



# SEPA Request-To-Pay (SRTP)

## Scheme Rulebook

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## 0. Document information

### 0.1 References

This section lists documents referred to in the SEPA Request-to-Pay Rulebook. The convention used throughout is to provide the reference number only, in square brackets. Use of square brackets throughout is exclusively for this purpose.

N°	Document Number	Title	Issued by:
[1]	RTP MSG 005-19	RTP Specifications for a standardisation framework v1.0	EPC
[2]	ISO 20022	Financial services – Universal Financial Industry message scheme	ISO
[3]	EPC133-20	SEPA Request-to-Pay Implementation Guidelines	EPC
[4]	ISO 13616	Financial services - International bank account number (IBAN) -- Part 1: Structure of the IBAN	EPC
[5]	EPC 409-09	EPC List of SEPA Scheme Countries	EPC
[6]	ISO 11649	Financial services — Core banking — Structured creditor reference to remittance information	ISO
[7]	ISO 18245	ISO 18245:2003 - Retail financial services — Merchant category codes	ISO

#### 0.1.1 Defined terms

This Rulebook makes reference to various defined terms which have a specific meaning in the context of this Rulebook and are hence indicated with a capital letter. A full list of defined terms can be found in chapter 5.

### 0.2 Change history

Issue number	Dated	Reason for revision
V0.14	2 June 2020	For public consultation.
V1.0	30 November 2020	Approved by the November 2020 Board.

### 0.3 Purpose of the document

The present SEPA Request-to-Pay (SRTP) Scheme Rulebook (the “Rulebook”) consists of a set of rules, practices and standards that makes it possible for any eligible SEPA RTP Service Provider to join, participate and operate in the SRTP Scheme (the “Scheme”).

The objectives of the Rulebook are:

- To be the primary source for the rules and obligations set by the Scheme.
- To provide authoritative information to Scheme Participants (the “Participants”) and other relevant parties as to how the Scheme functions.



## 0.4 About the EPC

The European Payments Council (EPC) is one voice for PSPs on all European payment issues. The EPC's goal is to contribute to harmonised payments in the Single Euro Payments Area (SEPA) – a goal which ultimately supports European competitiveness and innovation.

## 0.5 Implementation Guidelines

The Rulebook is primarily focused on stating the business requirements and inter-RTP Service Provider rules for the operation of the Scheme.

The SRTP Implementation Guidelines [3] which support the Scheme operationally by setting out the rules for implementing the RTP related ISO 20022 XML message standards [2], constitute binding supplements to the Rulebook.

All RTP Service Providers are obliged to comply with the Rulebook, the related implementation guidelines [3] as well as the ISO 20022 XML standard [2]. It can however be bilaterally agreed (between the Payee/Payer and its RTP Service Provider) to use a different standard. If a different standard is agreed between the Payee/Payer and its RTP Service Provider, then this should be compatible with the ISO requirements in the inter-RTP Service Provider environment.

# 1. SRTP Scheme

This chapter provides an introduction to the Scheme, setting out the background to the Scheme as well as its aims and objectives.

## 1.1 Scope

The Scheme, which is based on the specifications document [1] produced by the RTP Multi-Stakeholder Group (MSG RTP), covers the set of operating rules and technical elements (including messages) that allow a Payee to request the initiation of a payment from a Payer in a wide range of physical or online use cases. Throughout this document, it is assumed that the payment instrument used after the RTP acceptance, is a Credit Transfer.

The RTP is a messaging functionality. It is not a payment means or a payment instrument, but a way to request a payment initiation.

It is envisaged that the Scheme will evolve further over time to support more elaborated functionalities, as already described in the aforementioned specifications document [1].

From the transmission perspective, the Scheme is channel-agnostic and the RTP can be transmitted from the Payee to the Payer, through the RTP Service Provider participants to the Scheme by any secured channel. In addition, the Payer can directly receive an RTP by the Payee through various environments such as proximity technologies, messaging applications, dedicated APIs, etc.

## 1.2 RTP processes and relevant roles and entities for RTP

The RTP should be considered as a part of an end-to-end user payment experience. For example, when purchasing goods and services, regardless the variety and complexity of commercial processes involved, the following basic components can be distinguished:

- Preparatory stage establishing the underlying transaction for which a payment is due. (This part is outside of the SRTP Scheme).
- Creation and presentation of the RTP to the Payer.
- Acceptance or Refusal of the RTP. The Customer (Payer) can accept the RTP – and this Acceptance can be followed by an immediate or future payment - or refuse it.





- Payment process, starting with the initiation of the payment and selection/confirmation of the payment instrument, followed by the execution of the payment after customer Authentication as appropriate. (This part is outside of the SRTP Scheme).

In a simplified view, the RTP-related process components can be illustrated as follows:



Figure 1: RTP process components and context

The focus of the Rulebook is on “Request-to-Pay” and “Acceptance/Refusal”.

### 1.3 Actors

The four types of actors involved in the Scheme include:

- **Payee:** The initiator of an RTP process and usually the beneficiary of the funds transferred in the resulting payment flow. Depending on the business domain we are referring to, this role can be identified as the beneficiary when it comes up to the payment processing or the creditor from a financial perspective.
- **Payer:** It represents the party to whom the RTP is addressed and the originator of the funds transferred in the resulting payment flow. In payment processing this role is usually identified with the originator of a payment, which can be also defined as the debtor from a financial perspective. A Payer should always have the possibility to opt out from the RTP service.
- **Payee’s RTP Service Provider** (who has adhered to the Scheme): Usually represented by a PSP but since the RTP can be part of end-to-end commerce processes, also other non-PSP entities can assume this role. Therefore, the Payee’s RTP Service Providers can be for instance:
  - PSPs<sup>1</sup>
  - E-invoicing Service Providers
  - Commerce Service Providers
- **Payer’s RTP Service Provider** (who has adhered to the Scheme): Usually represented by a PSP but also other non-PSP entities can assume this role. Therefore, the Payer’s RTP Service Providers can be for instance:
  - PSPs<sup>1</sup>
  - E-invoicing Service Providers
  - Commerce Service Providers

### 1.4 Four corner model

The diagram below illustrates the RTP flows for a generic, 4-corner eco-system, applied to basic use cases in physical or online retail commerce, person-to-person (P2P), or E-Invoice Presentment and Payment (EIPP) transactions (e.g. at Business-to-Customer (B2C), Business-to-Business (B2B) and Business-to Government (B2G) level). In this model both Payee and Payer use their own RTP Service Provider. The Payee can send RTPs to the reachable Payers through routing entities. In any case, the identifier of the Payer and the Payer’s

<sup>1</sup> Even though multiple types of providers can process RTPs, only PSPs can execute functions related to payment, such as initiation or execution of payment instructions through inter-PSP networks.





RTP Service Provider has to be known by the Payee or the Payee's RTP Service Provider (prior to issuing an RTP), so that the Payee's RTP Service Provider is able to route the RTP to the Payer's RTP Service Provider.

For simplification and as out of scope for the Rulebook, the payment flows are not presented in the below diagram. It should be noted that in a more complex scenario, the PSPs of the Payee and/or Payer could be different entities from the RTP Service Providers.

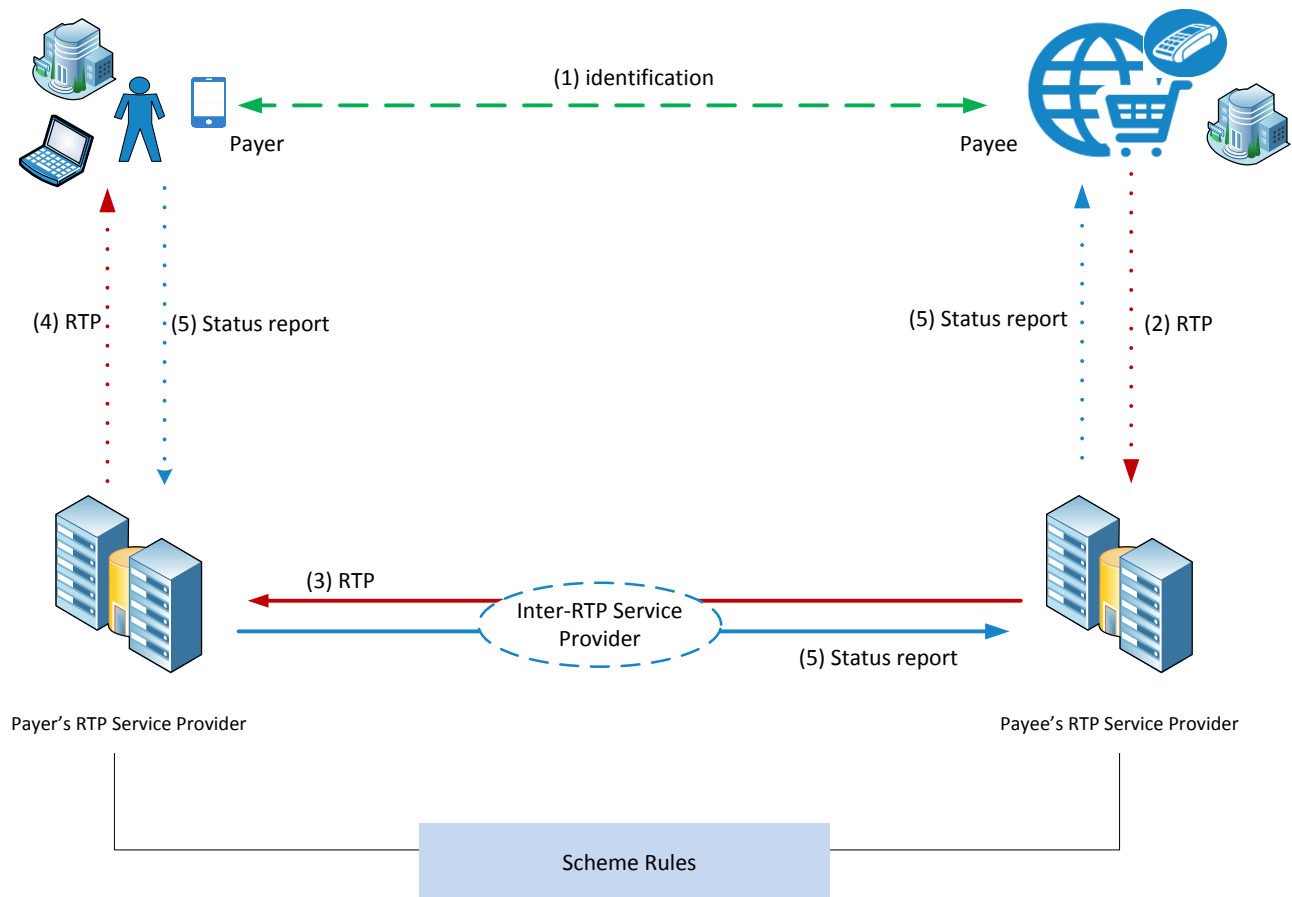


Figure 2: RTP actors and information flow in 4-corner eco-system

The steps in the above diagram can be briefly described as follows:

Step	Description
<b>1. Payer Identification</b>	A first interaction enables the communication of the Payer's identifier and Payer's RTP Service Provider identifier (Note: The Identification and Authentication are agreed between the Payer/Payee and their respective RTP Service Providers.)
<b>2. RTP to Payee's RTP Service Provider</b>	The RTP is sent by the Payee to its RTP Service Provider. It contains all RTP core data, including the Payer's identifier.
<b>3. RTP to Payer's RTP Service Provider</b>	The RTP is sent through the inter-RTP Service Provider network.
<b>4. RTP presentation to Payer</b>	The RTP is presented to the Payer on its agreed channel or device (e.g. smartphone, web browser, etc.).
<b>5. Status report</b>	The Acceptance/Refusal of the RTP by the Payer is sent back to the Payee through the inter-RTP Service Provider environment.



It should be noted that the alternatives to the above described 4-corner model are:

- **3-corner model:** In this model the Payee and Payer use a common RTP Service Provider which provides a centralised routing mechanism.
- **Payee or Payer direct models.** In these models a so-called payment request is a 'simplified' RTP that is directly exchanged between the Payee and Payer (e.g. via API messaging standards). Direct models rely on direct links between the Payee and its Payer enabling the presentation of the RTP on the Payer's device.

These models will not be further described in the Rulebook.

A 4-corner model ensures interoperability and allows the separation and commercial interaction of independent service providers on the Payer and Payee side.

### 1.5 Application to SEPA

The Scheme is applicable in the countries listed in the EPC List of SEPA Scheme Countries, as amended from time to time (the "SEPA Geographic Area") [5].

### 1.6 Currency

RTP related messages are in euro. It will be assessed in a future release whether the Scheme could become currency agnostic.

### 1.7 Binding nature of the Rulebook

Becoming a Participant in the Scheme involves signing the Adherence Agreement (see Annex II). By signing the Adherence Agreement, Participants agree to respect the rules described in the Rulebook. The Rulebook describes the rights and obligations of each Participant in the Scheme (see chapter 3).

Participants are free to choose between operating processes themselves or outsourcing (partially or completely) to third parties. However, outsourcing does not relieve Participants of the responsibilities defined in the Rulebook.

The Rulebook covers in depth the main aspects of the inter-RTP Service Provider relationships linked to the Scheme.

### 1.8 Separation between the SRTP Scheme and Payment Schemes

The Scheme is limited to the request of a payment by a Payee (or creditor) to a Payer (or debtor). The actual payment is however not part of the Scheme.

### 1.9 Separation between the SRTP Scheme and infrastructure

The SRTP scheme is infrastructure agnostic and is a simple messaging eco-system.

### 1.10 Other features of the Scheme

Additional features of the Scheme include the following principles:

- The rights and obligations of Participants are clear and unambiguous;
- RTP messages are based on open, industry recognised standards (i.e. ISO 20022 [2]);
- Compliance with the Scheme rules ensures interoperability between all Participants;
- The Scheme rules ensure that responsibility for risk management is allocated to where the risk lies, and that liability falls where the fault lies (see Annex III Risk Management Annex);
- Individual Participants are free to innovate and satisfy Customers' needs in a competitive marketplace, as long as these innovations do not conflict either with the Rulebook or with the Implementation Guidelines [3].



### 1.11 Business benefits of the Scheme

The current version of the RTP is a compelling functionality which complements the use of Credit Transfers for a better end-to-end payment user experience in retail transactions, EIPP transactions (i.e. B2C, B2B and B2G) and P2P transactions.

The RTP helps streamline the end-to-end payment experience for all parties involved and facilitates reconciliation. Moreover, the Scheme aims at facilitating the request of a payment in a digital manner (including interoperability and reachability) and allowing Payees to express their payment preferences (e.g.: pay now/pay later) aligned to their needs.

The immediate and deferred timing aspects (“now” or “later”) can be assigned to the RTP acceptance and payment initiation with the following meanings:

- Accept now: the RTP must be accepted immediately.
- Accept later: the RTP can be accepted at a later time.
- Pay now: the RTP must be paid by the Payer immediately, at the acceptance time.
- Pay later: the payment is initiated at a later term than the acceptance time.

The Scheme can be considered as a complement to the payments flow because it supports the end-to-end process and lies between an underlying commercial transaction and the payment itself. RTP as such can be seen as an enabler for digital payments.

The RTP opens new implementing solutions covering a broad range of use cases.

Future development of enhanced features and guidelines for harmonisation of the RTP are envisaged (see also section 1.1).

### 1.12 Additional Optional Services

The Scheme recognises that individual Participants and communities of Participants (also involving third parties) can provide complementary services based on the Scheme so as to meet further specific Customer expectations. These are described as Additional Optional Services (“AOS”).

The following two types of AOS are identified:

- Additional Optional Services provided by RTP Service Providers to their Customers as value-added services which are nevertheless based on the Scheme. These AOS are purely a matter for RTP Service Providers and their Customers in the competitive space;
- Additional Optional Services provided by local, national and pan-European communities of RTP Service Providers, such as the use of additional data elements in the ISO 20022 XML standards [2]. Any community usage rules for the use of the SEPA core mandatory subset of the ISO 20022 XML standards [2] should also be mentioned in this context, although they are not per se AOS. Other AOS may be defined, for example relating to community provided delivery channels for Customers.

Participants may only offer AOS in accordance with the following principles:

- All AOS must not compromise interoperability of the Scheme nor create barriers to competition. The RTP TF (see section 4.1) should deal with any complaints or issues concerning these requirements brought to its attention in relation to compliance with the Rulebook as part of its normal procedures;
- AOS are part of the market space and should be established and evolve based on market needs. Based on these market needs, the EPC may incorporate commonly used AOS features into the Scheme through the change management processes set out in chapter 4;
- There should be transparency in relation to community AOS. In particular, details of community AOS relating to the use of data elements present in the ISO 20022 XML [2] standards (including any community usage rules for the SEPA core mandatory subset) should be disclosed on a publicly available website (in both local language(s) and English).



The RTP TF may receive complaints from Participants in relation to the operation of community AOS in respect of the above principles. The RTP TF will strive to resolve the issue in an amicable way. If no solution can be found, the RTP TF may refer the complaint to the Dispute Resolution Committee (DRC) (see section 3.8.2), which will deal with it in an appropriate way, in accordance with the DRC Mandate.

These AOS are not further described in the Rulebook as they are to be generally considered as competitive offerings provided by both individual Participants and communities of Participants and are therefore out of scope.

### 1.13 Scheme participation fees

The EPC reserves the right to recover costs to manage the Scheme from the Participants. The policy of the EPC with regard to fees related to the management of the Scheme will be decided from time to time by the EPC Board. These fees will be published in a timely manner on the EPC website.

### 1.14 Common legal framework

The requirements for a common legal framework applicable to this Scheme are spelled out in section 3.12 of this Rulebook.

## 2. Business and operational model

This chapter describes the business and operational rules of the Scheme which must be observed by Participants and by other actors as necessary such that the Scheme can function properly. It also describes the datasets used in the Scheme, and the specific data attributes within these datasets.

### 2.1 Naming conventions

This section describes the naming conventions used in this section.

The descriptions are based on the concepts of process, process-step, dataset and attribute.

For facilitating the reading and the use of this Rulebook, structured identification-numbers are used as follows:

<b>Process steps</b>	PS-xx-yy, where xx-yy is the unique sequence number in this Rulebook
<b>Datasets</b>	DS-xx, where xx represents the unique sequence number in this Rulebook
<b>Attributes</b>	AT-xx, where xx represents the unique sequence number in this Rulebook

### 2.2 Overview of the RTP process & time cycle

This section describes the terms used to define the execution time cycle.

#### 2.2.1 RTP defined dates and times

Within an RTP, the Payee must specify the following mandatory elements:

- The **"Expiry Date/Time"**: the date/time by when the Payer should accept or refuse the RTP. Beyond this date/time the RTP becomes void. An Expiry Date/Time of up to three months as of the date contained in AT-79 'Date and Time Stamp of the RTP' must always be accepted by the Payer's RTP Service Provider. Subject to a bilateral agreement between the RTP Service Providers (of the Payee and Payer), an Expiry Date/Time greater than three months may be accepted by the Payee's RTP Service Provider and Payer's RTP Service Provider. Depending on the date and time mentioned, it expresses either "Accept now" or "Accept later" as described under section 1.11. In combination with the "Requested Execution Date/Time" of the RTP, it also allows to express the reaction asked for by the Payee, i.e. "Accept now / Pay now", "Accept now / Pay later" or "Accept later / Pay later". The Expiry Date/Time is the most important date/time which defines the lifecycle of an RTP.



- The “Requested Execution Date/Time”: the date/time by when the Payment must be initiated. Depending on the date mentioned, it expresses either “Pay now “ or “Pay later” as described under section 1.11. In combination with the “Expiry Date/Time” of the RTP, it allows to express the reaction asked for by the Payee, i.e. “Accept now / Pay now”, “Accept now / Pay later” or “Accept later / Pay later”.

Only Coordinated Universal Time (UTC) format or local time with UTC offset format can be used.

#### **2.2.2 Cut-off times**

It is assumed that the process between RTP Service Providers will be instant and 24/7/365. There is no need to define cut-off times agreed between the RTP Service Providers and their Customers.

A Payee's/Payer's RTP Service Provider will transmit Instantly an RTP related message to the Payer's/Payee's Service Provider as soon as it has received it from its Customer.

