

Minutes



9 December 2019

To NPA Request to Pay Advisory Group

From Rhia French, Service Line Secretariat
E. Rhia.French@wearepay.uk
T. 020 3217 8258

MINUTES OF THE MEETING OF THE REQUEST TO PAY ADVISORY GROUP MEETING HELD ON 21 NOVEMBER 2019 AT 10:00 AT 2 THOMAS MORE SQUARE E1W 1YN

Present:	Mark Jones	Pay.UK (Chair)
	Rhia French	Pay.UK (Secretariat)
	Carlos Mu	Pay.UK
	Rob Moore	Pay.UK (<i>conference call</i>)
	Danny Doyle	Access Pay
	Andy Kirkby	Answer Digital
	Aarron Shaughnessy	Bottomline
	Craig Stewart	Clydesdale
	Mel Donohoe- Brown	HMRC (<i>conference call</i>)
	Cyrus Wadia	Modulr
	Robert Aldis	RBS
	Karl Smith	Santander
	James Stanley	Anglian Water

1. MINUTES OF LAST MEETING

ACTION

The Minutes of the previous Request to Pay (RtP) Advisory Group meeting held on 17 October 2019 were signed off without comment.

2. ACTION LOG

09/19.04b Pay.UK to investigate different levels of FCA Accreditation

Closed

To be defined as part of the final Service Documentation, it was agreed to close.

09/19.07 Pay.UK to seek legal advice on liability if Fraud is committed

Closed

This is being progressed with the Pay.UK external lawyer and will be published in January as part of the service documentation, action complete.

10/19.03(a) Investigate if app providers will use flags to specify charities

Closed

It was agreed for this action to be moved into the service backlog as a component of charity donations, action closed.

10/19.03(b) Pay.UK is to investigate if Pennies will be interested in pre- agreement with billers

Closed

It was agreed for this action to be moved into the service backlog

10/19.03(c) Pay.UK to investigate overpayments from Mortgage perspective

Closed

It was agreed for this action to be moved into the service backlog

10/19.03(d) Pay.UK to investigate messaging for overdue payments

Closed

Pay.UK confirmed that the service rules are to be updated to allow payments after the due date. Action closed.

10/19.03(e) Information on communication function to enable the payer to advise payment is complete or discontinued

C/F

Pay.UK advised that activity is still being assessed, it was agreed to carry forward.

3. PILOT UPDATE

The Chair provided the Group with an update on the Pilot which began in June 2019; the initial findings were highlighted. It was advised that six entities within the eco system have taken part in the Pilot and all the RtP messages have now been tested.

The testing of the Management Information (QoS), API's and the automated test script remain outstanding; however these are expected to be tested within the next two weeks. It was queried how long the Pilot test certificates will be valid; Pay.UK confirmed the

certificates will be functional until at least the end of 2019. Pay.UK is to issue a paper around the introduction of the new Pre Authorisation Message APIs. It was queried for those that did not take part in the Pilot, whether there will be a paper detailing the findings so that this information can be shared with Participants. Pay.UK acknowledged this would be useful however agreed to take this offline whilst this approval is sought from those involved. The Chair noted thanks formally to those who were involved in the Pilot; adding the feedback had been extremely useful.

Pay.UK
18/12/19

4. ROUTE TO LIVE

Pay.UK provided the Group with a high level view of the upcoming milestones and key meetings. It was noted that the service contract will be available by the end of February 2020, once it has been signed off by the Pay.UK Governance Team. If signed off successfully, the service is expected to launch by the end of March 2020.

5. UPCOMING EVENTS

M Jones advised that the Vendor Event is not planned to take place until January 2019. Pay.UK advised that it had provided an update to the Participant Engagement Forum (PEF) held on 20 November 2019. At the event a query was raised regarding the risk of APP fraud. M Jones advised that this is likely to be a common question, in light of this Pay.UK will prepare a suitable response, for those involved to use. M Jones also advised that work is underway to develop a service mark, which all participants will be expected to use.

6. GENERATING COMMITMENT TO ENTER THE SERVICE

Discussion was held on the requirements of introducing a new service to the market; it was suggested to assess some of the learning's taken from Paym during its launch. It was agreed this would be useful. A Shaughnessy queried whether tools could be developed to help

with sharing an individual's PID; suggesting that this could possibly overcome some of the resistance which might arise from having to have them. Pay.UK walked through a presentation regarding the launch of the service Following discussion against governance, it was agreed to hold a workshop on comms and the launch. Pay.UK noted that there had been questions raised around the actions being taken to encourage Participants to sign up to the service. Pay.UK highlighted that two of the leading banks are showing interest and are progressing well.

7. DATE OF NEXT MEETING

The Group agreed to hold the next RtP Advisory Group meeting scheduled to be held on 18 December 2019 at 10:00.

8. AOB

The following next steps were agreed;

- To assess the use of an alternative proxy
- Investigate tools required to share PIDs
- Look at the ability to move and consolidate PIDs
- Discuss read receipts
- Consider extending RtP into Ecomms
- Explore biller control and scenarios where the five options are not viable
- Consider charity donations and overpayments.

Date of the next meeting: 18 December 2019 at 10:00

