down to the RtP-SP's design.

A survey detailing how each pilot participant found the service should be created and shared externally (anonymised). This will give other potential users and providers' confidence that the service is fit for purpose, prior to launch.

The AG noted that the timelines (i.e. a June start date) for the pilot seemed ambitious. Pay.UK

confirmed that although the pilot will begin in June, organisations can join at a later date if required. It is not mandatory for all pilot participants to carry out every test in the test case document. A sub-section of tests need only be completed, depending on the organisation's proposition and technical capability. From a Pay.UK perspective, all tests will need to be seen to be completed; however this can be covered by a multitude of organisations.

It was noted that a support function for the pilot and also the service in general will need to be set-up. A community styled approach should be looked at (with the use of programmes such as confluence) to ensure any potential issues can be resolved as quickly as possible.

On-boarding and enrolment design

JT then walked through the proposed enrolment process for Request to Pay – Service Providers (RtP-SPs). The process has been designed to provide as few barriers to entry as possible, whilst also ensuring the service can operate securely. A 'How-to' enrol guide will be published on the Developer Portal during June, so organisations know exactly what is expected of them to enrol prior to the go-live date.

The design of the process includes the following:

- Online Enrolment Form (to capture organisation details, as well as establish points of contact).
- Technical Test Suite (to ensure potential RtP-SP design works according to the technical specifications). Applicants will be able to run this test against their design as many times as they like. Once complete, they will be able to ask Pay.Uk to perform a final test to verify their design works.
- Enrolment Agreement (a contract with Pay.UK ensuring that the RtP-SP will abide by the Service Rules).
- Certification (Pay.UK will provide the RtP-SP a certificate so that they can operate within the RtP framework).

The following questions were asked regarding the enrolment process:

Q: Will an NDA need to be signed during the enrolment phase?
A: Yes, at this stage it is Pay.UK's plan to draw up an NDA and asks applicants to sign, following the online enrolment form acceptance.

Q: What level of seniority from the organisation is required to sign the Enrolment Agreement?
A: Pay.UK will require a Director/authorised signatory of the applicant organisation to sign the Enrolment Agreement

Q: Will the charging model be included in the Enrolment Agreement, and when will this be ready?
A: The charging model for RtP will be included in the Enrolment Agreement. This will be distributed via the Developer Portal by the end of May 2019.

Agree next Advisory Group
The next Advisory Group will take place on the 22nd May and will be on the commercial model, as well as the various steps to go-live.

Key Outcomes to be shared externally

- DNS architecture to be shared with Developer Portal users