#### **2.2.3 Execution times**

To allow an accurate control of the execution time by all parties involved in the RTP processing flow, the Payee's RTP Service Provider must add a Time Stamp in the RTP message marking the start of the execution time cycle.

#### **2.2.4 Charging principles**

The basis and level of charges are entirely a matter for individual Participants. This applies to relationships between Participants and between Participants and their Customers.

### **2.3 RTP processing flow**

#### **2.3.1 Generic RTP processing flow**

The section below illustrates the processing flows for an RTP, applicable to a wide range of physical or online use cases. The RTP messages as described in the SRTP implementation guidelines (see section 0.5) are based on the ISO 20022 standard [2] <sup>2</sup>.

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<sup>2</sup> pain.013 ‘Creditor Payment Activation Request’ and pain.014 ‘Creditor Payment Activation Request Status Report’

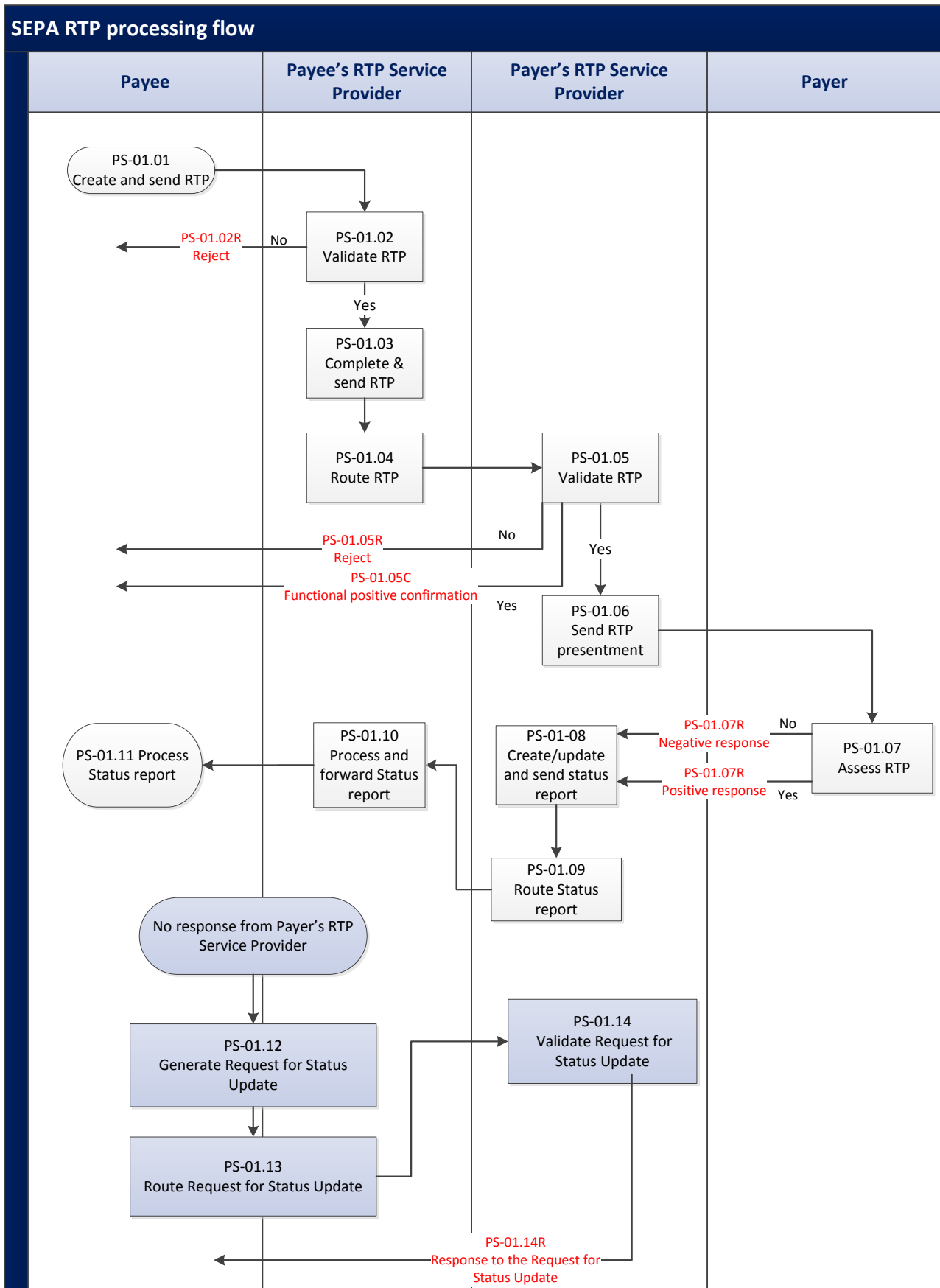


Figure 3: RTP Processing flow (PS-01)



Step/function	Label	Description
PS-01.01	Create and send RTP	The Payee creates the RTP in the standardised format (or in a bilaterally agreed format with its provider). It contains all mandatory elements and optional elements that may fine-tune the flow depending on the business conditions. The Payee sends it to the Payee's RTP Service Provider.
PS-01.02	Validate RTP	The Payee's RTP Service Provider performs a first validation of the RTP. This includes for example technical, security and format validation (e.g. IBAN check).
PS-01.02R	Reject	If validation in step PS-01.02 is unsuccessful, the Payee's RTP Service Provider rejects the RTP, creates a negative status report and sends it back to the Payee in the format agreed with the Payee.
PS-01.03	Complete and send RTP	In case of successful validation in step PS-01.02, the Payee's RTP Service Provider enriches the RTP with elements required for routing in the inter-RTP Service Provider space and adds a Time Stamp.
PS-01.04	Route RTP	The RTP is routed to the Payer's RTP Service Provider through the inter-RTP Service Provider network based on the established routing mechanisms.
PS-01.05	Validate RTP	The Payer's RTP Service Provider validates the RTP, including the check of the Payer's identifier. This may include Payer specific validation (e.g. if the Payer has opted-out from the service, the RTP is refused by default).
PS-01.05R	Reject	If validation in step PS-01.05 is unsuccessful, the Payer's RTP Service Provider rejects the RTP. The Payee's RTP Service Provider and the Payee will be informed about this rejection with a reason code as defined under AT-R3 'Reason code for non-acceptance of the RTP'.
PS-01.05C	Confirmation	Following a successful validation in step PS-01.05, the Payer's RTP Service Provider confirms to the Payee's RTP Service Provider that the RTP has been received and can be processed further. This step is only mandatory in case the Payee or Payee's RTP Service Provider has requested this functional positive confirmation message.
PS-01.06	Send RTP for presentment	In case of a successful validation in step PS-01.05, the Payer's RTP Service Provider sends the RTP for presentment to the Payer. (According to the format agreed with the Payer the RTP may be converted at this step).





PS-01.07	Assess RTP	The Payer decides on the follow-up to the RTP i.e. accept or refuse.
PS-01.07R	Negative response	If the Payer refuses the RTP it sends a negative response back to the Payer's RTP Service Provider.
PS-01.07R	Positive response	If the Payer decides to accept the RTP, a positive response is sent back to the Payer's RTP Service Provider. <sup>3</sup>
PS-01.08	Create/update and send status report	<p>The Payer's RTP Service Provider creates the status report (positive or negative) based on the response received from the Payer (PS-01.07R) and sends it back to the Payee's RTP Service Provider to inform whether the RTP is accepted or refused.</p> <p>In the exceptional case of no response received up to the Expiry Date/Time, the RTP is considered timed-out by the Payer's RTP Service Provider. In such a scenario, it is the responsibility of the Payer's RTP Service Provider to send a negative response through the Payee's RTP Service Provider up to the Payee, including the relevant code. As a result, the Payee will need to represent the RTP or use another channel.</p>
PS-01.09	Route status report	The status report (positive or negative) to the Payee's RTP Service Provider is routed through the same inter-RTP Service Provider network used for the original RTP and based on the established routing mechanisms.
PS-01.10	Process and forward status report	The Payee's RTP Service provider processes the received status report (positive or negative), informs the Payee and decides on next steps upon agreement with the Payee.
PS-01.11	Process status report	The Payee executes final actions upon receipt of the status report: update of the final status of the RTP record, preparation of the RTP payment reconciliation, etc.
PS-01.12	Request for Status Update	The Payee and Payee's RTP Service Provider can send a Request for Status Update if no reply was received until the Expiry Date/Time.
PS-01.13	Route Request for Status Update	The Request for Status Update to the Payer's RTP Service Provider is routed through the same inter-RTP Service Provider network used for the original RTP based on the established routing mechanisms.

<sup>3</sup> A payment can be initiated following the Acceptance of the RTP by the Payer. The payment itself is outside the scope of the SRTP Rulebook.



PS-01.14	Request for Status Update validity check	Following receipt of the Request for Status Update, the Payer's RTP Service Provider checks the validity of the Request.
PS-01.14R	Response to Request for Status Update	The Payer's RTP Service Provider responds to the Payee's RTP Service Provider and if applicable (through the Payee's RTP Service Provider) to the Payee (e.g. response of the original RTP not received, Payer not responded yet etc...).

Table 1: Process steps of RTP processing flow

### 2.3.2 Processing of a Reject by the RTP Service Providers

A 'Reject' occurs when an RTP is not accepted for normal execution before being sent to the next party in the chain.

The main characteristics of a Reject (DS-04) are:

- The 'Reject' message is routed through the same path taken by the initial RTP with no alteration of the data contained in the original RTP;
- A record of the relevant data relating to the RTP, sufficient to provide an audit trail, is included;
- 'Reject' messages contain a reason code (attribute AT-R3, see section 2.5.1).
- The initial RTP is identified by the unique reference the Payee's RTP Service Provider has included (attribute AT-63).
- If the Payee has included its own end-to-end reference in the RTP it has to be sent along the chain and sent back to the Payee for reconciliation purposes (attribute AT-41).

'Reject' messages will be transmitted Instantly by the RTP Service Provider that cannot process the RTP. The rejections of RTP messages can be raised by the RTP Service Providers as response messages containing error codes and/or more detailed error reasons. These rejections can be generated on the basis of technical and or business checks without involvement of the Payer.

The step-by-step process flow for the processing of a Reject is as described in section 2.3.1.

### 2.3.3 RTP response processing

A Payer can inform its Payer's RTP Service Provider that it either:

- Accepts an RTP ("positive response") or,
- Refuses an RTP ("negative response").

The Payer's RTP Service Provider will address the Payer's positive or negative response to the Payee's RTP Service Provider, who will forward it to the Payee.

The main characteristics of a positive or negative response (DS-07) are:

- The message is routed through the same path taken by the initial RTP with no alteration of the data contained in the original RTP;
- Transmitted Instantly between RTP Service Providers.
- A record of the relevant data relating to the RTP, sufficient to provide an audit trail, is included;
- Negative response messages contain a reason code (attribute AT-R3, see section 2.5.1).
- The initial RTP is identified by the unique reference the Payee's RTP Service Provider has included (attribute AT-63).
- If Payee has included its own end-to-end reference in the RTP it has to be sent along the chain and sent back to the Payee for reconciliation purposes (attribute AT-41).

The step-by-step process flow for the processing of an RTP positive or negative response is as described in section 2.3.1.



### 2.3.4 Processing of a Request for Cancellation of the RTP

A Request for Cancellation (RfC) initiated by the Payee is sent to the Payer via the Payee's and Payers' RTP Service Providers.

The main characteristics of a RfC of the RTP (DS-10/DS-11) are:

- The message for a RfC of the RTP is routed through the same path which was used for the initial RTP;
- A record of the relevant data relating to the initial RTP, sufficient to provide an audit trail, is included with no alteration of the data contained in the initial RTP;
- The message contains a reason code (attribute AT-50 see section 2.5.1) highlighting the reason for the RfC of the RTP;
- An RfC can be done up until the Expiry Date/Time of the RTP.
- The initial RTP is identified by the unique reference the Payee's RTP Service Provider has included (attribute AT-63).

Prior to forwarding the RfC, the Payee's RTP Service Provider should check the validity of the request: was the original RTP not already rejected, refused, cancelled or has the Expiry Date/Time not already been reached?

The Payer's RTP Provider will then acknowledge the receipt and treatment of the request and inform the Payer accordingly. In cases where the cancellation cannot be executed by the Payer's RTP Provider (e.g. if the original RTP was rejected or refused), a negative response to the RfC must be sent Instantly. Following the successful execution of a RfC, a positive response will be sent Instantly by the Payer's RTP Service Provider.

The cancellation can be processed automatically by the Payer's RTP Service Provider without any action by the Payer. The Payer's RTP Service Provider however needs to inform the Payer about a cancellation.

The Payee's RTP Service Provider also has the possibility to send a RfC (e.g. in case of a duplicate RTP; technical error; suspicion of fraud; etc.)

The diagram below illustrates the processing flows of the RfC of the RTP initiated by a Payee or Payee's RTP Service Provider. For simplification, the inter-RTP Service Provider space is not represented as the routing function is similar to the RTP flow.



## Request for Cancellation (RfC) of the RTP processing flow

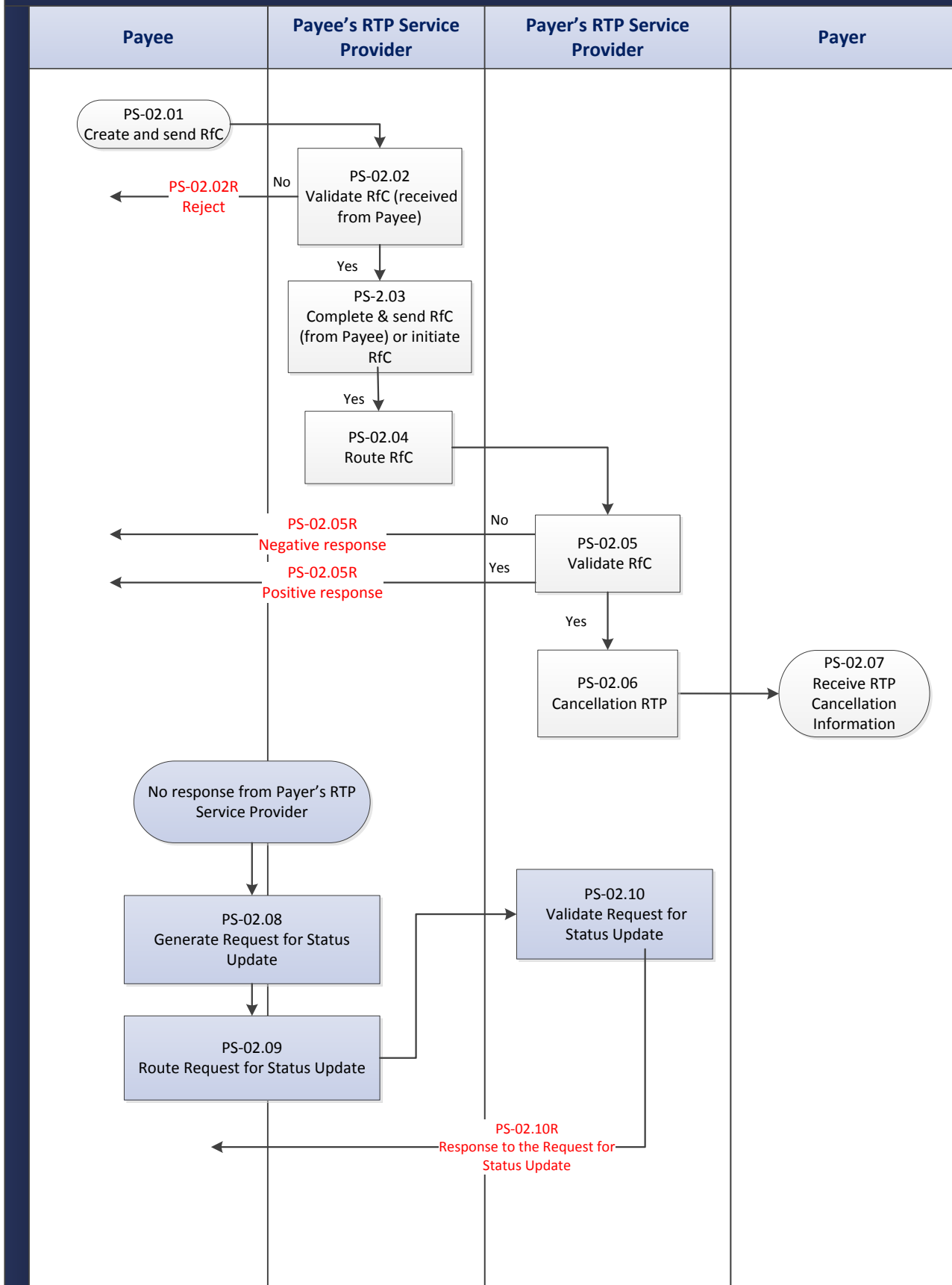




Figure 4: RfC of the RTP – processing flow (PS-02)

The process steps for a RfC of the RTP initiated by a Payee or Payee's RTP Service Provider are as follows :

Step/function	Label	Description
PS-02.01	Create and send RfC	The Payee creates the RfC and sends it to the Payee's RTP Service Provider (in a bilaterally agreed format with its provider).
PS-02.02	Validate RfC	The Payee's RTP Service Provider performs a first validation of the RfC received from the Payee.
PS-02.02R	RfC Reject	The Payee's RTP Service Provider rejects the RfC and informs the Payee accordingly.  Possible reasons to reject a RfC include: already cancelled RTP, already rejected RTP, already refused RTP, already expired RTP or unknown RTP.
PS-02.03	Complete/initiate and send RfC	In case of successful validation in step PS-02.02, the Payee's RTP Service Provider enriches the RfC received from the Payee with elements required for routing in the inter-RTP Service Provider space.  The Payee's RTP Service Provider must send out the RfC Instantly to the Payer's RTP Service Provider following successful validation.  The Payee's RTP Service Provider can itself also initiate an RfC.
PS-02.04	Route RfC	The RfC is routed to the Payer's RTP Service Provider through the inter-RTP Service Provider network based on the established routing mechanisms.
PS-02.05	Validate RfC	Following receipt of the RfC, the Payer's RTP Service Provider validates the RfC, including the Payer's identifier.  This step also includes functional validation such as: the cancelled RTP exists, is not already rejected, not already refused, or not already cancelled (including for exceeding Expiry Date/Time).
PS-02.05R	Negative response to RfC	If validation in step PS-02.05 is unsuccessful, the Payer's RTP Service Provider rejects the RfC Instantly via a negative response to the Payee's RTP Service Provider.
PS-02.05R	Positive response to RfC	If validation in step PS-02.05 is successful, then a positive response is sent Instantly to the Payee's RTP Service Provider.
PS-02.06	Cancellation of RTP	The RTP is marked as cancelled in the Payer's RTP Service Provider records.
PS-02.07	Receive RTP cancellation information	The Payer receives information from the Payer's RTP Service Provider about the cancellation of the RTP, in a format specific to the interface provided to the Payer.



PS-02.08	Request for Status Update	Up to the Expiry Date/Time of the RTP it is possible for the Payee and Payee's RTP Service Provider to send a Request for Status Update.
PS-02.09	Route Request for Status Update	The Request for Status Update is routed through the same inter-RTP Service Provider network used for the original RfC based on the established routing mechanisms.
PS-02.10	Request for Status Update validity check	Following receipt of the Request for Status Update, the Payer's RTP Service Provider checks the validity of the Request.
PS-02.10R	Response to Request for Status Update	The Payer's RTP Service Provider responds to the Payee's RTP Service Provider and if applicable (through the Payee's RTP Service Provider) to the Payee.

