

Minutes



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To NPA Request to Pay Advisory Group

From Rhia French
Service Line Secretariat

MINUTES OF THE MEETING OF THE REQUEST TO PAY ADVISORY GROUP MEETING HELD ON 18 DECEMBER 2019 AT 10:00 AT 2 THOMAS MORE SQUARE E1W 1YN

Present:	Simon Brooks	Pay.UK (Chair)
	Rhia French	Pay.UK (Secretariat)
	Mark Jones	Pay.UK
	Leila Douz	Pay.UK
	Carlos Mu	Pay.UK
	Darren Wright	Pay.UK
	James Stanley	Anglian Water
	Aarron Shaughnessy	Bottomline
	Cyrus Wadia	Modulr
	Robert Aldis	RBS
	Karl Smith	Santander

Apologies:

12/19.01 MINUTES OF LAST MEETING ACTION

The Minutes of the previous Request to Pay (RtP) Advisory Group meeting held on 21 November 2019 were amended to reflect the comments received from R Aldis. The Minutes were signed off without further comment.

12/19.02 ACTION LOG

10/19.03(e) Pay.UK to provide insight around the communication function to advise a payment has been completed or discontinued

Pay.UK advised that work is on- going, it was agreed to carry this action forward.

11/19.03 Pay.UK to issue a paper around the introduction of the pre-
authorisation message for API's

Pay.UK advised that pre –authentication is being addressed as part of the sandbox. Completion is expected by mid-January 2020. It was agreed a paper is not required, a verbal update will be provided upon completion.

12/19.03 INTERACTIVE ADVANCED NOTICE

Pay.UK provided the Group with some background on activity undertaken to explore whether the Request to Pay (RtP) infrastructure could be utilised to deliver flexible Direct Debit (DD) advance notices without impacting either proposition. Pay.UK advised that it had sought engagement from End Users and Stakeholders to understand the value of the concept; those who took part included Billers, Payment Systems providers (PSPs) and Bureaux. It was further explained that five focus Groups were held across the country with consumers to test payer's reactions to the concept. An overview of the findings was provided (as per the slides). Pay.UK presented a high level diagram of how the message structure of an Advance Interactive Notice (IAN) would work by utilising the RtP infrastructure. The benefits from a financial perspective were explored. The two key areas of global benefit are reductions in indemnity claims with an estimated reduction of £8.1M and failed payments with an estimated reduction of £230M. Santander requested a lower level breakdown of the financial benefit; Pay.UK agreed. Modulr raised a query around the sign- up process and where this would originate. Concern was raised that a user may want to opt in to one service and not the other. Pay.UK acknowledged this and advised that it is yet to define the details. Pay.UK advised that work is going to develop the business case and proceed to delivery. It was noted that the next step is to schedule a phased delivery for the concept by February 2020. Pay.UK

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concluded that it's Bulk Payments and RtP teams will continue to work together to the relevant phase and implementation of IAN.

12/19.04 COMMUNICATIONS

Discussion was held around activities to be undertaken ahead of the RtP Launch. Methods to build awareness were explored by the Group; Specifically how to communicate the concept of RtP and how to encourage the right organisations to sign up to the service. Pay.UK added that to date it had received a lot of positive feedback in conversations around the concept of the service. The Chair noted that communication with organisations is vital to build awareness of the service. It was suggested to hold discussions with billers to establish what the benefits are from their prospective, in offering RtP to their customers and also address the competitive element for them to do so. It was suggested to use a tool book for organisations to utilise and help them understand how the Service will operate and what Pay.UK will be responsible for as well as the organisations providing the RtP services(App and Repositories) and how each party should approach communicating information about the Service and promoting the use of the Service.

Concern was raised around progressing with a full launch; risks associated with loss of momentum and potential risk of losing customers were noted. Following discussion it was agreed that the move into live should consist of a two phased approach. Firstly to provide the service and secondly mobilising the use of the service. A query was raised about what the timeframes are for organisations to implement the product roadmap; as to not utilise their marketing budgets prematurely. A further query about whether this information had been shared with the Participant Engagement Forum (PEF) was raised; Pay.UK advised that an update had been provided at PEF however timelines for the launch had not yet been shared.

