

## Pay.UK Limited Minutes of the Request to Pay Advisory Group held on 25 February 2020 at 10:00 at 2 Thomas More Square, E1W 1YN

ATTENDEES:	ORGANISATION:
Simon Brooks	Pay.UK ( <i>Chair</i> )
Rhia French	Pay.UK ( <i>Secretariat</i> )
Leila Douz	Pay.UK
Carlos Mu	Pay.UK
Mark Jones	Pay.UK
James Stanley	Anglian Water
James McMorrow	Bank of America
Aarron Shaughnessy	Bottomline
Mel Donohoe- Brown	HMRC ( <i>conference call</i> )
Rob Walker	Nationwide ( <i>conference call</i> )
Rob Aldis	NatWest ( <i>conference call</i> )

  

APOLOGIES:	
Andy Kirby	Answer Digital
Craig Stewart	Virgin Money

<b>02/20.01 Introductions</b>		<b>Action</b>
The Chair introduced attendees to the meeting.		
<b>02/20.02 Minutes and Actions</b>		
The Minutes from the Request to Pay (RtP) Advisory Group meeting held on 22 January 2020 were <b>signed off without</b> comment.		
Items featured on the Log were <b>reviewed</b> ;		
<u>12/19.03(b) Lower level breakdown of financial benefit for the Interactive Advanced Notice</u>		
Pay.UK advised that work on this is on- going, it was agree to re –review this action at the next meeting.		<b>C/F</b>
<u>12/19.04 pay.Uk to seek feedback from billers to establish the benefits for them to offer RtP and address the competitive element.</u>		
As this activity with Billers is on-going, it was agreed to close this action and track progress separately. Further discussion held under AI 02/20.03.		<b>Closed</b>
<u>12/19.04 (b) Pay.UK to issue a ‘save the date’ invite to the Vendor Event once confirmed</u>		
The Vendor Event will be held on 31 March 2020, invitations were issued on 24 February 2020. Action closed.		<b>Closed</b>
<u>12/19.05 Pay.UK is to collate items one, two and three on the Backlog</u>		
Action complete. Pay.UK agreed to specify what items one, two and three are within the minutes.		<b>Closed</b>
<u>12/19.07 Pay.UK to re-assess the way the five option are displayed to user when using the service</u>		
It was agreed to carry this action forward whilst Pay.UK assess the current wording.		<b>C/F</b>

01/20.03 Pay.UK to circulate strategy communications along with the post meeting papers

Action complete, the Communication strategy was circulated to Participants on 14 February 2020.

**Closed****02/20.03 Communications**

The Chair provided an update on communication activities. It was announced that the budget to engage an external organisation to research the use of an Identity Mark for Request to Pay (RtP) has been approved by the Pay.UK Executive Committee (ExCo). Pay.UK considered various companies however the chosen organisation is called Arthur. Arthur will also explore whether the service name should remain as RtP. Although attendees of this Group are in favour of a Trust/Identity Mark, the Chair noted that it is important to undertake research to be able to fully understand and be able to explain why and how decisions has been reached. Pay.UK have met with Arthur to introduce RtP and was happy with their approach. The brief provided to Arthur was focused on building Trust in the service following feedback from Exco and on the Ipsos Morey research; that there was not enough information on the use of the Mark and the messaging behind it.

It was noted that the current name RtP has worked well thus far over the last four years and has built awareness within the market; Arthur will use this as a base mark. As part of its approach, Arthur will arrange some focus Groups based on different demographics and possibly seek input from this Group via individual interviews; however Pay.UK advised it would provide Participants with prior notice if Arthur does plan to make contact. Research findings from Arthur are due to be received by 31 March 2020. Once received final agreement will be sought from Exco and if required from the Pay.UK Board.

A brief outline of the Vendor Event scheduled to be held on the afternoon of the 31 March 2020 was noted. Invitations were issued on 24 February 2020. Bottomline and NatWest had not yet received their invites, Pay.UK agreed to look into this.

Paul Horlock the Pay.UK Chief Executive Office (CEO) will open the event, which is in line with feedback to have more involvement from an executive level within Pay.UK. A presentation on how RtP works will be provided. There will be a focus on the benefits for Billers to offer RtP. In addition a key area of focus will be to inform banks that there is a business case for RtP not only for the corporate side of organisations but also from a retail perspective; as currently there is not much confidence on the retail side. Pay.UK will also promote the fraud protection element, specifically the Pre Authorised Messages (PAM) as it allows users to block' a requester if it is unknown or suspicious.

Pay.UK has been working with its lawyers and data protection teams to discuss what information will be prohibited at the event; it was confirmed that the use of data can be promoted however Pay.UK will have to stress that any liability in respect of GDPR will lay within that organisation, repository or App. Pay.UK advised that it is working alongside Manifesto to create a 'how to' video or app to demonstrate how RtP functions at the event. It was noted that this could also be shared with entities to feature on their websites.

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Participants agreed this would be useful. NatWest queried whether this could be shared with this group prior to the event, so that they can share it with their retail areas and possibly encourage attendance for the Vendor Event; Pay.UK agreed. ACTION.

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There will also be a panel, featuring individuals from a FinTech, PSF, Billers and smaller banks in the initial stages; however it was noted the format could be subject to change. The Chair advised that Pay.UK may selectively approach a Participant of this Group, though it must be cautious not to provide a competitive advantage. The event will conclude with an informal drinks reception to allow attendees to discuss RtP and share contact information.

Pay.UK advised that information from the pilot is currently being reviewed internally by the Pay.UK Communications Team. Following this, the wording will be shared with entities involved in the pilot to sign off ahead of being published. The pilot will act as an introduction to new entities during the transition into 'go live' and those involved in the pilot thus far have agreed to remain and assist new Service Providers.