Table 2: Process steps of RfC processing flow

## 2.4 Business Requirements for Datasets

The identified Datasets are as follows:

- DS-01 RTP by Payee to Payee's RTP Service Provider Dataset
- DS-02 Inter-RTP Service Provider RTP Dataset
- DS-03 RTP presentment to Payer Dataset
- DS-04 Reject of RTP Dataset
- DS-05 Functional positive confirmation of the RTP to the Payee's RTP Service Provider Dataset
- DS-06 Functional positive confirmation of the RTP to Payee Dataset
- DS-07 Payer's response to the RTP Dataset
- DS-08 Inter-RTP Service Provider response to the RTP Dataset
- DS-09 Payee's RTP Service Provider response to the Payee Dataset
- DS-10 Payee's RfC of the RTP Dataset
- DS-11 Inter-RTP Service Provider RfC of the RTP Dataset
- DS-12 Inter-RTP Service Provider response to the RfC of the RTP Dataset
- DS-13 Payee's RTP Service Provider response to the RfC of the RTP Dataset
- DS-14 Payee's Request for Status Update Dataset
- DS-15 Inter-RTP Service Provider Request for Status Update Dataset
- DS-16 Inter-RTP Service Provider response to Status Update Request Dataset
- DS-17 Response to Payee on Request for Status update Dataset

The status of an attribute that is listed in a dataset is either:

- M: attribute must be provided (mandatory).
- C: attribute to be provided if conditions are met .
- O: attribute can be provided optionally.



#### 2.4.1 DS-01 RTP by Payee to Payee's RTP Service Provider Dataset

<b>Identification:</b>	<b>DS-01</b>
<b>Name:</b>	<b>RTP by Payee to Payee's RTP Service Provider</b>
<b>Description:</b>	This dataset describes the content of the RTP as sent or issued by the Payee to the Payee's RTP Service Provider.
<b>Attributes contained</b>	<ul style="list-style-type: none"> <li>• 20 IBAN of the Payee (M)</li> <li>• 21 Name of the Payee (M)</li> <li>• 22 Address of the Payee (O)</li> <li>• 24 Payee's identification code (O)</li> <li>• 32 Trade Name of the Payee (O)</li> <li>• 41 Payee's end-to end reference of the RTP (O)</li> <li>• 90 Merchant Category Code of the Payee (O)</li> <li>• 23 BIC code of the Payee's PSP (O)</li> <li>• 28 Name of the Payee's Reference Party (O)</li> <li>• 29 Identification code of the Payee's Reference Party (O)</li> <li>• 30 Address of the Payee's Reference Party (O)</li> <li>• 34 Trade Name of Payee's Reference Party (O)</li> <li>• 01 Identifier of the Payer (M)</li> <li>• 02 Name of the Payer (O)</li> <li>• 03 Address of the Payer (O)</li> <li>• 64 Trade Name of the Payer (O)</li> <li>• 06 Identifier of the Payer's RTP Service Provider (O)</li> <li>• 04 Amount of the RTP (M)</li> <li>• 40 Identification code of the Scheme (M)</li> <li>• 44 Purpose of the RTP (O)</li> <li>• 45 Category purpose of the RTP (O)</li> <li>• 77 Expiry Date/Time of the RTP (M)</li> <li>• 78 Attachment sent by the Payee to the Payer in the RTP (O)</li> <li>• 87 Remittance Information for the Payer (O)</li> <li>• 91 Flag for positive functional confirmation message (O)</li> <li>• 05 RTP Remittance Information to be inserted in the payment (O)</li> <li>• 07 Requested Execution Date/Time of the payment to be initiated (M)</li> <li>• 65 Type of payment instrument requested by the Payee (M)</li> <li>• 66 Payee's payment conditions (O)</li> </ul>
<b>Technical characteristics</b>	Single or multiple RTPs per message are allowed, subject to bilateral agreement between the Payee and Payee's RTP Service Provider.
<b>Rules applied:</b>	
<b>Remarks</b>	These attributes reflect business requirements and do not prescribe fields in the SRTTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.





<b>Identification:</b>	<b>DS-01</b>
<b>Name:</b>	<b>RTP by Payee to Payee's RTP Service Provider</b>
	The Payee's RTP Service Provider is obliged to accept RTP messages that are based on the ISO 20022 XML message standard [2] and on the SRTP Implementation Guidelines if requested by the Payee. It can however be bilaterally agreed (between the Payee and its RTP Service Provider) to use a different standard.

#### 2.4.2 DS-02 Inter-RTP Service Provider RTP Dataset

<b>Identification:</b>	<b>DS-02</b>
<b>Name:</b>	<b>Inter-RTP Service Provider RTP</b>
<b>Description:</b>	<p>This dataset describes the content of the RTP sent by the Payee's RTP Service Provider to the Payer's RTP Service Provider.</p> <p>Conditional (C): If included by the Payee in DS-01 it needs to be transmitted mandatorily in DS-02.</p>
<b>Attributes contained</b>	<ul style="list-style-type: none"> <li>• 20 IBAN of the Payee (M)</li> <li>• 21 Name of the Payee (M)</li> <li>• 22 Address of the Payee (C)</li> <li>• 24 Payee's identification code (C)</li> <li>• 32 Trade Name of the Payee (C)</li> <li>• 41 Payee's end-to-end reference of the RTP (C)</li> <li>• 90 Merchant Category Code of the Payee (C)</li> <li>• 23 BIC code of the Payee's PSP (C)</li> <li>• 28 Name of the Payee's Reference Party (C)</li> <li>• 29 Identification code of the Payee's Reference Party (C)</li> <li>• 30 Address of the Payee's Reference Party (C)</li> <li>• 34 Trade Name of Payee's Reference Party (C)</li> <li>• 35 Identifier of the Payee's RTP Service Provider (M)</li> <li>• 63 Additional unique reference provided by the Payee's RTP Service Provider (M)</li> <li>• 01 Identifier of the Payer (M)</li> <li>• 02 Name of the Payer (C)</li> <li>• 03 Address of the Payer (C)</li> <li>• 64 Trade Name of the Payer (C)</li> <li>• 06 Identifier of the Payer's RTP Service Provider (M)</li> <li>• 04 Amount of the RTP (M)</li> <li>• 40 Identification code of the Scheme (M)</li> <li>• 44 Purpose of the RTP (C)</li> <li>• 45 Category purpose of the RTP (C)</li> <li>• 77 Expiry Date/Time of the RTP (M)</li> <li>• 78 Attachment sent by the Payee to the Payer in the RTP (C)</li> <li>• 79 Date and Time Stamp of the RTP (M)</li> <li>• 87 Remittance Information for the Payer (C)</li> </ul>



<b>Identification:</b>	<b>DS-02</b>
<b>Name:</b>	<b>Inter-RTP Service Provider RTP</b>
	<ul style="list-style-type: none"> <li>• 91 Flag for positive functional confirmation message (C)</li> <li>• 05 RTP Remittance Information to be inserted in the payment (C)</li> <li>• 07 Requested Execution Date/Time of the payment to be initiated (M)</li> <li>• 65 Type of payment instrument requested by the Payee (M)</li> <li>• 66 Payee's payment conditions (C)</li> <li>• 89 Place holder for charges (O)</li> </ul>
<b>Technical characteristics</b>	One single RTP per message.
<b>Rules applied:</b>	
<b>Remarks</b>	These attributes reflect business requirements and do not prescribe fields in the SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

#### 2.4.3 DS-03 RTP presentment to Payer Dataset

<b>Identification:</b>	<b>DS-03</b>
<b>Name:</b>	<b>RTP presentment to Payer</b>
<b>Description:</b>	<p>This dataset describes the content of the RTP presented by the Payer's RTP Service Provider to the Payer.</p> <p>Conditional (C): If included by the Payee's RTP Service Provider in DS-02 it needs to be transmitted mandatorily in DS-03.</p>
<b>Attributes contained</b>	<ul style="list-style-type: none"> <li>• 20 IBAN of the Payee (M)</li> <li>• 21 Name of the Payee (M)</li> <li>• 22 Address of the Payee (C)</li> <li>• 24 Payee's identification code (C)</li> <li>• 32 Trade Name of the Payee (C)</li> <li>• 41 Payee's end-to-end reference of the RTP (C)</li> <li>• 90 Merchant Category Code of the Payee (C)</li> <li>• 23 BIC code of the Payee's PSP (C)</li> <li>• 28 Name of the Payee's Reference Party (C)</li> <li>• 29 Identification code of the Payee's Reference Party (C)</li> <li>• 30 Address of the Payee's Reference Party (C)</li> <li>• 34 Trade Name of Payee's Reference Party (C)</li> <li>• 35 Identifier of the Payee's RTP Service Provider (M)</li> <li>• 63 Additional unique reference provided by the Payee's RTP Service Provider (M)</li> <li>• 01 Identifier of the Payer (M)</li> <li>• 02 Name of the Payer (C)</li> <li>• 03 Address of the Payer (C)</li> <li>• 64 Trade Name of the Payer (C)</li> </ul>



<b>Identification:</b>	<b>DS-03</b>
<b>Name:</b>	<b>RTP presentment to Payer</b>
	<ul style="list-style-type: none"> <li>• 06 Identifier of the Payer's RTP Service Provider (M)</li> <li>• 04 Amount of the RTP (M)</li> <li>• 40 Identification code of the Scheme (M)</li> <li>• 44 Purpose of the RTP (C)</li> <li>• 45 Category purpose of the RTP (C)</li> <li>• 77 Expiry Date/Time of the RTP (M)</li> <li>• 78 Attachment sent by the Payee to the Payer in the RTP (C)</li> <li>• 79 Date and Time Stamp of the RTP (M)</li> <li>• 87 Remittance Information for the Payer (C)</li> <li>• 05 RTP Remittance Information to be inserted in the payment (C)</li> <li>• 07 Requested Execution Date/Time of the payment to be initiated (M)</li> <li>• 65 Type of payment instrument requested by the Payee (M)</li> <li>• 66 Payee's payment conditions (C)</li> <li>• 89 Place holder for charges (O)</li> </ul>
<b>Technical characteristics</b>	Single or multiple RTPs per message are allowed, subject to bilateral agreement between the Payer and Payer's RTP Service Provider.
<b>Rules applied:</b>	
<b>Remarks</b>	<p>These attributes reflect business requirements and do not prescribe fields in the SRTIP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.</p> <p>The Payer's RTP Service Provider can decide bilaterally with the Payer which of the DS-03 attributes will be presented (to the Payer) depending on the nature of the Customer and the channel used.</p>

#### 2.4.4 DS-04 Reject of RTP Dataset

<b>Identification:</b>	<b>DS-04</b>
<b>Name:</b>	<b>Reject of RTP</b>
<b>Description:</b>	<p>This dataset describes the content of a Rejected RTP due to unsuccessful validation either:</p> <ul style="list-style-type: none"> <li>▪ by the Payee's RTP Service Provider directly to the Payee.</li> <li>▪ by the Payer's RTP Service Provider to the Payee's Service Provider.</li> </ul> <p>Conditional (C): If included by the Payee in DS-01 (scenario a) or by the Payee's RTP Service Provider in DS-02 (scenario b) it needs to be transmitted mandatorily in DS-04.</p>
<b>Attributes contained</b>	<p>Scenario a:</p> <ul style="list-style-type: none"> <li>• R1 Type of response or "R" message (M)</li> <li>• R2 Identification of the party initiating the response or "R" message (M)</li> <li>• R3 Reason code for non-acceptance of the RTP (M)</li> <li>• R5 Specific reference of the RTP Service Provider initiating the Reject or Confirmation (M)</li> <li>• R9 Date and Time Stamp of the Reject (M)</li> </ul>



<b>Identification:</b>	<b>DS-04</b>
<b>Name:</b>	<b>Reject of RTP</b>
	<ul style="list-style-type: none"> <li>A copy of the mandatory attributes of the received DS-01 which is being rejected (M)</li> </ul> <p>Scenario b (also needs to be forwarded to the Payee):</p> <ul style="list-style-type: none"> <li>R1 Type of response or “R” message (M)</li> <li>R2 Identification of the party initiating the response or “R” message (M)</li> <li>R3 Reason code for non-acceptance of the RTP (M)</li> <li>R5 Specific reference of the RTP Service Provider initiating the Reject or Confirmation(M)</li> <li>R9 Date and Time Stamp of the Reject (M)</li> <li>89 Place holder for charges (O)</li> <li>A copy of the mandatory attributes of the received DS-02 which is being rejected (M)</li> </ul>
<b>Technical characteristics</b>	<p>In the Payee / Payee’s RTP Service Provider space, a single or multiple RTP Reject(s) per message are allowed, subject to bilateral agreement between the Payee and Payee’s RTP Service Provider.</p> <p>In the inter-RTP Service Provider space, one single RTP Reject per message.</p>
<b>Rules applied:</b>	
<b>Remarks</b>	These attributes reflect business requirements and do not prescribe fields in the SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

#### 2.4.5 DS-05 Functional positive confirmation of RTP to Payee’s RTP Service Provider Dataset

<b>Identification:</b>	<b>DS-05</b>
<b>Name:</b>	<b>Functional positive confirmation of RTP to Payee’s RTP Service Provider</b>
<b>Description:</b>	<p>This dataset describes the functional positive confirmation of a successful validation of the RTP by the Payer’s RTP Service Provider to the Payee’s Service Provider.</p> <p>Conditional (C): If included by the Payee’s RTP Service Provider in DS-02 it needs to be transmitted mandatorily in DS-05.</p>
<b>Attributes contained</b>	<ul style="list-style-type: none"> <li>R1 Type of response or “R” message (M)</li> <li>R2 Identification of the party initiating the response or “R” message (M)</li> <li>R5 Specific reference of the RTP Service Provider initiating the Reject or Confirmation (M)</li> <li>R11 Date and Time Stamp of the functional positive confirmation (M)</li> <li>A copy of the mandatory attributes of the received DS-02 which is being confirmed (M)</li> </ul>
<b>Technical characteristics</b>	One single functional positive confirmation per message.
<b>Rules applied:</b>	
<b>Remarks</b>	These attributes reflect business requirements and do not prescribe fields in the SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.



#### 2.4.6 DS-06 Functional positive confirmation of RTP to Payee Dataset

<b>Identification:</b>	<b>DS-06</b>
<b>Name:</b>	<b>Functional positive confirmation of RTP to Payee</b>
<b>Description:</b>	This dataset describes the functional positive confirmation of a successful validation of the RTP by the Payer's RTP Service Provider that is sent by the Payee's Service Provider to the Payee.
<b>Attributes contained</b>	<ul style="list-style-type: none"> <li>• R1 Type of response or "R" message (M)</li> <li>• R2 Identification of the party initiating the response or "R" message (M)</li> <li>• R5 Specific reference of the RTP Service Provider initiating the Reject or Confirmation (M)</li> <li>• R11 Date and Time Stamp of the functional positive confirmation (M)</li> <li>• A copy of the mandatory attributes of the received DS-02 which is being confirmed (M)</li> </ul>
<b>Technical characteristics</b>	Single or multiple functional positive confirmation(s) per message are allowed, subject to bilateral agreement between the Payee and Payee's RTP Service Provider.
<b>Rules applied:</b>	
<b>Remarks</b>	<p>These attributes reflect business requirements and do not prescribe fields in the SRTIP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.</p> <p>The Payee's RTP Service Provider can decide bilaterally with the Payee which of the DS-06 attributes will be presented (to the Payee) depending on the nature of the Customer and the channel used.</p>

#### 2.4.7 DS-07 Payer's response to the RTP Dataset

<b>Identification:</b>	<b>DS-07</b>
<b>Name:</b>	<b>Payer's response to the RTP</b>
<b>Description:</b>	<p>This dataset describes the Payer's positive (i.e. Acceptance) or negative (i.e. Refusal) response following presentment of the RTP by the Payer's RTP Service Provider. The response is sent to the Payer's RTP Service Provider.</p> <p>Conditional (C): If included by the Payer's RTP Service Provider in DS-03 it needs to be transmitted mandatorily in DS-07.</p>
<b>Attributes contained</b>	<p><u>Positive response to RTP:</u></p> <ul style="list-style-type: none"> <li>• R1 Type of response or "R" message (M)</li> <li>• R2 Identification of the party initiating the response or "R" message (M)</li> <li>• R10 Payer's response date/time (M)</li> <li>• R12 Reference of the response provided by the Payer (O)</li> <li>• 67 Payment date (as decided by the Payer) (O)</li> <li>• 68 Accepted amount (as decided by the Payer) (C)</li> <li>• 69 Payment instrument accepted (O)</li> <li>• A copy of the mandatory attributes of the received DS-03 which is being accepted (M)</li> </ul> <p><u>Negative response to RTP:</u></p> <ul style="list-style-type: none"> <li>• R1 Type of response or "R" message (M)</li> </ul>



<b>Identification:</b>	<b>DS-07</b>
<b>Name:</b>	<b>Payer's response to the RTP</b>
	<ul style="list-style-type: none"> <li>• R2 Identification of the party initiating the response or "R" message (M)</li> <li>• R3 Reason code for non-acceptance of the RTP (O)</li> <li>• R10 Payer's response date/time (M)</li> <li>• R12 Reference of the response provided by the Payer (O)</li> <li>• A copy of the mandatory attributes of the received DS-03 which is being refused (M)</li> </ul>
<b>Technical characteristics</b>	Single or multiple RTP positive/negative response(s) per message are allowed, subject to bilateral agreement between the Payer and Payer's RTP Service Provider.
<b>Rules applied:</b>	
<b>Remarks</b>	<p>These attributes reflect business requirements and do not prescribe fields in the SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.</p> <p>The Payer's RTP Service Provider can decide bilaterally with the Payer how the DS-07 attributes need to be presented (by the Payer to the Payer's RTP Service Provider) depending on the nature of the Customer and the channel used.</p>

#### 2.4.8 DS-08 Inter-RTP Service Provider Response to the RTP Dataset

<b>Identification:</b>	<b>DS-08</b>
<b>Name:</b>	<b>Inter-RTP Service Provider Response to the RTP</b>
<b>Description:</b>	<p>This dataset describes the Payer's positive or negative response to the RTP presentment which is sent by the Payer's RTP Service Provider to the Payee's RTP Service Provider.</p> <p>Conditional (C): If included by the Payer in DS-07 it needs to be transmitted mandatorily in DS-08.</p>
<b>Attributes contained</b>	<p><u>Positive response to RTP:</u></p> <ul style="list-style-type: none"> <li>• R1 Type of response or "R" message (M)</li> <li>• R2 Identification of the party initiating the response or "R" message (M)</li> <li>• R10 Payer's response date/time (M)</li> <li>• R12 Reference of the response provided by the Payer (C)</li> <li>• R13 Date and Time stamp of the RTP Service Provider's answer (M)</li> <li>• R14 Reference of the response provided by the Payer's RTP Service Provider (M)</li> <li>• 67 Payment date (as decided by the Payer) (C)</li> <li>• 68 Accepted amount (as decided by the Payer) (C)</li> <li>• 69 Payment instrument accepted (C)</li> <li>• 89 Place holder for charges (O)</li> <li>• A copy of the mandatory attributes of the received DS-03 which is being accepted by the Payer (M)</li> </ul> <p><u>Negative response to RTP:</u></p> <ul style="list-style-type: none"> <li>• R1 Type of response or "R" message (M)</li> <li>• R2 Identification of the type of party initiating the response or "R" message (M)</li> <li>• R3 Reason code for non-acceptance of the RTP (M)</li> <li>• R10 Payer's response date/time (M)</li> </ul>



<b>Identification:</b>	<b>DS-08</b>
<b>Name:</b>	<b>Inter-RTP Service Provider Response to the RTP</b>
	<ul style="list-style-type: none"> <li>• R12 Reference of the response provided by the Payer (C)</li> <li>• R13 Date and Time Stamp of the RTP Service Provider's answer (M)</li> <li>• R14 Reference of the response provided by the Payer's RTP Service Provider (M)</li> <li>• 89 Place holder for charges (O)</li> <li>• A copy of the mandatory attributes of the received DS-03 which is being refused by the Payer (M)</li> </ul>
<b>Technical characteristics</b>	One single RTP positive/negative response per message.
<b>Rules applied:</b>	
<b>Remarks</b>	These attributes reflect business requirements and do not prescribe fields in the SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