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Methods on how to achieve critical mass and engage banks at the proposed event planned to take place in early 2020 were explored. Pay.UK advised since the announcement of MasterCard involvement in the service, interest has been received from Europe and the United States. Pay.UK noted that going forward it would like to announce the Participants who have taken part in the Pilot and publish a supplier list to enable information to be shared about which organisations will be offering what Services. Further investigations into how this should be done will need to be undertaken ahead of the launch. The Group were also informed that the RtP Team were reviewing the commercials for the Service and are consulting with entities that will be involved in the Service and also looking at how other countries charge for similar services.

The Group were informed that the RtP Team are also having regular meetings with the Payment Systems Regulator (PSR). The Chair advised that it will aim to keep the pilot accessible to enable users to gradually launch the service, and to allow other entities who are looking to join the service at a later date have the opportunity to test their propositions in the pilot environment.

Vendor Event

In light of the upcoming event; Pay.UK advised that there has been a delay in planning, due to the on- going Governance work within Pay.UK. It is proposed to hold two sessions one in the morning and another in the afternoon on the same day. The aim is for banks and PSP's to attend either of the sessions and selected billers, comparison companies, and Service providers to attend both sessions. The Chair advised that although the event is yet to be finalised, it is looking at an opening address from Paul Horlock, and possibly the Regulators, along with a presentation from the RtP team and possibly from one of the pilot Participants. The event will provide

attendees the opportunity to discuss the service with each other and share contact details. Pay.UK advised that it will issue a save the date and then provide information ahead of the event so attendees will know what to expect. The Group feedback that it would be useful to demonstrate the benefits of the service for different areas. All agreed the proposed arrangement for the event.

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It was agreed it would be beneficial to keep users updated and engaged by issuing communications on progress and next steps. It was further suggested that a post event review is undertaken after each event to collate findings and assess attendee's views of the event. Pay.UK agreed to investigate ways in which this could be done with the Pay.UK Communications Team.

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12/19.05

BACKLOG UPDATE

The Group walked through the following items featured on the Service backlog;

- 1- To assess the use of an alternative proxy
- 2- Investigate tools required to share a PID
- 3- Ability to move and consolidate PIDS

It was agreed to consolidate items one to three to be addressed as one activity.

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- 4- Read receipts

It was agreed for this item to remain on the backlog and be progressed as a priority, as it will act as confirmation that a communication has been delivered.

- 5- Consider extending RtP into Ecomms

It was agreed for this to remain on the Log; as a tool to build awareness and will be worked on as part of phase two.

- 6- Explore biller control and scenarios where the five options are not viable

It was agreed this should remain on the backlog, as the Group plan to re-assess the way in which the options could be presented in the future

7- Consideration to charity donations and overpayments

Pay.UK confirmed work is on-going; it was agreed to keep this item on the backlog.

The following additions were agreed to be added to the Log;

8- IAN

9- POS

10- Cash

11- Research non- payment messaging functions.

12/19.06 2020 MEETING STRUCTURE

Pay.UK advised that it had issued outlook invites to the 2020 RtP Advisory Group meeting dates to the Group; Participants were asked to advise Pay.UK offline if they have not yet received the invitations. The formation and future of the Group for 2020 was discussed; the Chair noted that the Advisory Group will cease once the RtP service has gone live, however there will still be a requirement for a Group to meet and discuss the running of the service. Following discussion it was agreed to continue with the representation of the RtP Advisory Group with an amended meeting title. It was also agreed to invite those who participated in the Pilot, and to look at the formation of the group as time goes on and more organisations join the Service, this will therefore be discussed at future meetings.

12/19.07 AOB

It was suggested that in light of some research conducted by a member of the Group that there was a need to re-asses the way in which the five options of the Service are presented to the user, keeping in mind however that all five must be offered to the user; it was agreed that further investigation would be made into the way that the options could be displayed. The Chair concluded the meeting and thanked the Group for their input in the development and structuring of RtP across 2019 year and wished all a happy holiday.

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Date of the next meeting: 22 January 2020 at 10:00