

7 August 2019

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**To** NPA Advisory Group: Request to Pay

**From** Rhia French  
Service Line Secretariat

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## MINUTES OF THE NPA ADVISORY GROUP: REQUEST TO PAY MEETING HELD ON 26 JULY 2019 AT 10.00 AT 2 THOMAS MORE SQUARE, E1W 1YN

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<b>Present:</b>	Simon Brooks	Pay.UK ( <b>Chair</b> )
	Rhia French	Pay.UK ( <b>Secretariat</b> )
	Emily Fellowes- Prynne	Pay.UK
	Modupe Oyebesi	Pay.UK
	Rob Moore	Pay.UK
	Remi Isaacs	Pay.UK
	Aarron Shaughnessy	Bottomline
	Craig Stewart	Clydesdale
	Cyrus Wadia	Modulr
	Danny Doyle	Access Pay
	Diane Heighes	Government Banking
	Imran Ali	Answer Digital ( <i>conference call</i> )
	James McMorro	Lloyds Banking Group
	James Stanley	Anglian Water
	Ruth Bookham	Nationwide ( <i>conference call</i> )
	Will Rylance	Manifesto
	Catherine Ferguson	Manifesto

### Apologies:

#### 1. WELCOME

#### ACTION

The Chair welcomed the group to the Request to Pay (RtP) Advisory Group meeting; each attendee introduced themselves and provided a brief overview of their roles. It was explained that Manifesto had joined the meeting to present on the Direct Debit (DD) Proposition agenda item.

#### 2. MINUTES OF THE LAST MEETING

The minutes of the previous meeting held on 19 June 2019 were signed off. It was noted that Rob Moore's attendance was not recorded, Pay.UK acknowledged this.

### **3. NEW ADVANCED NOTICE REQUEST API DISCUSSION**

Pay.UK provided an overview of the New Advance Notice Request (ANR) and walked through the accompanying process flow chart. It was agreed for this to be circulated to the Group post meeting. Discussion was held around the storage of Biller and Payer Identifications and whether the payer would need to know their personal identification number (PID). It was noted that this would be useful on a bulk scale however not as beneficial for smaller scale users. It was suggested to include guidance on this within the table. Pay.UK noted the pre-authentication process; a limit to how many times 'more information' can be requested on a pre-authentication request. The purpose is to ensure users do not continuously defer payments. Concern was raised around the name for pre-authentication.

The ability to understand why a Payer has declined or blocked a request was discussed, this could be for various reasons. It was noted the feature of a text box, allows the Biller to provide as much information as possible. The importance to differentiate between decline and blocking, in order to prevent user confusion was noted. Furthermore an additional stage for the decline option was debated.

A reverse function (i.e. Unblocking a request), which provides a Payer the option to undo a previous action; to block a request was discussed. This allows the Payer to rectify a mistake of blocking a request from a Biller.

It was noted that the terminology must be consistent, and recommended that Pay.UK create a terminology dictionary, to educate users and potentially minimise the number of 'declines' submitted. Additionally to further understand the reasons why declines are submitted. Bottomline recommended that the decline process be revisited at the 22 August 2019 meeting; this was agreed.

**Pay.UK**  
**22.08.19**  
**Completed**

#### **4. OVERVIEW OF VENDOR EVENT**

The Chair advised a new Terms of Reference (ToR) is now available. An overview of the Vendor Event scheduled to be held during October 2019 was provided. The event will focus on large Billers and repositories; and will offer an opportunity for both to associate with each other. During the session Billers will be provided with an opportunity to present their offerings to each other. The details for the event have not yet been finalised; the Chair confirmed once done, Pay.UK will circulate the details. Pay.UK advised it would like feedback on any Billers that the Advisory Group Members are aware will be interested in attending. The Chair agreed to issue the related documents to the Group for their review and comment.

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**22/08/19**

#### **5. PILOT UPDATE**

Rob Moore provided an update on the RtP pilot. It was noted that one Participant is currently going through the certification process, though another Participant is required to fully test the service. The first certificate has been released. It was queried whether the creation of a Pilot Working Group would change the requirements of the Advisory Group going forward. The Chair confirmed that this forum is for high level information, discussion of how the RtP service can be improved and how the Service will operate. The bi-monthly Pilot Working Group calls are held with the pilot Participants to provide them with general updates, monitor their progress and to ensure all Participants are on track. It had previously been considered whether the pilot Participants should be part of the Advisory Working Group however at this present time the two groups have different requirements. The Chair clarified that the pilot Participants are currently under NDA and as such their identities cannot be disclosed, therefore could not join the Advisory Group at the moment. It may be revisited in the future to bring both groups together.

#### **6. DIRECT DEBIT PROPOSITION OVERVIEW**

Manifesto provided the group with an update on the development of the Direct Debit (DD) proposition.

The Interactive Advance Notice (IAN); is a secure digital advance notice for either DD set up or an alternation to an existing DD payment plan. It was noted that the IAN will utilise the existing RtP infrastructure and use the same unique Personal Payer Identifier (PID) Discussion was held around providing consistent options for the payer. It was agreed that the wording within the proposition should clearly outline what is being asked of the Payer. The possibility for more information was discussed. Biller and Payer benefits were noted. Following discussion and uncertainty during the meeting over what the proposition should look like and how it should operate; Manifesto recommended a further session be held to define details and discover whether there is potential to use this as part of the Direct Debit proposition, Pay.Uk agreed to arrange. The Chair advised once the finer detail had been agreed, input from the public and corporates, on whether the concept has appeal should be sought. Further research is required with end users and other organisations. It was agreed to investigate the potential and benefits from a Bacs prospective and use this to determine what the service will look like. It was queried whether from a Bacs prospective if the rules will need to be re- assessed. It was agreed to invite Darren Wright from Pay.UK to attend the next session to provide an update on Bacs. The Chair thanked Manifesto for the presentation and attendees for their input during this session. Participants were asked if they were happy for their details to be shared with Manifesto, so that they could make contact directly for further discussions on the proposition, all agreed.

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## **7. AGREE DATE FOR NEXT MEETING**

The next Advisory Group will take place on 22 August 2019 at 10.00. Santander and Lloyds Banking Group noted their apologies for the next meeting. The Chair noted the following agenda items are proposed for the next session;

- Liability
- Commercials
- RtP cancellations

- Advance Notice Request.

**8. AOB**

The Chair advised the Group that a statement of work has been received for the development of the Pay.UK demonstrator App. Pay.UK will arrange for sign off, so the work can commence. Once built, it will be used for testing and also as a demonstrator tool. Nationwide queried when the Ipsos Mori market research will be published. Pay.UK confirmed it is currently being reviewed by the Pay.UK CEO. Once sign-off is received Pay.UK will upload it onto the RtP website so that it could be shared where required.

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**Date of next meeting: 22 August 2019**