#### 2.4.9 DS-09 Payee's RTP Service Provider response to the Payee Dataset

<b>Identification:</b>	<b>DS-09</b>
<b>Name:</b>	<b>Payee's RTP Service Provider response to the Payee</b>
<b>Description:</b>	<p>This dataset describes the Payer's positive or negative response to the RTP presentment which is sent by the Payee's RTP Service Provider to the Payee.</p> <p>Conditional (C): If included by the Payer's RTP Service Provider in DS-08 it needs to be transmitted mandatorily in DS-09.</p>
<b>Attributes contained</b>	<p><u>Positive response to RTP:</u></p> <ul style="list-style-type: none"> <li>• R1 Type of response or "R" message (M)</li> <li>• R2 Identification of the party initiating the response or "R" message (M)</li> <li>• R10 Payer's response date/time (M)</li> <li>• R12 Reference of the response provided by the Payer (C)</li> <li>• R13 Date and Time stamp of the RTP Service Provider's answer (M)</li> <li>• 67 Payment date (as decided by the Payer) (C)</li> <li>• 68 Accepted amount (as decided by the Payer) (C)</li> <li>• 69 Payment instrument accepted (C)</li> <li>• 89 Place holder for charges (O)</li> <li>• A copy of the mandatory attributes of the received DS-03 which is being accepted by the Payer (M)</li> </ul> <p><u>Negative response to RTP:</u></p> <ul style="list-style-type: none"> <li>• R1 Type of response or "R" message (M)</li> <li>• R2 Identification of the type of party initiating the response or "R" message (M)</li> <li>• R3 Reason code for non-acceptance of the RTP (M)</li> <li>• R10 Payer's response date/time (M)</li> <li>• R12 Reference of the response provided by the Payer (C)</li> <li>• R13 Date and Time stamp of the RTP Service Provider's answer (M)</li> <li>• 89 Place holder for charges (O)</li> </ul>





<b>Identification:</b>	<b>DS-09</b>
<b>Name:</b>	<b>Payee's RTP Service Provider response to the Payee</b>
	<ul style="list-style-type: none"> <li>A copy of the mandatory attributes of the received DS-03 which is being refused by the Payer (M)</li> </ul>
<b>Technical characteristics</b>	Single or multiple RTP positive/negative response(s) per message are allowed, subject to bilateral agreement between the Payee and Payee's RTP Service Provider.
<b>Rules applied:</b>	
<b>Remarks</b>	These attributes reflect business requirements and do not prescribe fields in the SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

#### 2.4.10 DS-10 Payee's RfC of the RTP Dataset

<b>Identification:</b>	<b>DS-10</b>
<b>Name:</b>	<b>Payee's RfC of the RTP</b>
<b>Description:</b>	<p>This dataset contains the attributes describing the minimum information that the Payee needs to make available in a RfC of the RTP to the Payee's RTP Service Provider.</p> <p>Conditional (C): If included by the Payee in DS-01 it needs to be transmitted mandatorily as part of DS-10.</p>
<b>Attributes contained</b>	<ul style="list-style-type: none"> <li>R1 Type of response or "R" message (M)</li> <li>R2 Identification of the party initiating the response or "R" message (M)</li> <li>50 Reason code for the RfC of the RTP (M)</li> <li>52 Additional Information to AT-50 Reason code for the RfC of the RTP (O)</li> <li>70 Date and Time stamp of the RfC (M)</li> <li>A copy of the mandatory attributes of the original RTP (DS-01) which the RfC of the RTP relates to (M)</li> </ul>
<b>Technical characteristics</b>	One single or multiple RfC(s) per message are allowed, subject to bilateral agreement between the Payee and Payee's RTP Service Provider .
<b>Rules applied:</b>	
<b>Remarks</b>	These attributes reflect business requirements and do not prescribe fields in the SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

#### 2.4.11 DS-11 Inter-RTP Service Provider RfC of the RTP Dataset

<b>Identification:</b>	<b>DS-11</b>
<b>Name:</b>	<b>Inter-RTP Service Provider RfC of the RTP</b>
<b>Description:</b>	<p>This dataset contains the attributes describing the minimum information that the Payee's RTP Service Provider needs to make available in a RfC of the RTP to the Payer's RTP Service Provider.</p> <p>Conditional (C): If included by the Payee in DS-01 or by Payee's RTP Service Provider in DS-02 it needs to be transmitted mandatorily as part of DS-11.</p>
<b>Attributes contained</b>	<ul style="list-style-type: none"> <li>R1 Type of response or "R" message (M)</li> <li>R2 Identification of the party initiating the response or "R" message (M)</li> <li>50 Reason code for the RfC of the RTP (M)</li> </ul>



<b>Identification:</b>	<b>DS-11</b>
<b>Name:</b>	<b>Inter-RTP Service Provider RfC of the RTP</b>
	<ul style="list-style-type: none"> <li>• 51 Specific reference of the Payee's RTP Service Provider for the RfC of the RTP (M)</li> <li>• 52 Additional Information to AT-50 Reason code for the RfC of the RTP(C)</li> <li>• 70 Date and Time Stamp of the RfC (M)</li> <li>• 89 Placeholder for charges (O)</li> <li>• A copy of the mandatory attributes of the original RTP (DS-01/DS-02) which the RfC of the RTP relates to (M)</li> </ul>
<b>Technical characteristics</b>	One single RfC per message.
<b>Rules applied:</b>	
<b>Remarks</b>	These attributes reflect business requirements and do not prescribe fields in the SRTTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

#### 2.4.12 DS-12 Inter-RTP Service Provider response to the RfC of the RTP Dataset

<b>Identification:</b>	<b>DS-12</b>
<b>Name:</b>	<b>Inter-RTP Service Provider response to the RfC of the RTP</b>
<b>Description:</b>	<p>This dataset contains the attributes for describing the positive/negative response to a RfC of the RTP, which is sent by the Payer's RTP Service Provider to the Payee's RTP Service Provider.</p> <p>Conditional (C): If included by the Payee's RTP Service Provider in DS-11 it needs to be transmitted mandatorily in DS-12.</p>
<b>Attributes contained</b>	<p><u>Positive response:</u></p> <ul style="list-style-type: none"> <li>• R1 Type of response or "R" message (M)</li> <li>• R2 Identification of the party initiating the response or "R" message (M)</li> <li>• 71 Date and Time Stamp of the RfC response by the Payer's RTP Service Provider (M)</li> <li>• 72 Payer's RTP Service Provider reference of the response to the RfC (M)</li> <li>• 89 Placeholder for charges (O)</li> <li>• A copy of the mandatory attributes of the received DS-11 to which the Response to the RfC relates to (M)</li> </ul> <p><u>Negative response:</u></p> <ul style="list-style-type: none"> <li>• R1 Type of response or "R" message (M)</li> <li>• R2 Identification of the party initiating the response or "R" message (M)</li> <li>• 55 Reason code for non-acceptance of the RfC of the RTP (M)</li> <li>• 71 Date and Time Stamp of the RfC response by the Payer's RTP Service Provider (M)</li> <li>• 72 Payer's RTP Service Provider reference of the response to the RfC (M)</li> <li>• 89 Placeholder for charges (O)</li> <li>• A copy of the mandatory attributes of the received DS-11 to which the Response to RfC relates to (M)</li> </ul>



<b>Identification:</b>	<b>DS-12</b>
<b>Name:</b>	<b>Inter-RTP Service Provider response to the RfC of the RTP</b>
<b>Technical characteristics</b>	One single RTP positive/negative response per message.
<b>Rules applied:</b>	
<b>Remarks</b>	These attributes reflect business requirements and do not prescribe fields in the SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

#### 2.4.13 DS-13 Payee's RTP Service Provider response to the RfC of the RTP Dataset

<b>Identification:</b>	<b>DS-13</b>
<b>Name:</b>	<b>Payee's RTP Service Provider response to the RfC of the RTP</b>
<b>Description:</b>	<p>This dataset contains the attributes for describing the positive/negative response to a RfC of the RTP, which is sent by the Payee's RTP Service Provider to the Payee.</p> <p>Conditional (C): If included by the Payer's RTP Service Provider in DS-12 it needs to be transmitted mandatorily in DS-13.</p>
<b>Attributes contained</b>	<p><u>Positive response:</u></p> <ul style="list-style-type: none"> <li>• R1 Type of response or "R" message (M)</li> <li>• R2 Identification of the party initiating the response or "R" message (M)</li> <li>• 71 Date and Time Stamp of the RfC response by the Payer's RTP Service Provider (M)</li> <li>• 72 Payer's RTP Service Provider reference of the response to the RfC (M)</li> <li>• 89 Placeholder for charges (O)</li> <li>• A copy of the mandatory attributes of the received DS-12 to which the Response to the RfC relates to (M)</li> </ul> <p><u>Negative response</u></p> <ul style="list-style-type: none"> <li>• R1 Type of response or "R" message (M)</li> <li>• R2 Identification of the party initiating the response or "R" message (M)</li> <li>• 55 Reason code for non-acceptance of the RfC of the RTP (M)</li> <li>• 71 Date and Time Stamp of the RfC response by the Payer's RTP Service Provider (M)</li> <li>• 72 Payer's RTP Service Provider reference of the response to the RfC (M)</li> <li>• 89 Placeholder for charges (O)</li> <li>• A copy of the mandatory attributes of the received DS-12 to which the Response to RfC relates to (M)</li> </ul>
<b>Technical characteristics</b>	Single or multiple RTP positive/negative response(s) per message are allowed, subject to bilateral agreement between the Payee and Payee's RTP Service Provider.
<b>Rules applied:</b>	
<b>Remarks</b>	These attributes reflect business requirements and do not prescribe fields in the SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.



<b>Identification:</b>	<b>DS-13</b>
<b>Name:</b>	<b>Payee's RTP Service Provider response to the RfC of the RTP</b>
	The Payee's RTP Service Provider can decide bilaterally with the Payee which of the DS-13 attributes will be presented (to the Payee) depending on the nature of the Customer and the channel used.

#### 2.4.14 DS-14 Payee's Request for Status Update Dataset

<b>Identification:</b>	<b>DS-14</b>
<b>Name:</b>	<b>Payee's Request for Status Update</b>
<b>Description:</b>	In some cases, the Payee may need to investigate the status of a previously sent RTP or RfC. The Request for Status Update is sent by the Payee to the Payee's RTP Service Provider.
<b>Attributes contained</b>	<ul style="list-style-type: none"> <li>• R1 Type of response or "R" message (M)</li> <li>• R2 Identification of the party initiating the response or "R" message (M)</li> <li>• 74 Date and Time Stamp of the Request for Status update (M)</li> <li>• 75 Reference of the Request for Status update (M)</li> <li>• A copy of the mandatory attributes of the original RTP/RfC dataset (DS-01/DS-10) which the RTP Status Update Request relates to (M)</li> </ul>
<b>Technical characteristics</b>	Single or multiple Request for Status Update(s) per message are allowed, subject to bilateral agreement between the Payee and Payee's RTP Service Provider.
<b>Rules applied:</b>	
<b>Remarks</b>	These attributes reflect business requirements and do not prescribe fields in the SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

#### 2.4.15 DS-15 Inter-RTP Service Provider Request for Status Update Dataset

<b>Identification:</b>	<b>DS-15</b>
<b>Name:</b>	<b>Inter-RTP Service Provider Request for Status Update</b>
<b>Description:</b>	In some cases, the Payee's RTP Service Provider may need to investigate the status of a previously sent RTP or RfC. The Request for Status Update is sent by the Payee's RTP Service Provider using the same routing path as the original RTP or RfC to the Payer's RTP Service Provider.
<b>Attributes contained</b>	<ul style="list-style-type: none"> <li>• R1 Type of response or "R" message (M)</li> <li>• R2 Identification of the party initiating the response or "R" message (M)</li> <li>• 74 Date and Time Stamp of the Request for Status update (M)</li> <li>• 75 Reference of the Request for Status update (M)</li> <li>• 89 Placeholder for charges (O)</li> <li>• A copy of the mandatory attributes of the original RTP/RfC dataset (DS-02/DS-11) which the Request for Status Update relates to (M)</li> </ul>
<b>Technical characteristics</b>	One single status update request per message.
<b>Rules applied:</b>	



<b>Identification:</b>	<b>DS-15</b>
<b>Name:</b>	<b>Inter-RTP Service Provider Request for Status Update</b>
<b>Remarks</b>	These attributes reflect business requirements and do not prescribe fields in the SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

#### 2.4.16 DS-16 Inter-RTP Service Provider response to Request for Status Update Dataset

<b>Identification:</b>	<b>DS-16</b>
<b>Name:</b>	<b>Inter-RTP Service Provider response to Request for Status Update</b>
<b>Description:</b>	<p>This dataset contains the attributes for describing the response from the Payer's RTP Service Provider to a Request for Status Update from the Payee's RTP Service Provider (in relation to an RTP or RfC).</p> <p>Conditional (C): If included by the Payee's RTP Service Provider in DS-15 it needs to be transmitted mandatorily in DS-16.</p>
<b>Attributes contained</b>	<ul style="list-style-type: none"> <li>• R1 Type of response or "R" message (M)</li> <li>• R2 Identification of the party initiating the response or "R" message (M)</li> <li>• 73 Status reason response code for the Request for Status Update (M)</li> <li>• 76 Payer's RTP Service Provider reference of the response to the Request for Status Update (M)</li> <li>• 89 Placeholder for charges (O)</li> <li>• A copy of the mandatory attributes of the original RTP/RfC dataset (DS-02/DS-11) which the Response to the Request for Status Update relates to (M)</li> </ul>
<b>Technical characteristics</b>	One single RTP response per message.
<b>Rules applied:</b>	If the response of the Request for Status Update is: "Initial RTP (or RfC) never received", the Payee or Payee's RTP Service Provider needs to resend the original RTP or RfC.
<b>Remarks</b>	These attributes reflect business requirements and do not prescribe fields in the SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

#### 2.4.17 DS-17 Response to Payee on Request for Status Update Dataset

<b>Identification:</b>	<b>DS-17</b>
<b>Name:</b>	<b>Response to Payee on Request for Status Update</b>
<b>Description:</b>	<p>This dataset contains the attributes for describing the response from the Payer's RTP Service Provider to a Request for Status Update sent by the Payee's RTP Service Provider to the Payee.</p> <p>Conditional (C): If included by the Payer's RTP Service Provider in DS-16 it needs to be transmitted mandatorily in DS-17.</p>
<b>Attributes contained</b>	<ul style="list-style-type: none"> <li>• R1 Type of response or "R" message (M)</li> <li>• R2 Identification of the party initiating the response or "R" message (M)</li> <li>• 73 Status reason response code for the Request for Status Update (M)</li> <li>• 76 Payer's RTP Service Provider reference of the response to the Request for Status update (M)</li> <li>• 89 Placeholder for charges (O)</li> </ul>



<b>Identification:</b>	<b>DS-17</b>
<b>Name:</b>	<b>Response to Payee on Request for Status Update</b>
	<ul style="list-style-type: none"> <li>A copy of the mandatory attributes of the original RTP/RfC dataset (DS-02/DS-11) which the Response to the Request for Status Update relates to (M)</li> </ul>
<b>Technical characteristics</b>	Single or multiple RTP response(s) per message are allowed, subject to bilateral agreement between the Payee and Payee's RTP Service Provider.
<b>Rules applied:</b>	If the response of the Request for Status Update is: "Initial RTP (or RfC) never received", the Payee or Payee's RTP Service Provider needs to resend the original RTP (or RfC).
<b>Remarks</b>	<p>These attributes reflect business requirements and do not prescribe fields in the SRTTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.</p> <p>The Payee's RTP Service Provider can decide bilaterally with the Payee which of the DS-17 attributes will be presented (to the Payee) depending on the nature of the Customer and the channel used.</p>

## 2.5 Business requirements for attributes

This section defines the business requirements for the attributes used by the Scheme. The attributes used in the RTP datasets are described below.

This numbering is only for cross referencing purposes within the Rulebook.

AT-01	Identifier of the Payer
AT-02	Name of the Payer
AT-03	Address of the Payer
AT-04	Amount of the RTP
AT-05	RTP Remittance Information to be inserted in the payment
AT-06	Identifier of the Payer's RTP Service Provider
AT-07	Requested Execution Date /Time of the payment to be initiated
AT-20	IBAN of the Payee
AT-21	Name of the Payee
AT-22	Address of the Payee
AT-23	BIC code of the Payee's PSP
AT-24	Payee's identification code
AT-28	Name of the Payee's Reference Party
AT-29	Identification code of the Payee's Reference Party
AT-30	Address of the Payee's Reference Party
AT-32	Trade Name of the Payee
AT-34	Trade Name of Payee's Reference Party
AT-35	Identifier of the Payee's RTP Service Provider
AT-40	Identification code of the Scheme
AT-41	Payee's end-to-end reference of the RTP



AT-44	Purpose of the RTP
AT-45	Category purpose of the RTP
AT-50	Reason code for the RfC of the RTP
AT-51	Specific reference of the Payee's RTP Service Provider for the RfC of the RTP
AT-52	Additional Information to AT-50 Reason code for the RfC of the RTP
AT-55	Reason code for non-acceptance of the RfC of the RTP
AT-63	Additional unique reference provided by the Payee's RTP Service Provider
AT-64	Trade Name of the Payer
AT-65	Type of payment instrument requested by the Payee
AT-66	Payee's payment conditions
AT-67	Payment date (as decided by the Payer)
AT-68	Accepted amount (as decided by the Payer)
AT-69	Payment instrument accepted
AT-70	Date and Time stamp of the RfC
AT-71	Date and Time Stamp of the RfC response by the Payer's RTP Service Provider
AT-72	Payer's RTP Service Provider reference of the response to the RfC
AT-73	Status reason response code for the Request for Status Update
AT-74	Date and Time Stamp of the Request for Status update
AT-75	Reference of the Request for Status update
AT-76	Payer's RTP Service Provider reference of the response to the Request for Status Update
AT-77	Expiry Date/Time of the RTP
AT-78	Attachment sent by the Payee to the Payer in the RTP
AT-79	Date and Time Stamp of the RTP
AT-87	Remittance Information for the Payer
AT-89	Placeholder for charges
AT-90	Merchant Category Code of the Payee
AT-91	Flag for positive functional confirmation message
AT-R1	Type of response or "R" message
AT-R2	Identification of the type of party initiating the response or "R" message
AT-R3	Reason code for non-acceptance of the RTP
AT-R5	Specific reference of the RTP Service Provider initiating the Reject or Confirmation
AT-R9	Date and Time Stamp of the Reject
AT-R10	Payer's response date/time
AT-R11	Date and Time stamp of the functional positive confirmation
AT-R12	Reference of the response provided by the Payer





AT-R13 Date and Time Stamp of the RTP Service Provider's answer

AT-R14 Reference of the response provided by the Payer's RTP Service Provider

### 2.5.1 Attribute details

<b>Identification:</b>	<b>AT-01</b>
<b>Name:</b>	<b>Identifier of the Payer</b>
<b>Description:</b>	The identifier of the Payer to be debited for the Credit Transfer instruction. This could for example be an IBAN or - if supported by the Payer's and Payee's RTP Service Provider - e.g., alias, token or proxy.

<b>Identification:</b>	<b>AT-02</b>
<b>Name:</b>	<b>Name of the Payer</b>
<b>Description:</b>	The information should reflect the name of the Payer of the RTP.

<b>Identification:</b>	<b>AT-03</b>
<b>Name:</b>	<b>Address of the Payer</b>
<b>Description:</b>	The information should reflect the address of the Payer of the RTP.

<b>Identification:</b>	<b>AT-04</b>
<b>Name:</b>	<b>Amount of the RTP<sup>4</sup></b>
<b>Description:</b>	<p>The amount contains two parts, the first is expressed in euro, and the second is expressed in euro cents.</p> <p>The first part must be larger than or equal to zero euro, and equal to or not larger than 999.999.999 euro. The second part must be larger than or equal to zero euro cent, and smaller than or equal to 99 euro cents.</p> <p>The combined value of 0,00 euro (zero euro and zero euro cent) is not allowed.</p>

<sup>4</sup> it should be noted that depending on the payment instrument used the amount could be limited.



<b>Identification:</b>	<b>AT-05</b>
<b>Name:</b>	<b>RTP Remittance Information to be inserted in the payment</b>
<b>Description:</b>	<p>The RTP Remittance Information to be inserted by the Payer in the payment as required by the Payee to reconcile the payment with the RTP. To ensure adequate reconciliation, AT-41 'Payee's end-to-end reference of the RTP' should be embedded in AT-05. If so it may be either:</p> <p>A maximum of 140 characters for unstructured Remittance Information;</p> <p>OR</p> <p>Structured Remittance Information of a maximum of 140 characters according to detailed rules to be defined.</p> <p>EPC recommends Payee's to adopt the ISO 11649 standard for a 'Structured creditor reference to the Remittance Information' [6] identified in the Rulebook as 'structured creditor reference' as the preferred remittance data convention for identifying payment referring to a single invoice, to be part of the structured Remittance Information.</p>

<b>Identification:</b>	<b>AT-06</b>
<b>Name:</b>	<b>Identifier of the Payer's RTP Service Provider</b>
<b>Description:</b>	The identifier of the Payer's RTP Service Provider, which could for example be a BIC or another ID.