The Chair explained that the service launch scheduled potentially for 30 April 2020 will be low key and therefore will not have any initial involvement from the press. The launch will focus on those already involved or aware of the service. Once the soft launch is achieved and messages are actively being delivered across the eco system it will consider press involvement.

Pay.UK advised that it has received requests from some of the big banks to visit and provide an introduction on RtP and Pay.UK has started to ask that it presents not only to the corporate side but also the retail side of businesses in an effort to build awareness. In addition there is interest to deliver RtP globally.

It was agreed that it would be useful to get a view from SWIFT as they could potentially become competitors in this space it may be worth having discussions with them to see how they may possibly be able to be part of the RtP Service in the future; Pay.UK agreed making contact with SWIFT may be useful and will look to organise a meeting with them sometime in the future.

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#### **02/20.04 Project Update**

Pay.UK advised that it has been working with an external legal firm to finalise the legal contractual agreements. The internal governance process was noted; sign off on the documents has been sought from Exco and following that independent verification will be sought from LGAS.

The Group were informed that the technical documentation version 0.8 will be published on the website by 2 March 2020 alongside a new version of the service review standards. Pay.UK added that these documents will be the candidate documents for the service launch. Regarding the identity Mark, the research should be received by the end of March. Approval will then be sought from ExCo. Following this, the Brand guidelines will be produced. Pay.UK announced that in light of the fast approaching launch date, it has been agreed to de-couple the go live date from the branding. The branding and guidelines will follow a week or two

after. NatWest raised concern around timing for the copy write of the trade mark. Pay.UK acknowledged this could be a lengthy process however advised that it was not possible to trademark 'Request to Pay'.

It was updated that the MI Script will be hosted on the same infrastructure as the Sandbox.

This will be tested within the next couple of weeks.

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**02/20.05 RtP Advisory Group Status**

Pay.UK noted that it continues to hold regular meetings internally to discuss the progress and management of RtP. It was updated that the RtP Team will manage the service from the launch until the team are collectively satisfied that it is up and running successfully. Once achieved the management will be taken over by the Pay.UK Managed Services Team who will effectively be responsible for the service and any associated resources going forward. Discussion was held on the on-boarding process. It was highlighted that there could be an issue from a resource perspective if more entities plan to on-board than predicted. Pay.UK advised in this instance it would use external resources.

It was advised that although tested through the pilot Pay.UK will aim to assess the functionality of the on-boarding process again. The role and governance of the Advisory Group was discussed; it is likely that the Group will evolve into a development focused group and no longer report in to the NPA, instead it will report into Pay.UK Service Lines. As a requirement within the Pay.UK Service Line meeting structure. The Group will require a Terms of Reference (ToR) and welcome letter for its Participants. Pay.UK will issue the ToR and the proposed welcome letter along with the post meeting papers. The Group were asked to review internally with their legal teams and provide comments offline. The Chair informed that the representation within this Group could change, to incorporate Participants actively using RtP. The Group were encouraged to nominate any interested entities to on-board and sign up to the new Development Group.

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**Participants**  
**31/03/20**

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**02/20.06 Key Milestones**

As previously noted LGAS will receive an update week commencing 24 February 2020. Pay.UK advised that in order to meet the scheduled go live date on 30 April it has to start the final governance stage on 26 March 2020, ahead of presenting to the Pay.UK Board on 8 April 2020.

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**02/20.07 On-boarding Process**

Pay.UK advised that it has been working to implement processes and procedures to ensure on boarding is efficient and robust regardless of the volume. A step by step diagram of the on-boarding process has been created. The steps include receipt of the relevant information, vetting checks and sign off. Currently it has predicted a five day timeline per step as a precaution in order to manage expectations. With an overall timeframe of two weeks however it is likely timelines will reduce as the process progresses. In light of resources it was noted that additional resource has been agreed internally. The Chair

highlighted that the on-boarding process is key to ensuring the service is safe and secure in light of security, it is important to ensure that information such as the domain name is legitimate and accurate. Bottomline queried whether an entity already accredited, would be required to follow the guides if operating under a new name. Pay.UK confirmed that it is possible to assign multiple domain names on one certificate. However if an entity wanted to host an organisation and they wanted to use their own domain name, the host would have the liability.

Pay.UK will provide a check list for on-boarders, which will include requirements. Pay.UK suggested providing some information on the Security of the on-boarding process; the group agreed this would be useful. Pay.UK will need to ensure that any organisation signing up to RtP through an entity are confident that that company is accredited. Nationwide requested earlier sight of the on-boarding process; Pay.UK agreed.

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**02/20.08 Commercials**

Pay.UK provided a recap on costs and charging amounts. There are two principles in relation to how the charging amounts are finalised. Pay.UK will look to recover the costs of running the service from the Service Providers.

Second principle is that charges are to be progressive – i.e. those who use the service more should pay a larger proportion of the costs. In line with this model there will be an on-boarding fee and subsequently an annual fee which will exist for each service provider. There will also be a fee for the repository providers which is a cost per thread, which will be paid by the Repository at the start of the thread:

- For a repository on board the charge will be £15,000
- Annual cost for a repository will be £10,000 per year (from the second year)
- The on-boarding fee for an App will be £5,000
- The annual cost for an App will be £5,000
- For the technical provides (fintech etc.) will be charged 10,000 for a repository and 5,000 for a tech provider
- Progressive component will be 0.75p per thread.

It was noted that these costs are currently being reviewed internally in terms of sensitivity and could be subject to change. Pay.UK aim to be in a position to confirm and publish the final sheet within next couple of weeks. Natwest queried what the implications are if the goal is not achieved.

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**01/20.04 AOB**

No items were raised under AOB.

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