

## Pay.UK Limited Minutes of the Request to Pay Advisory Group held on 22 January 2020 at 10:00

ATEENDEES:	ORGANISATION:
Mark Jones	Pay.UK ( <i>Chair</i> )
Rhia French	Pay.UK ( <i>Secretariat</i> )
Leila Douz	Pay.UK
Carlos Mu	Pay.UK
Danny Doyle	Access Pay
James Stanley	Anglian Water
Aarron Shaughnessy	Bottomline
Craig Stewart	Clydesdale
Mel Donohoe- Brown	HMRC
Robert Walker	Nationwide
Rob Aldis	RBS
Karl Smith	Santander
APOLOGIES:	
Cyrus Wadia	Modulr

<b>01/20.01</b>	<b>Introductions</b>	<i>Action</i>
	The Chair welcomed attendees to the Request to Pay (RtP) Advisory Group meeting.	
<b>01/20.02</b>	<b>Minutes and Action Log</b>	
	<b>Minutes</b>	
	The Minutes of the previous RtP Advisory Group meeting held on 18 December 2019 were signed off without comment.	
	<b>Action Log</b>	
	The Chair walked through the actions featured on the Log and provided the following updates;	
	<u>10/19.03(e) Pay.UK to consider having some education around the communication function which would enable the payer to inform the biller that a payment has been completed or discontinued</u>	<b>Closed</b>
	Discussion held under AI 01/20.03, action closed.	
	<u>11/19.03(a) Pay.UK to issue information around the introduction of new re- authorisation message for APIs</u>	<b>Closed</b>
	Discussion held under AI 01/20.04, action closed.	
	<u>12/19.03(b) Pay.UK to provide a lower level breakdown of the financial benefit for the Interactive Advanced Notice</u>	<b>C/F</b>
	It was agreed to carry this action forward.	
	<u>12/19.04(a) Pay.UK to seek feedback from billers to establish the benefits for them to offer RtP and address the competitive element</u>	<b>C/F</b>
	Information not yet available, It was agreed to carry this action forward.	

12/19.04(b) Pay.UK to issue a 'save the date' invitation for the Vendor event

C/F

Pay.UK confirmed that the Vendor Event is scheduled to be held on 13 March 2020. An invitation to save the date will be issued to attendees.

12/19.04(c) Pay.UK to investigate ways in which a post event reviews can be undertaken

Closed

Pay.UK advised that it will seek feedback from those who attended the 13 March 2020 Vendor event.

12/19.05 Pay.UK is to consolidate items one, two and three on the existing Backlog

C/F

It was agreed to carry this action forward to allow the Group to have sight of the updated Back Log.

12/19.07 Pay.UK is to re-asses the way the five option are displayed to user of the Service

C/F

Pay.UK confirmed that's the existing five options are required to be displayed to the consumer to allow them to respond to a Request Action Carried forward.

**01/20.03 Communications Update**

The Chair provided an update on the communications plans for 2020. It was advised one of the key objectives across 2020 is to raise awareness of the Service. Pay.UK advised the Group that it had provided an update on RtP activities at the Pay.UK Executive Committee (ExCo) on 21 January 2020. Pay.UK informed that it is looking to create a recognisable indicator mark for RtP so that users can identify the service. Pay.UK aim to create a roadmap to define the plan to achieve this. As previously noted, the date of the Vendor Event has now moved out to 13 March 2020. An invitation to 'save the date' and to provide further details will be issued ahead of the next meeting.

**01/20.04 Pre- authorised Messages**

Discussion was held on how Pre Authorisation messages (PAM) will operate; the Chair advised that feedback from entities thus far have been positive. Broad discussion was held on the required technical specifications. RBS queried whether it is optional to sign up to receive PAM. It was confirmed Initial permission will have to be sought in order to receive a message.

**01/20.05 Key Milestone**

Discussion was held on the following next steps planned to be undertaken ahead of the proposed Service Launch scheduled for end of March 2020

- Design
- Legal Governance
- Publish standards in February 2020
- Seek a go/no go decision internally
- Begin indicator work in April 2020.

It was queried in light of previous discussions; whether a soft and hard launch is still being considered. The Chair advised in light of registering the service the above steps are being progressed to achieve a soft launch and once the service has gone live, a hard launch approach will be undertaken. Pay.UK is to circulate strategy communications along with the

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post meeting papers.

**29/01/20**

Santander queried what the current governance process is within Pay.UK in order to launch the service. The Chair advised the outcome from the following areas: Legal, Design and Risk significantly determine whether Board will approve a go decision not. A review will be sought at the Programme Management Group, following the NPAC and lastly Board. The Chair advised it is likely by the time approval is sought at Board, some directors would have had prior involvement and an indication as to whether RtP is suitably prepared for a go decision. Bottomline queried whether RtP was in line with the Pay.UK Blue Print and New Payment Architecture (NPA). Pay.UK advised that it is currently attending regular meetings with the Payment Systems Regulator (PSR) to keep them updated.

A Participant queried what the milestones are beyond the planned soft launch; the Chair advised input would be required from those Participants involved in the initial launch, in order to define the next steps.

**AOB**

No items were raised under AOB.

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**Date of next meeting: 25 February 2020 at 10.30**

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