<b>Identification:</b>	<b>AT-07</b>
<b>Name:</b>	<b>Requested Execution Date/Time of the payment to be initiated</b>
<b>Description:</b>	<p>This date/time corresponds with a date/time requested by a Payee by when the payment needs to be initiated at the latest.</p> <p>Depending on the date and time mentioned, it expresses "Pay now /Pay later" as described under 1.11. In combination with AT-77 "Expiry Date/Time of the RTP", it allows to express the reaction asked for by the Payee, i.e. "Accept now / Pay now", "Accept now / Pay later" or "Accept later / Pay later".</p>

<b>Identification:</b>	<b>AT-20</b>
<b>Name:</b>	<b>IBAN of the Payee</b>
<b>Description:</b>	The International Bank Account Number used to uniquely identify the account of the Payee at its financial institution. The ISO standard 13616 [4] applies.

<b>Identification:</b>	<b>AT-21</b>
<b>Name:</b>	<b>Name of the Payee</b>
<b>Description:</b>	The information should reflect the name of the Payee (which can be different from the Trade Name).



<b>Identification:</b>	<b>AT-22</b>
<b>Name:</b>	<b>Address of the Payee</b>
<b>Description:</b>	The information should reflect the address of the Payee.

<b>Identification:</b>	<b>AT-23</b>
<b>Name:</b>	<b>BIC code of the Payee's PSP</b>
<b>Description:</b>	The Business Identifier Code of the Payee's PSP.

<b>Identification:</b>	<b>AT-24</b>
<b>Name:</b>	<b>Payee's identification code</b>
<b>Description:</b>	An identification code supplied by the Payee.

<b>Identification:</b>	<b>AT-28</b>
<b>Name:</b>	<b>Name of the Payee's Reference Party</b>
<b>Description:</b>	<p>The name of a person/entity in relation to whom a Payee receives a payment.</p> <p>The Payee's Reference Party is a person/entity on behalf of or in connection with whom the Payee receives a payment.</p>

<b>Identification:</b>	<b>AT-29</b>
<b>Name:</b>	<b>Identification code of the Payee's Reference Party</b>
<b>Description:</b>	<p>A code supplied by the Payee and to be delivered unaltered to the Payer.</p> <p>The Payee's Reference Party is a person/entity on behalf of or in connection with whom the Payee receives a payment.</p>

<b>Identification:</b>	<b>AT-30</b>
<b>Name:</b>	<b>Address of the Payee's Reference Party</b>
<b>Description:</b>	<p>The information should reflect the address of the Payee's Reference Party.</p> <p>The Payee's Reference Party is a person/entity on behalf of or in connection with whom the Payee receives a payment.</p>

<b>Identification:</b>	<b>AT-32</b>
<b>Name:</b>	<b>Trade Name of the Payee</b>
<b>Description:</b>	A name used by the Payee in dealing with Customers, which may not be the same as the one it uses for legal purposes.

<b>Identification:</b>	<b>AT-34</b>
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<b>Name:</b>	<b>Trade Name of Payee's Reference Party</b>
<b>Description:</b>	<p>A name used by a Payee's Reference Party in dealing with Customers, which may not be the same as the one it uses for legal purposes.</p> <p>The Payee's Reference Party is a person/entity on behalf of or in connection with whom the Payee receives a payment.</p>

<b>Identification:</b>	<b>AT-35</b>
<b>Name:</b>	<b>Identifier of the Payee's RTP Service Provider</b>
<b>Description:</b>	The identifier of the Payee's RTP Service Provider, which could for example be a BIC or another ID.

<b>Identification:</b>	<b>AT-40</b>
<b>Name:</b>	<b>Identification code of the Scheme</b>
<b>Description:</b>	To differentiate SRTPs from those of any other scheme sharing common logical and physical models.

<b>Identification:</b>	<b>AT-41</b>
<b>Name:</b>	<b>Payee's end-to-end reference of the RTP</b>
<b>Description:</b>	This reference identifies for a given Payee each RTP presented to the Payee's RTP Service Provider, in a unique way. This reference will be transmitted in the entire process of the handling of the RTP process from acceptance until the finality of the transaction. It must be returned in any response handling process-step by any party involved. The Payee cannot request for any other referencing information to be returned to him/her, in order to identify an RTP. The Payee must define the internal structure of this reference; it can only be expected to be meaningful to the Payee.
<b>Value range:</b>	If no reference is provided by the Payee, this attribute has default value "Not provided".

<b>Identification:</b>	<b>AT-44</b>
<b>Name:</b>	<b>Purpose of the RTP</b>
<b>Description:</b>	The purpose of the RTP is the underlying reason for the RTP, i.e. information on the nature of such transaction.

<b>Identification:</b>	<b>AT-45</b>
<b>Name:</b>	<b>Category purpose of the RTP</b>
<b>Description:</b>	The category purpose of the RTP is information on the high-level nature of the RTP. It can have different goals: allow the Payee's RTP Service Provider to offer a specific processing agreed with the Payee or allow the Payer's RTP Service Provider to apply a specific processing.



<b>Identification:</b>	<b>AT-50</b>
<b>Name:</b>	<b>Reason code for the RfC of the RTP</b>
<b>Description:</b>	This code explains the reason for initiating a RfC of the RTP.
<b>Value range:</b>	<p><u>Payee reason codes:</u></p> <ul style="list-style-type: none"> <li>▪ Duplicate</li> <li>▪ Technical error</li> <li>▪ Wrong amount</li> <li>▪ Underlying transaction was modified</li> <li>▪ Payer identification incorrect</li> <li>▪ Already paid by other means</li> <li>▪ Incorrect Expiry Date</li> </ul> <p><u>Payee's RTP Service Provider reason codes:</u></p> <ul style="list-style-type: none"> <li>▪ Duplicate</li> <li>▪ Technical error</li> <li>▪ Wrong amount</li> <li>▪ Payer identification incorrect</li> <li>▪ Suspicion of fraud</li> </ul>

<b>Identification:</b>	<b>AT-51</b>
<b>Name:</b>	<b>Specific reference of the Payee's RTP Service Provider for the RfC of the RTP</b>
<b>Description:</b>	This reference is determined by the Payee's RTP Service provider that initiates the RfC related to the initial RTP. It must be forwarded to the Payer's RTP Service Provider.

<b>Identification:</b>	<b>AT-52</b>
<b>Name:</b>	<b>Additional Information to AT-50 Reason code for the RfC of the RTP</b>
<b>Description:</b>	The Payee's RTP Service Provider may use this attribute for including additional information on AT-50. The text shall be in a comprehensible language to the Payer's RTP Service Provider receiving the RfC of the RTP who is obliged to act upon this information received.



<b>Identification:</b>	<b>AT-55</b>
<b>Name:</b>	<b>Reason code for non-acceptance of the RfC of the RTP</b>
<b>Description:</b>	The codes define the reason for non-acceptance of the RfC of the RTP.
<b>Value range</b>	<p><u>Codes to be used are:</u></p> <ul style="list-style-type: none"> <li>▪ Already rejected RTP</li> <li>▪ Already cancelled RTP</li> <li>▪ Payment already transmitted for execution</li> <li>▪ Already expired RTP</li> <li>▪ Already refused RTP</li> <li>▪ Unknown RTP</li> <li>▪ Regulatory reasons</li> </ul>

<b>Identification:</b>	<b>AT-63</b>
<b>Name:</b>	<b>Additional unique reference provided by the Payee's RTP Service Provider</b>
<b>Description:</b>	<p>This reference is provided in addition to AT-41 'Payee's end-to-end reference of the RTP'. It identifies - for a given Payee's RTP Service Provider - each RTP presented to the Payer's RTP Service Provider, in a unique way. This reference will be transmitted in the entire process of the handling of the RTP process from acceptance until the finality of the transaction. It must be returned in any response handling process-step by any party involved. The Payee's RTP Service Provider cannot request for any other referencing information to be returned to him/her, in order to identify an RTP. The Payee's RTP Service Provider must define the internal structure of this reference; it can only be expected to be meaningful to the Payee's RTP Service Provider.</p>

<b>Identification:</b>	<b>AT-64</b>
<b>Name:</b>	<b>Trade Name of the Payer</b>
<b>Description:</b>	A name used by a Payer (if a company) in dealing with Customers, which may not be the same as the one it uses for legal purposes.

<b>Identification:</b>	<b>AT-65</b>
<b>Name:</b>	<b>Type of payment instrument requested by the Payee</b>
<b>Description:</b>	<p>The type of payment instrument the Payee requests the Payer to use includes:</p> <ul style="list-style-type: none"> <li>▪ SCT</li> <li>▪ SCT Inst</li> <li>▪ High value payment</li> <li>▪ Other type of Credit Transfers (e.g. local Credit Transfers)</li> <li>▪ No preference</li> </ul>

<b>Identification:</b>	<b>AT-66</b>
<b>Name:</b>	<b>Payee's payment conditions</b>



<b>Description:</b>	Payment conditions offered by the Payee to the Payer include: <ul style="list-style-type: none"> <li>▪ Changeable amount (higher or lower)</li> <li>▪ Earlier payment date</li> </ul>
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<b>Identification:</b>	<b>AT-67</b>
<b>Name:</b>	<b>Payment date (as decided by the Payer)</b>
<b>Description:</b>	Date decided by the Payer for the payment of the accepted RTP.

<b>Identification:</b>	<b>AT-68</b>
<b>Name:</b>	<b>Accepted amount (as decided by the Payer)<sup>5</sup></b>
<b>Description:</b>	<p>Attribute can only be used if allowed by the Payee in DS-01 (AT-66).</p> <p>The amount is different than the amount specified in the RTP by the Payee.</p> <p>The amount contains two parts, the first is expressed in euro, and the second is expressed in euro cents.</p> <p>The first part must be larger than or equal to zero euro, and equal to or not larger than 999.999.999. The second part must be larger than or equal to zero cent, and smaller than or equal to 99 cents.</p> <p>The combined value of 0,00 (zero and zero cent) is not allowed.</p>

<b>Identification:</b>	<b>AT-69</b>
<b>Name:</b>	<b>Payment instrument accepted</b>
<b>Description:</b>	Confirms that the payment instrument requested by the Payee was accepted by the Payer.

<b>Identification:</b>	<b>AT-70</b>
<b>Name:</b>	<b>Date and Time Stamp of the RfC</b>
<b>Description:</b>	Date and time of when the Payee/Payee's RTP Service Provider has sent the RfC.

<b>Identification:</b>	<b>AT-71</b>
<b>Name:</b>	<b>Date and Time Stamp of the RfC response by the Payer's RTP Service Provider</b>
<b>Description:</b>	Date and time of when the Payer's RTP Service Provider has responded to the RfC.

<b>Identification:</b>	<b>AT-72</b>
<b>Name:</b>	<b>Payer's RTP Service Provider reference of the response to the RfC</b>
<b>Description:</b>	This is the reference provided by the Payer's RTP Service Provider in its response to a RfC.

<sup>5</sup> It should be noted that depending on the payment instrument used the amount could be limited.



<b>Identification:</b>	<b>AT-73</b>
<b>Name:</b>	<b>Status reason response code for Request for Status Update</b>
<b>Description:</b>	The codes define the response reasons for the Request for Status Update relating to an RTP or RfC.
<b>Value range</b>	<p>Codes to be used in context of RTP are:</p> <ul style="list-style-type: none"> <li>▪ Initial RTP never received</li> <li>▪ RTP has been received and can be processed further</li> <li>▪ Already accepted RTP (by the Payer)</li> <li>▪ Already rejected RTP</li> <li>▪ Already refused RTP</li> <li>▪ Already expired RTP</li> </ul> <p>Codes to be used in the context of RfC are:</p> <ul style="list-style-type: none"> <li>▪ RfC never received</li> <li>▪ RfC has been received and has been processed</li> <li>▪ RfC was already rejected</li> <li>▪ Already expired RTP</li> </ul>

<b>Identification:</b>	<b>AT-74</b>
<b>Name:</b>	<b>Date and Time Stamp of the Request for Status Update</b>
<b>Description:</b>	Date and time of when the Payee or Payee's RTP Service Provider has initiated a Request for Status update.

<b>Identification:</b>	<b>AT-75</b>
<b>Name:</b>	<b>Reference of the Request for Status Update</b>
<b>Description:</b>	This is the reference provided by the Payee or Payee's RTP Service Provider in a Request for Status Update.

<b>Identification:</b>	<b>AT-76</b>
<b>Name:</b>	<b>Payer's RTP Service Provider reference of the response to the Request for Status Update</b>
<b>Description:</b>	This is the reference provided by the Payer's RTP Service Provider in its response to a Request for Status Update.

<b>Identification:</b>	<b>AT-77</b>
<b>Name:</b>	<b>Expiry Date/Time of the RTP</b>
<b>Description:</b>	This date/time corresponds with the end of the period offered by the Payee to the Payer by when the RTP needs to be accepted or refused at the latest. Beyond this date/time the RTP becomes void.





	<p>Once Expiry Date/Time has been reached, the Payer's RTP Service Provider will send a negative response to the Payee's RTP Service Provider.</p> <p>Depending on the date mentioned, it expresses "Accept now / Accept later" as described under 1.11. In combination with AT-07 "Requested Execution Date/Time of the payment to be initiated" of the RTP, it allows to express the reaction asked for by the Payee, i.e. "Accept now / Pay now", "Accept now / Pay later" or "Accept later / Pay later".</p> <p>An Expiry Date/Time up to three months as of the date contained in AT-79 'Date and Time Stamp of the RTP' must always be accepted by the Payee's RTP Service Provider as well as by the Payer's RTP Service Provider. On the other hand, an Expiry Date/Time greater than three months may be rejected by the Payee's RTP Service Provider or Payer's RTP Service Provider. Thus, the full process of the RTP with the Payer must always be managed by its RTP Service Provider within 3 months.</p> <p>Subject to a bilateral agreement between the RTP Service Providers (Payer's and Payee's), an Expiry Date/Time greater than three months may be accepted.</p>
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<b>Identification:</b>	<b>AT-78</b>
<b>Name:</b>	<b>Attachment sent by the Payee to the Payer in the RTP</b>
<b>Description:</b>	<p>The Payee can include additional documents in an attachment to the RTP if the option is supported by the Payee's/Payer's RTP Service Providers.</p> <p>Document type/format values to be used as defined by ISO 20022.</p> <p>(Note: A URL can only be used as part of an AOS)</p>

<b>Identification:</b>	<b>AT-79</b>
<b>Name:</b>	<b>Date and Time Stamp of the RTP</b>
<b>Description:</b>	Date and time of when the RTP was created by the Payee's RTP Service Provider.

<b>Identification:</b>	<b>AT-87</b>
<b>Name:</b>	<b>Remittance Information for the Payer</b>
<b>Description:</b>	<p>The RTP remittance information passed on by the Payee to the Payer in order to allow the latter to unambiguously understand the reason or the underlying contractual relation behind the RTP. This remittance information is intended to the Payer only and is not to be put in the payment.</p> <p>It consists of a maximum of 140 characters of unstructured Remittance Information.</p> <p>The European Association of Corporate Treasurers (EACT) has developed a standard for formatting the contents of the unstructured Remittance Information.</p>

<b>Identification:</b>	<b>AT-89</b>
<b>Name:</b>	<b>Place holder for charges</b>
<b>Description:</b>	The amount contains two parts, the first is expressed in euro, and the second is expressed in euro cents.



	<p>The first part must be larger than or equal to zero euro, and equal to or not larger than 999.999.999 euro. The second part must be larger than or equal to zero euro cent, and smaller than or equal to 99 euro cents.</p> <p>The combined value of 0,00 euro (zero euro and zero euro cent) is not allowed.</p>
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<b>Identification:</b>	<b>AT-90</b>
<b>Name:</b>	<b>Merchant Category Code of the Payee</b>
<b>Description:</b>	<p>The information should reflect the merchant category code of the Payee.</p> <p>The Merchant Category Code (MCC) enables the classification of merchants into specific categories based on the type of business, trade or services supplied. The ISO standard 18245 [7] applies.</p>

<b>Identification:</b>	<b>AT-91</b>
<b>Name:</b>	<b>Flag for positive functional confirmation message</b>
<b>Description:</b>	The Payee and/or Payee's RTP Service Provider can indicate whether they require a positive functional confirmation message about successful validation of the RTP.

<b>Identification:</b>	<b>AT-R1</b>
<b>Name:</b>	<b>Type of response or "R" message</b>
<b>Description:</b>	This code allows to identify the type of response or "R" message in the handling of the RTP
<b>Value range:</b>	<p><u>Codes to be used are :</u></p> <ul style="list-style-type: none"> <li>▪ Acceptance</li> <li>▪ Reject</li> <li>▪ Refusal</li> <li>▪ RfC</li> <li>▪ Functional positive confirmation</li> <li>▪ Request for Status Update</li> </ul>

<b>Identification:</b>	<b>AT-R2</b>
<b>Name:</b>	<b>Identification of the type of party initiating the response or "R" message</b>
<b>Description:</b>	This attribute contains a code identifying the type of party initiating the response or "R" message.
<b>Value range:</b>	<p><u>Values applying to Reject messages:</u></p> <ul style="list-style-type: none"> <li>▪ Payee's RTP Service Provider</li> <li>▪ Payer's RTP Service Provider</li> </ul> <p><u>Values applying to acceptance/refusal messages:</u></p> <ul style="list-style-type: none"> <li>▪ Payer</li> </ul> <p><u>Values applying to positive confirmation messages:</u></p>



	<ul style="list-style-type: none"> <li>▪ Payer's RTP Service Provider</li> </ul> <p><u>Values applying to RfC messages:</u></p> <ul style="list-style-type: none"> <li>▪ Payee</li> <li>▪ Payee's RTP Service Provider</li> </ul> <p><u>Values applying to positive/negative response messages to RfC:</u></p> <ul style="list-style-type: none"> <li>▪ Payer's RTP Service Provider</li> </ul> <p><u>Values applying to Request for Status update messages:</u></p> <ul style="list-style-type: none"> <li>▪ Payee</li> <li>▪ Payee's RTP Service Provider</li> </ul> <p><u>Values applying for response to Request for Status update:</u></p> <ul style="list-style-type: none"> <li>▪ Payer's RTP Service Provider</li> </ul>
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<b>Identification:</b>	<b>AT-R3</b>
<b>Name:</b>	<b>Reason code for non-acceptance of the RTP</b>
<b>Description:</b>	This code identifies the reason for the non-acceptance of the RTP.
<b>Value range:</b>	<p>The reason codes for a Reject by the Payee's/Payer's RTP Service Provider are:</p> <ul style="list-style-type: none"> <li>▪ Payer Identifier incorrect (e.g. invalid IBAN)</li> <li>▪ RTP Service Provider Identifier incorrect (e.g. invalid BIC)</li> <li>▪ Duplicate RTP</li> <li>▪ Regulatory reason</li> <li>▪ Reason not specified</li> <li>▪ RTP not supported for this Payer</li> <li>▪ Payer or Payer's RTP Service Provider not reachable</li> <li>▪ Expiry date too long</li> <li>▪ Type of Payment instrument not supported</li> <li>▪ Expiry Date/Time reached</li> <li>▪ Suspicion of fraud</li> <li>▪ Technical reason</li> <li>▪ Attachments not supported</li> </ul> <p>The reason codes for a Refusal by the Payer are:</p> <ul style="list-style-type: none"> <li>▪ Wrong amount</li> <li>▪ Duplicate RTP</li> <li>▪ Reason not specified</li> <li>▪ Non-agreed RTP</li> <li>▪ Unknown Payee</li> <li>▪ Incorrect Expiry Date/Time</li> </ul>



<b>Identification:</b>	<b>AT-R5</b>
<b>Name:</b>	<b>Specific reference of the RTP Service Provider initiating the Reject or Confirmation</b>
<b>Description:</b>	<p>This reference, determined by the Payee's RTP Service Provider that initiates the Reject of the RTP, must be forwarded in the handling of the Reject message to the Payee. If the Reject was initiated by the Payer's RTP Service Provider, then this reference will be determined by the Payer's RTP Service and it must also be forwarded through the Payee's RTP Service Provider up to the Payee. It must be specified in any request by the Payee's or the Payee's RTP Service Provider to the initiating party to obtain more information about the reasons for the Reject.</p> <p>OR</p> <p>This reference, determined by the Payer's RTP Service Provider that initiates the functional positive confirmation of the RTP, must be forwarded to the Payee's RTP Service Provider and Payee.</p>

<b>Identification:</b>	<b>AT-R9</b>
<b>Name:</b>	<b>Date and Time Stamp of the Reject</b>
<b>Description:</b>	Date and time of when the RTP was rejected by either the Payee's RTP Service Provider or Payer's RTP Service Provider.

