

Meeting Note

NPA Advisory Group: Request to Pay

Meeting number: 5

Date: 27/03/2019

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

Time: 10.30 – 14.30

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

Simon Brooks (**SB**), Jacob Tose (**JT**), Pulavarnatham Swamy (**PS**), Cathy Esteves (**CE**)

Introduction to the meeting

The primary focus of the meeting was to walk through and discuss the Request to Pay marketing approach.

Comments from previous meeting on customer journeys

The RtP team is still working on providing a ubiquitous cash solution for service-providers; however this will not be as part of the first release of the service. Service-providers are however able to use the technical documentation to build their own cash solutions.

Any end-user application provider (RtP-EAP) is able to build a cash solution which operates within the service, using their own design. This could be done through multiple means (e.g. over the counter, through a kiosk or via an atm).

The RtP team is aware that it was a PSF requirement to cater for people not using electronic payments, so will ensure that the offering of cash is considered in future releases.

Pilot

The Request to Pay team explained that is planning on running a pilot exercise between June and August 2019, and will be inviting sandbox participants to apply to take part.

The purpose of this pilot will be to test all mandatory APIs, ensure key customer journeys can be completed, test the bulk functionality, validate business processes design (including security, on-boarding and certification).

There is on-going brainstorming around the Pilot concept however. A more detailed approach will be conceived and shared with interested parties during April.

In terms of broader timelines, go-live has been moved to September, though documentation v1.0 will be ready end of April as planned.

Communications and Marketing

At a future date, an exceptional meeting with communication representatives will be held.

It was agreed that a brand identity is imperative for RtP, in order to give end-usrs comfort when using the service. Pay.UK is currently working on designing and a logo and brand for Request to Pay. All RtP service-providers will be required to display this logo to their customers.

There is an education piece which will need to accompany any marketing to ensure end-users are aware of what RtP is and how it works. For example, it's important that end-users are aware any RtP branding is not indicative of a guarantee (as with Direct Debit).

Education should also extend to explain how RtP can help different sectors and groups. For

example, tailored marketing to the financially vulnerable, to explain how Request to Pay can help them have more control of their finances, may be an efficient way to ensure take-up of the service.

It was also agreed that to ensure end-user confidence, there needs to be a consistent use of naming. Any RtP service providers (RtP-SPs) will need to ensure that they are clear in expressing that their product is a Request to Pay (for example) approved app or repository. This will give users assurance that they are using an accredited and verified service. It gives the service more identity which can help drive adoption.

Pay.UK agreed to organise events in the future for billers, repositories and app providers (i.e. any potential service providers) to present their ideas and thoughts to one another. The purpose of this is to ensure an effective eco-system can be built, and also stimulate conversation between different the levels of participation. Invitations to these events will be communicated through Developer Portal contacts, as well as being advertised on the Request to Pay website.

The marketing approach will be discussed in more detail at specific communication Advisory Group. It was however agreed that the best way to instigate take-up is to ensure that the approach is co-ordinated between all potential service-providers and also tailored and targeted towards specific users.

It was suggested that the Developer App and Web Demo be made accessible via the website for public use. Whilst the RtP feels this is a good idea and would help with explaining in a clear way how RtP can work and be built, it is not yet possible to make these apps available. However, the team will look into either making the apps accessible or providing an interactive walkthrough of how the service has been designed.

Pay.UK also committed to publishing live, central documentation for general use. This will include marketing guidelines (e.g. what is to be expected of a service-provider) and 'how-to' documentation (e.g. how to on-board).

Technical Q&A

Q: How will an RtP-SP know if a repository is no longer functioning?

A: As there is currently no central index, Pay.UK will alert all other Repos when a repository is down for maintenance. Furthermore, RtP- SPs will have mechanisms available to them to identify the revocation of TPSPs and/or their apps:

- Check certificate revocations through OCSP (Online Certificate Status Protocol)
- Check certificate revocations through CRL (certificate revocations list)

Q: Is there any cap limit on transaction amounts?

A: There is no service level cap on the value which can be requested. Amounts that can be paid will be limited to the transaction limit associated to that payment type.

Q: Are billers able to send out a non-RtP message prior to billing their customer via RtP for the first time?

A: There is a message defined called 'simple message'. This allows for a free format message to be sent to a user without the context of a request to pay. The message is open for RtP-SPs to use in various different means.

Agree next Advisory Group

The next Advisory Group will take place on the 24th April. The topic of this session will be the Pilot and on-boarding approach.

Key Outcomes to be shared externally

- Pay.UK to investigate sharing of demonstrator apps
- Pay.UK to publish guidelines and 'how-to' documentation ahead of go-live
- Pay.UK to organise co-ordination events for potential service-providers.