<b>Identification:</b>	<b>AT-R10</b>
<b>Name:</b>	<b>Payer's response date/time</b>
<b>Description:</b>	Date and time of when the RTP was accepted/refused by the Payer.

<b>Identification:</b>	<b>AT-R11</b>
<b>Name:</b>	<b>Date and Time Stamp of the functional positive confirmation</b>
<b>Description:</b>	Date and time of when the Payer's RTP Service Provider creates a functional positive confirmation to the Payee's RTP Service Provider about successful validation of the RTP and the fact that it can be processed further.

<b>Identification:</b>	<b>AT-R12</b>
<b>Name:</b>	<b>Reference of the response provided by the Payer</b>
<b>Description:</b>	This is the reference provided by the Payer in a positive or negative response to the RTP presentment.

<b>Identification:</b>	<b>AT-R13</b>
<b>Name:</b>	<b>Date and Time Stamp of the RTP Service Provider's answer</b>
<b>Description:</b>	Date and time of when the Payee's RTP Service Provider/Payer's RTP Service Provider has forwarded the Payer's response to the Payee/Payee's RTP Service Provider.



<b>Identification:</b>	AT-R14
<b>Name:</b>	Reference of the response provided by the Payer's RTP Service Provider
<b>Description:</b>	Reference provided by the Payer's RTP Service Provider in a positive or negative response to Payee's RTP Service Provider

### 3. Rights and obligations of Participants

*Disclaimer: This section is subject to further elaboration upon finalisation of the SRTP Adherence process.*

#### 3.1 The Scheme

Participation in the Scheme is on the basis of compliance with the following guiding principles:

- The eligibility criteria are set in a neutral and objective manner, and based solely on technical and security standard requirements;
- All eligible entities from all countries in SEPA shall be allowed to participate on the basis that the level playing field principle between PSPs and non-PSPs is respected;
- All Participants shall comply at all times with the rules of the Scheme.

#### 3.2 Reachability and interoperability

Participants commit to participate in the Scheme in the role of RTP Service Provider of the Payee, or in the role of RTP Service Provider of the Payer or in both roles by sending and/or receiving RTPs under the Scheme and processing them according to the rules of the Scheme.

Each Participant needs to achieve full reachability for the Scheme. To this extent, each Participant shall have in place technical arrangements that enable the Participant to send and/or receive RTPs to and/or from any other Participant in accordance with the rules of the Scheme.

There are several ways for Participants to send and/or receive RTPs to and/or from other Participants across SEPA.

A Participant can use the services of a third party to assist in the provision of its services to Payees and Payers. The Participant shall ensure that its arrangements with such third party are consistent with, and do not detract from, the requirements and obligations of the Rulebook and the related Implementation Guidelines [3].

A Participant uses the services of a third party at its own risk. The responsibility to comply at all times with the Rulebook's obligations stays with the Participant.

#### 3.3 Eligibility criteria

Handling of RTPs can be done by any RTP Service Provider who fulfils the Scheme eligibility requirements and is a registered Participant in the Scheme.

In order to be eligible as a Participant, a Participant must at all times:

- 1) fulfil the necessary identity verification requirements as part of the contractual relationship with its clients;
- 2) have the capacity to build and maintain a secure and reliable technical infrastructure for the connection with the RTP eco-system in order to be able to exchange RTP messages;
- 3) in case of outsourcing activities in the context of the SRTP service to third parties have in place legally binding agreements with all such third parties to ensure the correct provision of the SRTP service in accordance with the rules of the Scheme;



- 4) develop and effect operational and risk control measures appropriate to the business undertaken by the Participant;
- 5) follow the trust and security requirements outlined in Annex I (Trust and Security Annex);
- 6) fully comply with the applicable regulations in respect of data protection (GDPR);

A Participant shall notify the EPC Secretariat immediately of any matter that is material to the Participant's eligibility as a Participant under this section 3.3. The EPC Secretariat shall take reasonable steps to bring such notifications to the attention of all other Participants and the EPC Board.

### **3.4 Becoming a Participant**

#### **3.4.1 Application process**

The EPC Secretariat is responsible for approving applications to join the Scheme.

Any undertaking which is eligible under section 3.3 above may apply to become a Participant.

To apply to become a Participant, an undertaking shall submit to the EPC an executed and original Adherence Agreement (see Annex II) and Schedule information to the Adherence Agreement (see Annex II) and supporting documentation if required to the EPC.

The EPC Secretariat will determine whether or not the applicant is able to satisfy the eligibility criteria and make a positive or negative decision regarding the application. The EPC Secretariat will only reject applications on the basis of failure to meet these criteria.

Each legal entity that seeks to adhere to the Scheme, in the role of RTP Service Provider of the Payee, of the Payer or both, must agree to accept the rights and obligations of a Participant in relation to the Scheme. Upon admission to the Scheme, the adhering legal entity shall assume all of the rights and responsibilities arising from admission to the Scheme.

A subsidiary entity or affiliate of an adhering entity, i.e. each entity that has a separate and distinct legal personality within the adhering entity's group or organisational structure, must adhere separately from a parent or group entity. A subsidiary or affiliate shall be a Participant in its own right and shall assume all the rights and responsibilities arising from admission to the Scheme.

The EPC Secretariat uses reasonable efforts to send a written acknowledgement of receipt of the application to the applicant within 10 Business Days of receiving the application.

The EPC Secretariat shall use reasonable efforts to determine the application within 60 Calendar Days of receiving the application. In the event that the EPC Secretariat requires more time to arrive at a determination, it shall notify the applicant as soon as it is reasonably practicable to do so.

The EPC Secretariat may request the applicant to provide such additional information as may be required in the course of determining the application.

In the course of determining the application, the EPC Secretariat may take into consideration views expressed by national regulators (this term extends to include such bodies as insolvency officers, law enforcement authorities and local courts).

In the case of a successful application, the applicant will receive a written notification of admission to the Scheme within 5 Business Days following the confirmation of successful application. The EPC Secretariat may send the written notification to the applicant in paper or electronic format. The applicant becomes a Participant and becomes subject to the Rulebook on the Admission Date published on the EPC website (or later in line with the readiness date of the applicant).

Applicants shall provide accurate, up-to-date and complete information in relation to the criteria set out in the Rulebook. If an applicant fails to provide the necessary information, consideration of its application could be subject to delay or further investigation.



Only applications made in accordance with the template Adherence Agreement (see Annex II) and completed in the English language will be taken into consideration.

The completed adherence documents should be sent to the EPC via email (srtp@epc-cep.eu) for determining the application. The original documents should be sent via courier or regular mail to the following address:

European Payments Council AISBL  
Cours Saint-Michel 30  
B-1040, Brussels  
Belgium

#### **3.4.2 Unsuccessful applications**

The EPC Secretariat may reject an application for participation in the Scheme if an applicant fails to satisfy the eligibility criteria set out in the Rulebook.

Where an application is rejected, the EPC Secretariat shall provide the applicant with a written notification setting out the reasons for rejecting the application.

An applicant may not re-apply to become a Participant until three (3) months after the determination of its application by the EPC Secretariat or after a determination in a complaint procedure begun in accordance with the Rulebook or after a final determination of a tribunal or court responsible for determining the case.

#### **3.4.3 Complaints regarding unsuccessful applications**

An applicant whose application for participation in the Scheme has been rejected may file a complaint with the Dispute Resolution Committee (the “DRC”) for a re-consideration of its application. A complaint notice in such case must be filed within 21 Calendar Days of the applicant receiving a notification of rejection of its adherence application. The complaint notice must include a copy of the adherence application together with a copy of the written notification setting out the reasons for rejecting the application supplied to the applicant under section 3.5 and any other information relevant for the complaint. The complaint shall be determined in accordance with the relevant provisions of the DRC Mandate (EPC150-19, as amended from time to time), which is made available on the EPC website.

### **3.5 Scheme register of Participants**

The EPC Secretariat shall maintain a Scheme register of Participants. The register shall contain the name, identifier, contact address and other details determined by the EPC in respect of the Participant.

The Scheme register of Participants shall be maintained in good and up-to-date order by the EPC Secretariat and arrangements will be made for such register to be made available to Participants when issued or updated, through publication on the EPC website.

If the Participant changes its details, so that the register does not carry accurate data in respect of the Participant, the Participant shall notify the EPC Secretariat as soon as it is reasonably practicable to do so. It is the responsibility of the Participant to ensure that the EPC Secretariat is provided with information in relation to the Participant that is accurate and up-to-date at all times.

In the event of Participants no longer fulfilling the eligibility criteria, no longer being able to pay their debts as they fall due, becoming insolvent or having ceased to exist (each an Event of Default), the EPC Secretariat may decide to rectify the register of Participants after verification of such event with the relevant national regulator or national authority. The failure of a Participant to pay the fees mentioned in section 1.13 of the Rulebook shall constitute an Event of Default for the purposes of this section, on the basis of which the EPC may, at its sole discretion and upon notice by registered mail, temporarily or permanently suspend the entry of the Participant in the register of Participants, as of the first following update publication, but not earlier than 30 Calendar Days after the issuance of such notice of suspension.



The register of Participants, containing the Participants' EPC registration number, name, address, operational readiness date, Scheme leaving date (if applicable), may be accessed and searched through the EPC website. The register is not an operational database in respect of Scheme usage. Any operational data needed by Participants in relation to other Participants shall be supplied outside of the Scheme.

By submitting an application to become a Participant, an undertaking consents to publication of the details referred to in this section.

### **3.6 Obligations of Participants**

As a general principle, all Participants shall use all reasonable efforts, undertaken diligently and in good faith, to perform their obligations under the Rulebook, including but not limited to ensuring their continuous reachability and to handling the RTP process in a timely manner;

#### **3.6.1 Obligations of a Payee's RTP Service Provider**

A Payee's RTP Service Provider shall:

- 1) Ensure that Terms and Conditions exist governing the provision and use of services relating to the Scheme;
- 2) Ensure that such Terms and Conditions are consistent with the Rulebook;
- 3) Ensure that such Terms and Conditions make adequate provision for the Payee's RTP Service Provider succession (e.g. through merger or acquisition), in accordance with the Rulebook;
- 4) Enter into an agreement governing the provision and use of services relating to the Scheme only after applying the principles of identity verification;
- 5) Ensure that such agreement is consistent with the Rulebook and that such agreement is complete, unambiguous and enforceable;
- 6) Not restrict its Payees from obtaining similar services relating to the Scheme from any other Payee's RTP Service Provider;
- 7) Provide to the Payer's RTP Service Provider the required RTP information in sufficient time and manner to allow the Payer's RTP Service Provider to comply with its obligations under the Rulebook;
- 8) Identify the RTP to the Payer's RTP Service Provider as an RTP made under the terms of the Scheme;
- 9) Treat any RTP not fulfilling the requirements of the Rulebook outside the Scheme or decline to process such instruction;
- 10) Provide to Payees the means of initiating RTPs and accepting the applicable data and format requirements;
- 11) Provide Payees with adequate information on their risks as well as the respective rights and obligations of the Payee, Payer, Payer's RTP Service Provider and Payee's RTP Service Provider, where relevant, including those specified in the applicable legislation, in relation to the RTP as well as to the Scheme in question, and information about the service level offered and any charges that apply to the service being performed;
- 12) Provide to Payees information for the submission and execution of RTPs through each available channel;
- 13) Process any RTP received and related messages for its Payee Instantly on a 24/7/365 basis;
- 14) Apply the standards set out in the RTP Service Provider Implementation Guidelines [3] to the processing of its received RTPs and to the provision of information to its Customers
- 15) Validate the syntax of the RTP, accept it if it is in accordance with the requirements of the Rulebook, and carry out response processing in accordance with the Rulebook if it is invalid together with a reason code and forward to the Payer without delay;
- 16) Ensure the authenticity and validity of the Payee's instructions;
- 17) In the event of a dispute, provide to the Payer's RTP Service Provider an explanation as to how an RTP has been processed and any further information reasonably requested;
- 18) Provide an explanation to the Payee of the reason for rejecting any RTP in a manner and within a timeframe as may be agreed with the Payee;





- 19) Following positive validation of an RTP, route the RTP to the specified Payer's RTP Service Provider Instantly
- 20) Effectuate response processing in accordance with the Rulebook;
- 21) Ensure adequate risk management and security, in particular compliance with the applicable provisions included in the Risk Management Annex (see Annex III);
- 22) Ensure the ongoing compliance of its own rules, procedures and agreements with the laws, regulations and generic supervisory requirements applicable to them;
- 23) Enter into legally binding agreements with their RTP related service providers covering all functions performed by those providers in direct connection with the Scheme, ensure that such agreements are complete, unambiguous and enforceable on each contractual party and safeguard the ongoing compliance of such agreements with the laws applicable to them;
- 24) Immediately (without any further delay) report to the EPC about unmitigated Risks of scheme-wide Importance ;
- 25) Without delay report to the EPC about issues or complaints related to RTPs that were raised by Payees and about internal or external audit findings, where such issues, complaints or findings are of scheme-wide importance;

A Payee's RTP Service Provider shall oblige each of its Payees, in relation to any RTP which the Payee's RTP Service Provider accepts, in accordance with the relevant requirements set out in the Rulebook, to:

- 26) Provide the Payee's RTP Service Provider with sufficient information for the Payee's RTP Service Provider to process the RTP in compliance with the Rulebook;
- 27) Supply the required RTP data accurately, consistently, and completely.

### **3.6.2 Obligations of a Payer's RTP Service Provider**

A Payer's RTP Service Provider shall:

- 1) Ensure that Terms and Conditions exist governing the provision and use of services relating to the Scheme;
- 2) Ensure that such Terms and Conditions are consistent with the Rulebook;
- 3) Ensure that such Terms and Conditions make adequate provision for the Payer's RTP Service Provider succession (e.g. through merger or acquisition), in accordance with the Rulebook;
- 4) Enter into an agreement governing the provision and use of services relating to the Scheme only after having identified its customers;
- 5) Ensure that such agreement is consistent with the Rulebook and that such agreement is complete, unambiguous and enforceable;
- 6) Not restrict its Payers from obtaining similar services relating to the Scheme from any other Payer's RTP Service Provider;
- 7) Provide to the Payee's RTP Service Provider the required RTP response information in sufficient time and manner to allow the Payee's RTP provider to comply with its obligations under the Rulebook;
- 8) Identify the RTP to the Payee's RTP Service Provider as an RTP made under the terms of the Scheme;
- 9) Treat any RTP not fulfilling the requirements of the Rulebook outside the Scheme or decline to process such instruction;
- 10) Provide Payers with adequate information on their risks as well as the respective rights and obligations of the Payee, Payer, Payer's RTP Service Provider and Payee's RTP Service Provider, where relevant, including those specified in the applicable legislation, in relation to the RTP as well as to the Scheme in question, and information about the service level offered and any charges that apply to the service being performed; and, if relevant, information of the connection to the payment to follow;
- 11) Process any RTP received and related messages for its Payer Instantly on a 24/7/365 basis;
- 12) Apply the standards set out in the RTP Implementation Guidelines [3] to the processing of its received RTPs and to the provision of information to its Customers;



- 13) Validate the syntax of the RTP, accept it if it is in accordance with the requirements of the Rulebook, and carry out response processing in accordance with the Rulebook if it is invalid together with a reason code and forward to the Payer without delay;
- 14) Ensure the authenticity and validity of the Payer's instructions;
- 15) In the event of a dispute, provide to the Payee's RTP Service Provider an explanation as to how an RTP has been processed and any further information reasonably requested;
- 16) Clearly indicate that the Payer has a choice between accepting or refusing an RTP
- 17) Effectuate response processing in accordance with the Rulebook;
- 18) Ensure adequate risk management and security, in particular compliance with the applicable provisions included in the Risk Management Annex (see Annex III);
- 19) Ensure the ongoing compliance of its own rules, procedures and agreements with the laws, regulations and generic supervisory requirements applicable to them;
- 20) Enter into legally binding agreements with their RTP related service providers covering all functions performed by those providers in direct connection with the Scheme, ensure that such agreements are complete, unambiguous and enforceable on each contractual party and safeguard the ongoing compliance of such agreements with the laws applicable to them.
- 21) Immediately (without any further delay) report to the EPC about unmitigated Risks of scheme-wide Importance;
- 22) Without delay report to the EPC about issues or complaints related to RTP that were raised by Payers and about internal or external audit findings, where such issues, complaints or findings are of scheme-wide importance.

### 3.7 Liability

#### 3.7.1 Liability of Participants for Breach of the Rulebook

A Participant's liability under the Rulebook is limited to the operation of an RTP and shall be kept separate from any liability arising from the subsequent payment.

A Participant who is party to an RTP shall be only liable to the other Participant who is also party to that RTP for all foreseeable losses, costs, damages and expenses (including reasonable legal fees), taxes and liabilities for any claims, demands or actions (each referred to as a "Loss"), where the Loss arises out of or in connection with:

- 1) Any breach of the Rulebook relating to the RTP by the relevant Participant, its employees or agents, and
- 2) Any negligent act or omission of the relevant Participant, its employees or agents relating to the RTP insofar as relevant to the operation of the Scheme, or
- 3) Any operational failure of the relevant Participant, its employees or agents relating to the RTP insofar as relevant to the operation of the Scheme, unless it is caused by Force Majeure.

#### 3.7.2 Force Majeure

A Participant shall not be liable for any failure, hindrance or delay in performance in whole or in part of its obligations under the Rulebook if such failure, hindrance or delay arises out of circumstances beyond its control. Such circumstances may include, but are not limited to, acts of God, criminal action, fire and flood.

#### 3.7.3 Liability of the EPC

The EPC, its agents, employees or the employees of its agents shall not be liable for:

- 1) anything done or omitted in the exercise of any discretion under the Rulebook, unless it is shown that the act or omission was effected in bad faith;
- 2) for any losses which are not foreseeable;
- 3) any activity of the [Certification Body] related to the screening of the technical and security requirements of applicant RTP Service Providers, besides what is enclosed in the contract conferring said service to the [Certification Body] (see Annex I Trust and Security Framework);



### 3.8 Compliance

#### 3.8.1 General

Each Participant shall comply with:

- The Rulebook, including amendments as and when they are made and properly communicated to Participants;
- The Scheme Implementation Guidelines [3];

The parties to the Rulebook are the EPC and each Participant. The Rulebook is a multilateral agreement comprising contracts between:

- The EPC and each Participant; and
- Each Participant and every other Participant.

A person who is not a party to the Rulebook shall have no rights or obligations under the Rulebook.

A Participant shall procure that its employees, its agents and the employees of its agents comply with all applicable obligations under the Rulebook.

#### 3.8.2 Dispute Resolution Committee

The Dispute Resolution Committee (DRC) is responsible for performing the compliance function related to the Scheme. The role of the DRC is limited to the following:

- Scheme administration related complaints – the DRC shall be responsible for investigating complaints from applicant Participants whose application for participation in the Scheme has been rejected; and
- Scheme compliance related complaints – the DRC shall be responsible for investigating alleged breaches of the Rulebook of its own accord or following a complaint made by one or more Participants, evaluating such complaints and determining appropriate sanctions against Participants who are found to be in breach.
- Appeals – the DRC shall be responsible for hearing appeals brought in respect of decisions taken under the DRC's scheme administration (adherence) and compliance functions in accordance with a fair process that is separate from the process of decision-making at first instance.

The DRC Mandate sets out the dispute resolution and appeals processes in the context of Scheme Management.

### 3.9 Termination

A Participant may terminate its status as a Participant by giving no less than one (1) months' prior written notice to the EPC Secretariat, such notice to take effect on a designated day. As soon as reasonably practicable after receipt of such notice, it shall be published to all other Participants in an appropriate manner.

The EPC Secretariat may terminate the adherence to the scheme of a participant in the case the conditions of the Adherence Agreement are no longer met or for any other reason imposed by a regulatory authority.

Notwithstanding the previous paragraph, upon receipt of the Participant's notice of termination by the EPC Secretariat, the Participant and the EPC Secretariat may mutually agree for the termination to take effect on any day prior to the relevant designated day.

There is no pro-rata reimbursement of the annual EPC participation fee.

A former Participant shall continue to be subject to the Rulebook in respect of all activities which were conducted prior to termination of its status as a Participant and which were subject to the Rulebook, until the date on which all obligations to which it was subject under the Rulebook prior to termination have been satisfied.



Upon termination of its status as a Participant, an undertaking shall not incur any new obligations under the Rulebook. Further, upon such termination, the remaining Participants shall not incur any new obligations under the Rulebook in respect of such undertaking's prior status as a Participant.

The effective date of termination of a Participant's status as a Participant is (where the Participant has given notice in accordance with the first paragraph of the present section) the effective date of such notice, or (in any other case) the date on which the Participant's name is deleted from the Register of Participants, and as of that date the Participant's rights and obligations under the Rulebook shall cease to have effect except as stated in this section 3.9.

This section, as well as sections 3.7.1, 3.7.2, 3.8, 3.10 and 3.11 of the Rulebook shall continue to be enforceable against a Participant, notwithstanding termination of such Participant's status as a Participant.

### **3.10 Intellectual property**

The Participants acknowledge that any copyright in the Rulebook belongs to the EPC. The Participants shall not assert contrary claims or deal with the Rulebook in a manner that infringes or is likely to infringe the copyright held by the EPC in the Rulebook.

### **3.11 Contractual provisions**

The Rulebook contains legal obligations which are binding on the Participants and which are enforceable against a Participant by the EPC or another Participant. The whole Rulebook is intended to have legal effect. In the event of any inconsistency between the provisions of the Rulebook, the provisions of this chapter 3 shall prevail. Subject to the prevalence of provisions in this chapter 3, the provisions of chapter 2 shall prevail over any other provision in the Rulebook.

In the event of an inconsistency between the provisions of the Rulebook and any other agreement or convention between the Participants and the EPC in relation to the subject matter of this Rulebook, the provisions of this Rulebook shall prevail.

Every document that is required to be provided under the Rulebook shall be provided in the English language.

Any reference in the Rulebook to a person or an undertaking (howsoever described) shall include its successors.

Headings in the Rulebook are used for ease of reference only.

The Rulebook is drawn up in the English language. If the Rulebook is translated into any other language, the English language text prevails.

### **3.12 Applicable legal framework**

Each Participant shall comply with the relevant applicable data protection framework, in particular General Data Protection Regulation (GDPR). Participants that are not subject to the GDPR under their national law shall, vis-à-vis other Participants and vis-à-vis their Customers, and to the extent permitted by the national law applicable to such Participant, comply with and perform obligations that are substantially equivalent to the provisions enclosed under the GDPR.

Each Participant shall refrain, to the extent reasonably possible, from exercising any rights accorded to it under its national law vis-à-vis other Participants and vis-à-vis its Customers that either conflict or that could potentially conflict with relevant provisions of the applicable data protection regulation, notably GDPR.

Each Participant shall at all times comply, either directly or indirectly, with the relevant legal framework applicable in connection to the activities set out under the Rulebook or with provisions that are substantially equivalent to those provisions.

### **3.13 Governing law**

The governing laws of the agreements in relation to the Scheme are as follows:



- The Rulebook is governed by Belgian law.
- The Adherence Agreement is governed by Belgian law.

Each Participant shall refrain, to the extent reasonably possible, from exercising any rights accorded to it under its national law vis-à-vis other Participants and vis-à-vis its Customers that either conflict or that could potentially conflict with the provisions set forth in the Rulebook and the Adherence Agreement.

## 4. Scheme Management

### 4.1 Request-To-Pay Task Force (RTP TF)

#### 4.1.1 Composition of the RTP TF

The RTP TF will consist of a maximum of 30 members drawn from representatives of EPC Members who participate in and contribute to Module 2 in 2020 (see section 3.3 for eligibility criteria).

The composition of the RTP TF will be initiated by the Nominating and Governance Committee (NGC), with a call for candidates published through the EPC Secretariat. The EPC Board will approve the final composition. The same procedure will apply to subsequent vacancies and additions. Replacements of RTP TF members during a mandate term are subject to NGC approval only. This rule does not apply to the role of Chair, the appointment of which as well as any subsequent changes during the mandate term require the endorsement of the Board. Guests may be invited to participate in an RTP TF meeting following approval by the RTP TF Chair and after consulting with the RTP TF and the EPC Secretariat. The composition of the RTP TF will be well balanced in terms of skills and experience, geographic representation and types of institution represented.

One alternate may be appointed to each RTP TF member, subject to NGC approval. An alternate shall be appointed for the duration of the mandate of the relevant RTP TF member and may only attend an RTP TF meeting when the relevant RTP TF member is unable to attend such meeting.

The RTP TF Chair will be elected by the EPC Board following a recommendation by the NGC that the candidate(s) meet(s) the profile for the role. In particular the Chair will be a senior PSP or association representative with wide strategic and practical experience of the electronic payments market, and with the available time and commitment. The Chair will be responsible for proactively guiding the RTP TF in meeting its deliverables and ensuring coherence with EPC objectives.

The Secretary of the RTP TF will be provided by the EPC Secretariat. The Secretary supports the Chair and is accountable for ensuring compliance with EPC processes.

#### 4.1.2 Organisation

The RTP TF will meet physically or by telephone conference, according to the demands of its scope of work.

Calls for meetings and agendas will be issued at least two weeks in advance and meeting papers will be provided at least one week in advance. Minutes will be made available by the EPC Secretariat to all RTP TF members and as appropriate to guests, as soon as possible and within one month of the meeting.

The RTP TF will develop its conclusions and recommendations on the basis of broad consensus. In circumstances where such consensus is not achievable, and the matter is appropriate for the conduct of a vote, a vote may be taken and, for this to be binding on the group, a 2/3 majority on the basis of a quorum of 2/3 of the RTP TF membership must be obtained. In the event of a serious divergence of views, reference will be made to the Board for advice and guidance.

When reporting the outcome of RTP TF deliberations to the EPC Board, and recording them in minutes, reference will be made to both majority and minority positions

#### 4.1.3 Mandate

The RTP TF holds its mandate from and is accountable to the EPC Board. It will operate under these Terms of Reference from its inception and will hold its mandate until otherwise directed by the EPC Board.



The members of the RTP TF will at all times execute their mandate in accordance with the stipulations of the EPC Code of Conduct on competition law, as amended from time to time.

#### 4.1.4 Scope

The RTP TF shall be responsible for performing the following functions of Scheme management:

- Supervision of the adherence function of the Scheme (as performed by the EPC Secretariat);
- Management of the maintenance and the evolution of the Scheme (with support of the Scheme Evolution and Maintenance Standard Task Force (SEMSTF) for the development of the SRTP Implementation Guidelines [3]).
- Interaction with the relevant stakeholders (via the RTP MSG);
- Proposal of the annual work plan, budget and Participant fees, for final approval by the General Assembly.

The RTP TF can decide to set up subgroups for the elaboration of the agreed deliverables. The RTP TF will designate the Chair and outline the mandate, scope and deliverables of the subgroups. The subgroups will report to the RTP TF.

## 4.2 Maintenance and evolution (change management process)

### 4.2.1 Guiding principles

It is a key objective of the EPC that the Scheme is able to evolve with a developing payments market. To meet the demands of the Participants and Stakeholders including end-users, PSP and non-PSPS communities, the Scheme shall be **subject to a change management process** that is structured, transparent and open, governed by the rules of the management and evolution function of SEPA Scheme Management.

The key principles underpinning change management are the following:

- Innovation - the Scheme shall be open to innovative proposals to improve delivery of the Scheme in order that the Scheme is competitive, efficient and able to benefit from the latest developments in payments technology.
- Compliance with applicable legislation and regulation - the Scheme shall be and remain at all times in compliance with the relevant Belgian and EU legislation and with any relevant regulatory requirements.
- Transparency - the change management process shall be transparent and open so that changes implemented into the Scheme are carefully considered and scrutinised. Establishing open channels for Participants, end-users and suppliers to propose changes is a key aim of change management.
- Impact analysis - proposals for change are supported, where appropriate, by a careful analysis evaluating its impact on the Scheme to ensure that implemented changes are viable.
- Development of an integrated European landscape (SEPA) – The Scheme is an important platform for Participants to develop SEPA-enabled products and services that allow both end-users and Participants to take advantage of the development of and investment in SEPA.

### 4.2.2 Role of the RTP TF

The change management process of the Scheme shall be performed by the RTP TF who will formulate recommendations on the Change Requests received and interact with Stakeholders and end-users on the evolution of the Scheme and implement changes, taking into account the overall strategy and policy goals of SEPA and the EPC, identifying key needs and finding appropriate solutions.

### 4.2.3 Submission of Change Requests to the EPC Secretariat

A Change Request denotes any concrete and comprehensible proposal for making a change to the Scheme which is to be presented along with a substantiated reasoning on why and how it concerns the Initiator (or the Stakeholders it is representing). A Change Request may be devised by any individual or organisation that





is able to claim a legitimate interest in this change management process and is submitted to the EPC Secretariat.

A Change Request shall be submitted to the EPC Secretariat in accordance with the rules set out in this section. Change Requests shall be submitted in all cases in accordance with a format which will be published for this purpose on the EPC website.

The Initiator needs to substantiate the interests it represents (e.g., a specific institution, an association of institutions at national or at SEPA-level) in order that the RTP TF and any contributor during the public consultation can understand the potential impact of the Change Request on the concerned Participant or Stakeholder.

It is recommended that different individuals or organisations representing as a whole a specific Stakeholder community at national and/or at SEPA level through e.g., an association or a representative body, agree first on a joint Change Request on that Stakeholder community level and then submit it to the EPC Secretariat. Such a joint Change Request will ease the Change Request review process for the RTP TF prior to the public consultation and for the contributors when analysing the Change Requests during the public consultation.

It is recommended that the Initiator supports the Change Request, where appropriate, **with an impact analysis**. Such an impact analysis emphasises the merits of the Change Request and can influence the formulation of the RTP TF recommendation on the Change Request prior to the start of the public consultation and the opinion of the contributors when analysing the Change Requests during the public consultation.

#### **4.2.4 Acknowledgement of receipt of a Change Request**

The EPC Secretariat shall acknowledge receipt of the Change Request to the Initiator within 5 Business Days of receiving the Change Request. An acknowledgement of receipt does not imply that a Change Request has been accepted but only that the Change Request has been received.

##### **4.2.4.1 Consideration of a Change Request**

The RTP TF shall analyse (a) whether the change as suggested in a Change Request falls within the scope of the Scheme and (b) whether the change proposed by the Change Request is a **Minor Change** or a Major Change.

In respect of (a), as part of this analysis, the RTP TF shall consider the change proposed by a Change Request in accordance with the following broad criteria:

- the change presents a case for wide SEPA market-acceptance;
- the change is sufficiently concrete
- the change is feasible to implement; and
- the change must not compromise SEPA-wide interoperability of the Scheme or the integrity of the Scheme.

In respect of (b), the RTP TF shall assess whether a Change Request proposing a change can be defined as a Minor Change or a Major Change.

A Minor Change is a change of an uncontroversial and usually technical nature that facilitates the comprehension and use of the Rulebook. Clarifications of existing rules shall not be deemed to affect the substance of the Rulebook or the Scheme and will therefore be a Minor Change. More information about the process for Minor Changes is set out in section 4.2.6 of this Rulebook.

A Major Change by contrast is a change that affects or proposes to alter the substance of the Rulebook and the Scheme. Examples of such changes include the proposals for new services to be offered in the Scheme, or changes affecting policy. Changes that are classified as Major Changes are approved through detailed consultation.



#### 4.2.4.2 Publication of Change Requests

All Change Requests that comply with the published EPC template for Change Requests and with the section 4.2.4.1 of this Rulebook shall be submitted for public consultation. The RTP TF shall provide the Initiator with a written response before the start of the public consultation indicating the reasons in the event that a Change Request cannot be considered for the public consultation.

#### 4.2.5 Process for Major Rulebook changes

##### 4.2.5.1 Preparation of RTP TF recommendation

Once a Change Request from the Initiator has been classified as a Major Change by the RTP TF, the RTP TF is responsible for analysing in detail the submitted Change Request (and if provided the related impact analysis) and for preparing its recommendation for the public consultation.

The analysis of the RTP TF will also indicate if the Change Request meets the criteria set out in section 4.2.4 of this Rulebook. The RTP TF may ask the Initiator to provide an impact analysis to demonstrate the potential of the Change Request.

The RTP TF will determine whether any Change Request which includes a request for expedited implementation on grounds that the proposed change constitutes a non-operational change, does indeed qualify as such. If the RTP TF is satisfied that a Change Request would have no operational impact on Participants and that it is suitable for an expedited implementation, the RTP TF will make a recommendation to the EPC Board that the Change Request is implemented as a non-operational change.

Where the change as presented in the Change Request proposes to modify the Rulebook, the RTP TF recommendation on the basis of the Change Request shall also show the likely amendments to be made to the Rulebook in case of implementing the proposed change.

The RTP TF shall make all reasonable efforts to complete the analysis and its recommendation for each Change Request in a timely manner. Each Change Request will be given one of the RTP TF Recommendation options below:

- a. The change is already provided for in the Scheme: No action is necessary for the EPC.
- b. The change should be incorporated into the Scheme: The Change Request becomes part of the Scheme and the Rulebook is amended accordingly.
- c. The change should be included in the Scheme as an optional feature:
  - The new feature is optional, and the Rulebook will be amended accordingly.
  - Each Participant may decide to offer the feature to its Customers, or not.
- d. The change is not considered fit for the SEPA Geographic Area.
- e. The change cannot be part of the Scheme:
  - It is technically impossible or otherwise not feasible (to be explained on a case by case basis).
  - It is out of scope of the Scheme.

The RTP TF will share the public consultation document containing the Change Requests and the related RTP TF recommendations with the EPC Board prior to the start of the public consultation on the Change Requests.

##### 4.2.5.2 Dialogue with the Initiator

In the course of developing its recommendation on the Change Request, the RTP TF may consult with the Initiator for clarification purposes. To that end the RTP TF can invite the Initiator to present its Change Request(s).

The Initiator can also ask the EPC Secretariat to present its Change Request in further detail to the RTP TF.





#### **4.2.5.3 Public consultation on Change Request**

Once the RTP TF has concluded on its recommendations related to each Change Request, the RTP TF shall begin the process of consulting Participants and Stakeholders on the submitted Change Requests, via a public consultation. The public consultation shall start with the publication of the public consultation document on the EPC website.

The RTP TF shall aim to conclude the public consultations after 90 Calendar Days of publication of the public consultation document on the EPC website.

Participants are requested to inform whether they support or not the Change Request or the related RTP TF Recommendation. Participants may provide comments on the Change Requests to the RTP TF.

#### **4.2.5.4 Process following public consultation**

The RTP TF shall collect and analyse the support for each Change Request and the comments received from all Participants and Stakeholders and shall develop its Change Proposals based on the comments received from the public consultation.

A Change Proposal as developed by the RTP TF may bring together more than one change, developed from one or more Change Requests.

The RTP TF will consolidate the Change Proposals, along with each Change Request and the related non-confidential comments received from the contributors during the public consultation, in the Change Proposal Submission Document.

The Change Proposal Submission Document shall indicate that each stage of the change management process, from initiation to consultation, has been properly completed in respect of the Change Request submitted.

The Change Proposal Submission Document is then submitted to the EPC Board for decision-making purposes in accordance with section 4.2.5.5 of this Rulebook.

#### **4.2.5.5 EPC Board deliberations on the RTP TF Change Proposal Submission Document**

The EPC Board deliberates on the Change Proposal Submission Document from the RTP TF.

#### **4.2.5.6 Publication**

The Change Proposal Submission Document submitted to the EPC Board shall be published on the EPC website along with the decision of the EPC Board on each Change Proposal. The RTP TF shall publish all Change Requests and Change Proposals, irrespective of whether the change has been accepted or rejected by the EPC Board.

#### **4.2.5.7 Exceptional change**

In exceptional circumstances, the EPC Board can approve the urgent implementation of a Change Proposal only in cases whereby the failure to implement a change may result in a disruption to the Scheme or to users of the Scheme (e.g., material mistakes or significant flaws in the Scheme are reported).

The RTP TF shall prepare an exceptional change proposal submission document for submission to the EPC Board alongside the exceptional Change Proposal.

The EPC Board shall determine whether or not to accept the exceptional Change Proposal.

An exceptional Change Proposal that has been considered by the EPC Board shall be published on the EPC website together with the exceptional change proposal submission document and the decision of the EPC Board.

The EPC may implement an exceptional Change Proposal, as approved by the EPC Board, at the earliest from the Business Day following the date on which the exceptional Change Proposal is published on the EPC website. Such date will be determined by the EPC Board on a case by case basis.



#### 4.2.5.8 Change for regulatory reasons

The creation of or amendments to relevant rules and regulations might necessitate the urgent alignment of the Scheme with such rules and regulations.

In such case the RTP TF will prepare, in close cooperation with the LSG, a regulatory Change Proposal. This will be done as soon as reasonably possible, in light of the date on which the new or amended rules and regulations will enter into force.

The RTP TF shall complete a regulatory change proposal submission document for submission to the EPC Board alongside the regulatory Change Proposal. The regulatory change proposal submission document shall specify that the change proposed relates to a mandatory rule of law, and the reasons why the regular change management process could not be followed.

The EPC Board shall determine whether or not to accept the regulatory Change Proposal.

A regulatory Change Proposal that has been considered by the EPC Board shall be published on the EPC website together with the regulatory change proposal submission document and the decision of the EPC Board.

The EPC may implement a regulatory Change Proposal, as approved by the EPC Board, at the earliest from the Business Day following the date on which the regulatory Change Proposal is published on the EPC website. Such date will be determined by the EPC Board on a case by case basis following consideration of a recommendation from the RTP TF and the LSG.

#### 4.2.6 Process for Minor Rulebook changes

The RTP TF shall notify the list of Minor Changes within the public consultation document used for Major Rulebook Changes (see section 4.2.5.3 of this Rulebook).

As Minor Changes do not affect the substance of the Rulebook or the Scheme, the contributors taking part in the public consultation are not requested to provide comments to these Minor Changes. These Changes will also be included in the RTP TF change proposal submission document (see section 4.2.5.4 and 4.2.5.5 of this Rulebook).

In the event that the RTP TF receives extensive comments on the list of Minor Changes, where some items on the list are identified by contributors as potentially Major Changes, the RTP TF may remove the item from the list and consider re-classifying this item.

The RTP TF may consult with the relevant Initiator(s) on the status of the item with a view to determining whether a change is a Minor or a Major Change. Following such a consideration, the change may be re-classified and approved as a Major Change.

#### 4.2.7 Frequency of the change management process

The frequency of the change management process will be assessed and based on market needs and communicated well in advance.



## 5. Defined terms and abbreviations

Term/Abbreviation	Definition
<b>Acceptance</b>	The Payer accepts the RTP as presented by the Payer's RTP Service Provider.
<b>Additional Optional Services (AOS)</b>	Complementary features and services based on the Scheme, as described in section 1.12 of the Rulebook.
<b>Adherence Agreement</b>	The agreement to be completed as part of the process by which an entity applies to become a Participant. The agreement is found in Annex II of the Rulebook.
<b>Admission Date</b>	A date specified for admission to the SRTP Scheme for a group of successful applicants.
<b>API</b>	Application Programming Interface.
<b>Authentication</b>	The provision of assurance that a claimed characteristic of an entity is correct. The provision of assurance may be given by verifying an identity of a natural or legal person, device or process. (see ISO 12812 – Part 1)
<b>BIC</b>	Business Identifier Code. An 8 or 11 character ISO code assigned by SWIFT and used to identify a financial institution in financial transactions.
<b>Business Day</b>	A day on which RTP Service Providers in the relevant jurisdiction are generally open for business with Customers.
<b>Calendar Day</b>	A Calendar Day means any day of the year.
<b>Chair</b>	Refers to the Chair of the RTP TF.
<b>Certificate Authority</b>	An entity that issues digital certificates.
<b>Certification Body</b>	An independent entity that will certify that an applicant has the 'capability' from an operational, security, and business continuity point of view to fulfil the following list of requirements as defined in Annex I 'Trust and Security Framework'.
<b>Change Proposal</b>	A Change Proposal is formulated by the RTP TF on the basis of the Initiator's Change Request. A Change Proposal should take into account any impact analysis that may be submitted together with the Change Request, and any other details in relation to the change proposed.



<b>Change Proposal Submission Document</b>	A consolidation of the Change Requests, the related non-confidential comments received from the contributors during the public consultation and the related Change Proposals. The document is prepared by the RTP TF and certifies that each stage of the change management process has been properly completed.
<b>Change Request</b>	Any concrete and comprehensible proposal for making a change to the SRTP Scheme which is to be presented along with a substantiated reasoning. A Change Request may be devised by any individual or organisation that is able to claim a legitimate interest in this change management process (the “Initiator”) and then submitted to the EPC Secretariat in accordance with the procedures set out in section 4.2.
<b>Credit Transfer</b>	An instruction given by an originator to an originator PSP requesting the execution of a credit transfer transaction and directly or indirectly initiated in accordance with the provisions of the Payment Services Directive.
<b>Customer</b>	Payee or Payer.
<b>DRC</b>	Dispute Resolution Committee.
<b>EIPP</b>	Electronic Invoice Presentment and Payment.
<b>Enrolment</b>	The action or process of integrating a new customer, which is performed by the Payee’s or Payer’s RTP Service Provider.
<b>EPC</b>	The European Payments Council.
<b>EPC Code of Conduct</b>	EPC Competition Law Code of Conduct.
<b>Event of Default</b>	Each event indicating that a Scheme Participant is no longer able to pay its debts as they fall due, becomes or became insolvent or has ceased to exist (each an Event of Default), including but not limited to the failure of a Scheme Participant to pay the fees mentioned in section 1.13 of this Rulebook.
<b>Expiry Date/Time</b>	The date/time – as set by the Payee - by when the Payer should accept or refuse the RTP. Beyond this date/time the RTP becomes void.
<b>GDPR</b>	General Data Protection Regulation.  Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC.
<b>General Assembly</b>	EPC General Assembly.
<b>Homologation</b>	A proving process approved by the EPC that is developed by a Certification Body based on criteria set by the EPC that:  i. assesses the capability of an SRTP scheme applicant to meet the technical, operational, security and business



	<p>requirements defined by the EPC for the SRTP scheme for onboarding and subsequent live operations</p> <p>ii. manages the onboarding of applicants onto the SRTP scheme and</p> <p>iii. assists the EPC in deciding whether an applicant is allowed to participate in the SRTP scheme</p>
<b>HTTPS</b>	HyperText Transfer Protocol Secure
<b>IBAN</b>	International Bank Account Number: uniquely identifies an individual account at a specific financial institution in a particular country (ISO 13616) [4].
<b>Identification</b>	A means of uniquely identifying a natural or legal person.
<b>Implementation Guidelines</b>	The SRTP Implementation Guidelines [3] which support the Scheme operationally by setting out the rules for implementing the RTP related ISO 20022 XML message standards [2] and which constitute binding supplements to the Rulebook.
<b>Initiator</b>	Any individual or organisation submitting a Change Request.
<b>Instantly</b>	At once, without delay.
<b>LEI</b>	Legal Entity Identifier (ISO 17442)
<b>LSG</b>	EPC Legal Support Group.
<b>Major Change</b>	A Major Change is a change that affects or proposes to alter the substance of the Rulebook and the Scheme. Examples of such changes include the proposals for new services to be offered in the Scheme, or changes affecting policy. Changes that are classified as Major Changes are approved through detailed consultation.
<b>MCC</b>	The Merchant Category Code [7].
<b>Minor Change</b>	A Minor Change is a change of an uncontroversial and usually technical nature that facilitates the comprehension and use of the Rulebook. Clarifications of existing rules shall not be deemed to affect the substance of the Rulebook or the Scheme and will therefore be a Minor Change
<b>NGC</b>	The Nominating and Governance Committee of the EPC.
<b>Onboarding</b>	The action or process of integrating a new participant in the SRTP scheme, which consists of an administrative and legal part which is performed by the EPC as SRTP scheme manager as well as a certification part which may be outsourced to a Certification Body
<b>Participant</b>	An entity accepted to be a part of the Scheme in accordance with section 3.1 of the Rulebook.
<b>Payee</b>	As described in section 1.3.



<b>Payee's Reference Party</b>	A person/entity on behalf of or in connection with whom the Payee receives a payment.
<b>Payer</b>	As described in section 1.3.
<b>PSP</b>	Payment Service Provider.
<b>Refusal</b>	The Payer refuses the RTP as presented by the Payer's RTP Service Provider.
<b>Reject</b>	See section 2.3.2.
<b>Remittance Information</b>	Information supplied by the Payee in order to facilitate the RTP and/or related payment reconciliation.
<b>Request for Status Update</b>	In some cases, the Payee or Payee's RTP Service Provider may need to investigate the status of a previously sent RTP or RfC. In this case a Request for Status Update may be sent by the Payer or Payee's RTP Service Provider.
<b>Requested Execution Date/Time</b>	The date/time by when the Payee requests the initiation of the payment.
<b>RfC</b>	Request for Cancellation of the RTP (initiated by the Payee or Payee's RTP Service Provider).
<b>RfP</b>	Request for Proposal.
<b>Risk Management Annex (RMA)</b>	The RMA highlights the risks related to the SRTP Scheme Participants in their role as Payee's RTP Service Provider and or Payer's RTP Service Provider, and how these risks should be managed (see Annex III).
<b>Risk of Scheme-wide Importance</b>	Risks of Scheme-wide Importance shall be understood to be those risks for the Scheme that could be seen as creating reputational damage to the Scheme or that could negatively affect the integrity or the proper functioning of the Scheme.
<b>RTP</b>	Request-to-Pay.
<b>RTP Multi-Stakeholder Group</b>	RTP Multi-Stakeholder Group that was created by the EPC.
<b>RTP Service Provider</b>	Payee's or Payer's RTP Service Provider as described in section 1.3.
<b>Rulebook</b>	The SRTP Rulebook - as amended from time to time - consisting of a set of rules, practices and standards that makes it possible for any eligible SRTP Service Provider to join, participate and operate in the SRTP Scheme.
<b>Schedule Information</b>	Schedule Information to the Adherence Agreement (see Annex II).
<b>Scheme</b>	The SEPA Request-To-Pay Scheme, as described in the Rulebook.
<b>Scheme Participant</b>	An entity that adheres to the SRTP Scheme.



<b>SEMSTF</b>	Scheme Evolution and Maintenance Standards Support Group. This EPC group is tasked with the preparation of the SRTP Implementation Guidelines [3].
<b>SEPA</b>	Single Euro Payments Area.  The SRTP scheme is applicable in the countries listed in the EPC list of SEPA Scheme Countries (document EPC409-09 [5], as amended from time to time).
<b>SEPA Geographic Area</b>	SEPA countries listed in the EPC List of SEPA Scheme Countries (document EPC409-09 [5], as amended from time to time).
<b>SEPA Scheme Management</b>	SEPA Scheme Management denotes the administration, compliance and development functions in relation to a SEPA Scheme.
<b>SRTP</b>	SEPA Request-to-Pay
<b>RTP TF</b>	The EPC group that performs the SRTP Scheme Management functions as described in section 4.2.2.
<b>Stakeholder</b>	Within the SEPA context, the key stakeholders include amongst others: governments, authorities and regulators, the payments industry and their suppliers, corporates, small and medium-sized enterprises (SMEs), merchants, individual Customers and consumers, and their associations.
<b>Terms and Conditions</b>	The general Terms and Conditions that an RTP Service Provider has with its Customers (and which may contain dispositions about their rights and obligations related to SRTP messages. These dispositions may also be included in a specific agreement, at the Participant's choice).
<b>Time Stamp</b>	Data in electronic form which binds other data in electronic form to a particular time establishing evidence that the latter data existed at that time.
<b>TLS</b>	Transport Layer Security.
<b>Trade Name</b>	A name used e.g. by a Payee or Payer (if a company) in dealing with customers, which may not be the same as the one it uses for legal purposes.
<b>URL</b>	Uniform Resource Locator.
<b>UTC</b>	Coordinated Universal Time.



## 6. Annex I: Trust and Security Framework (TSF)

*Disclaimer: This annex is subject to further elaboration upon finalisation of the SRTP Adherence process (including certification).*

The Trust and Security Framework (TSF) covers the following topics:

- RTP Service Provider (SP) onboarding;
- Responsibility of an RTP SP to identify and Authenticate its own customers (Payer/Payee);
- Authentication/Identification/non-repudiation in the inter-RTP SP provider space;
- Liabilities;

It should be noted that security related topics will be covered in detail in the Risk Management Annex (RMA – see Annex III) and hence the main focus of this TSF is to incorporate the ‘trust’ element in the SRTP Rulebook.

### 1 RTP SP onboarding

The EPC in its role of SRTP scheme manager is responsible for onboarding RTP SPs as participants to the SRTP scheme. To this end the EPC needs to be ensured that the applicant RTP SPs are who they claim to be (identification of the applicant) and that they are able to play the role of a RTP SP based on due certification. To achieve this, it is suggested to apply a multi-step ‘Identification’ approach. First, an applicant RTP SP will need to be adequately identified and secondly the applicant RTP SP should be ‘certified’ based on a certification process in accordance with the requirements defined in sub-section b.

#### a. Identification of candidate SRTP SPs

For the Identification as part of the adherence process, a distinction needs to be made between PSPs and non-PSPs.

For SEPA-based PSPs, the Identification process is already well known as they are either incorporated and licensed or passported in a SEPA country or territory or licensed by an appropriate regulatory body. They are as such regulated entities. For non-regulated entities, an adequate identifier will need to be found to give legal certainty about the existence of the entity. The EPC accepts the following identifiers to adequately identify RTP SPs:

- Business Identifier Code (BIC);
- Legal Entity Identifier (LEI);
- Identifiers issued by each SEPA country (e.g. enterprise number / trade register number)

#### b. Certification of applicant SRTP SPs

Once the ‘identity’ of an applicant RTP SP has been confirmed (Identification process), the EPC also needs to be assured regarding the fact that the applicant RTP SP has the ‘capability’ from an operational, security, and business continuity point of view to fulfil the following list of requirements:

- Provide a secure and reliable technical infrastructure for the connection with the RTP eco-system in order to exchange RTP messages as described in the SRTP Rulebook that are based on the ISO 20022 standard;
- Ensure reachability and interoperability with the other SRTP scheme participants;
- Be operational on a 24/7/365 basis;
- Ensure instant exchange of messages in the inter-RTP SP space;
- Have in place a business continuity plan which is tested on a regular basis;
- Ensure adequate risk management and security, via compliance with the applicable provisions included in the RMA;
- Ensure adequately fraud screening through monitoring and warning mechanisms;
- Use trusted Certificate Authorities;
- Be able to pass with success a Homologation before entering live;





- Be able to Authenticate securely their customers ;
- Capability to send the data to the Payer to perform the payment instruction.

The certification process (including re-certification if and when needed) may be outsourced by the EPC to a reliable independent third party (Certification Body) to be selected by means of a Request for Proposal (RfP). For this purpose, the EPC would first need to prepare and launch an RfP process in order to be able to appoint a Certification Body to fulfil this role. Moreover, the certification costs will be borne by the applicants.

c. Eligibility requirements

In order to successfully onboard an RTP SP as Participant in the SRTP scheme (adherence process), the EPC is generally required to check that an RTP SP :

1. has been successfully identified (see point a.);
2. has been successfully certified by an external party (appointed by the EPC) giving certainty about the technical and security capability of the applicant RTP SP to perform the activities in accordance with the SRTP Rulebook (see point b);
3. complies with the eligibility criteria set out under Section 3.3 of the SRTP Rulebook.

The applicant RTP SP will be asked to submit a legal opinion, to confirm the fulfilment of points 1) and 6) of the eligibility criteria listed under Section 3.3 of the SRTP Rulebook.

## 2 Responsibility of an RTP SP to identify and Authenticate its own customers

A Payee's/Payer's RTP SP shall, in respect of each of its Payees/Payers, fulfil the necessary identity verification requirements as part of the contractual relationship with its customers (Payee and or Payer) as described in Section 3.6 of the SRTP Rulebook. An RTP SP will also put in place and maintain secured communication channels with its Customers. Moreover, the enrolment of the Payee is under the responsibility of the Payee's RTP SP.

An RTP SP also needs to Authenticate its own customers each time they send an RTP related message.

## 3 Authentication/Identification/non-repudiation in the inter-RTP SP provider space

Scheme participants will be listed in the EPC's SRTP scheme register of participants. In order to ensure that an RTP related message is sent/received to/from a 'trusted' party, RTP SPs should check that the 'counterparty' is indeed listed in this scheme register. Moreover, the Payer's RTP SP will need to Authenticate the Payee's RTP SP who is sending an RTP related message as described in the Rulebook.

Scheme Participants that are using a third party for SRTP related processing, must ensure that this third-party fulfils the Identification/Authentication obligations of the Scheme.

From a security point of view, RTP related messages should be sent/received in accordance with the security measures as defined in the RMA. This to inter alia ensure the integrity and the confidentiality and non-repudiation of the transmitted data, which can for example be achieved by using HTTPS and TLS transport layer encryption.

## 4 Liabilities

An RTP SP is generally responsible for i) performing an adequate identity verification/Authentication of its clients, ii) checking that the 'counterparty' is indeed a scheme participant which is listed in the EPC's SRTP scheme register of participants and iii) correctly transmitting messages in accordance with the rules of the scheme. Nevertheless, the RTP SPs need to ensure a traceability of the flows exchange.

An RTP SP is only liable for breaching the SRTP Rulebook in accordance with the provisions of Section 3.7 of the SRTP Rulebook.

A Participant's liability under the Rulebook is limited to the operation of an RTP and shall be kept separate from any other liabilities.



An RTP SP is in fact not responsible for the content of an RTP related message (e.g. RTP, Request for Cancellation of an RTP,...) or for issues related to the payment resulting from the RTP (as the payment is out of scope of the Rulebook) as long as the rules and obligations as stipulated in the SRTP Rulebook have been respected. It should be noted that business and information technology risks related to the exchange of RTPs will be covered in detail in the RMA (see Annex III). The EPC's Dispute Resolution Committee (DRC) (see section 3.8.2) will handle disputes in case of a complaint. In addition, the EPC as a scheme manager can also 'facilitate' between participants in order to help solve a dispute in an 'amicable' manner. The EPC will however not intervene in disputes between the RTP SP and its clients.



## 7. Annex II: Adherence Agreement and related documents

S RTP	<b>SEPA Request to Pay Scheme Adherence Agreement</b>				
	Date received by EPC: _____				
	Check	Y/N	Date	Initials	Narrative
	Adherence Agreement check OK				
	Valid Identifier				
	Plausible readiness date				
	Contact e-mail address				
	VAT				
	Standard legal opinion wording				
	Legal opinion signature certainty				
S RTP	Order of signing AA & LO correct				
	Entered into Register as "received"				
S RTP	The above is exclusively for use by EPC – please leave blank				
	<b>SEPA Request to Pay Scheme Adherence Agreement</b>				
	To:	The European Payments Council AISBL (the "EPC")			
	From:	Name of Applicant[s]*:			
		[As set out in the list annexed to this Adherence Agreement]*			
		-----			
		([each]* an "Applicant")			
	*Please include the text in square brackets if this Adherence Agreement covers more than one entity.				
	<b>PREAMBLE</b>				
	(A) The SEPA Request to Pay Scheme (the "Scheme") is a payment-related Scheme that operates in all SEPA countries, namely the EU member states, and the countries and territories to which the SEPA schemes geographical scope has been extended (Andorra, Monaco, San Marino, Switzerland, United Kingdom, Vatican City State).				



S RTP	<p>(B) The EPC oversees the operation of the Scheme in accordance with the terms and conditions set out in the SEPA Request to Pay Scheme Rulebook (the “<b>Rulebook</b>”).</p> <p>(C) The Rulebook sets out the rights and obligations of all institutions bound by its terms (the “<b>Participants</b>”) and the EPC, and binds each Participant to comply with their obligations to the EPC and to all other Participants pursuant to the rules set out therein.</p> <p>(D) The EPC, acting on its behalf and on behalf of all Participants, will notify the Applicant of the date coinciding with or following the Readiness Date on which this Adherence Agreement becomes effective (the “<b>Effective Date</b>”) as between the Applicant, the EPC and other Participants.</p> <p>(E) As of the Effective Date the Applicant shall become a Participant and be bound to all the obligations, and entitled to all the benefits, set out in the Rulebook.</p> <p><b>IT IS HEREBY AGREED AS FOLLOWS:</b></p> <p>1 The Applicant hereby undertakes to all Participants and to the EPC to perform the obligations imposed by and to comply with the provisions of the Rulebook, as modified from time to time, with effect from the Effective Date.</p> <p>2 The Applicant makes the following representations and warranties:</p> <p>2.1 The Applicant has the power and authority to enter into and has taken all corporate action to authorise its entry into the Scheme and to perform the obligations and comply with the provisions of the Rulebook, including the rules governing the applications for participation in the Scheme and the ongoing compliance of its own rules, procedures and agreements with the laws, regulations and generic supervisory requirements applicable to them.</p> <p>2.2 The signatories of the Applicant [and the Agent signing on behalf of the Applicant] have all necessary corporate authorisations and the power and authority to bind the Applicant to the Rulebook.</p>								
S RTP	<p>2.3 The Applicant shall ensure that it satisfies and will at all times during its participation in the Scheme satisfy the eligibility criteria for participation in the Scheme as set out in the Rulebook. If at any time, the Applicant has reason to believe that it no longer satisfies such criteria, or may be unable to satisfy such criteria, it shall notify the EPC immediately of the circumstances.</p> <p>2.4 The Applicant is in a position to comply with all of the obligations set out in the Rulebook by the “<b>Readiness Date</b>” as stated in the accompanying Schedule.</p> <p>3. Any communication, including service of process, to be made with the Applicant under or in connection with the Rulebook shall be made in writing and addressed to the Applicant at the address set out above.</p> <p>4. The Applicant consents to the publication of its name and basic details of its adherence application on the public website of the EPC.</p> <p>5. This Agreement is governed by Belgian law.</p> <p><b>FOR AND ON BEHALF OF THE APPLICANT</b></p>								
S RTP	<table border="0"> <tr> <td>Signed by (1)</td><td>By (2) (if necessary)</td></tr> <tr> <td>-----</td><td>-----</td></tr> <tr> <td>Name/Position -----</td><td>Name/Position -----</td></tr> <tr> <td>Date of signature -----</td><td>Date of signature -----</td></tr> </table> <p>Where this Adherence Agreement was signed by two signatories on different dates, it shall be considered as being dated the later date.</p>	Signed by (1)	By (2) (if necessary)	-----	-----	Name/Position -----	Name/Position -----	Date of signature -----	Date of signature -----
Signed by (1)	By (2) (if necessary)								
-----	-----								
Name/Position -----	Name/Position -----								
Date of signature -----	Date of signature -----								



<b>SRTP</b>	<b>Schedule<sup>1</sup> information to the Adherence Agreement for adherence to the SEPA Request to Pay Scheme.</b>											
	(A) The Applicant must supply the information requested in the Schedule in support of its application to adhere to the Scheme. A failure to supply this information may result in a rejection of the application or a delay in processing it. The information set out below must be included in the Schedule.											
	(B) Templates to be used for providing the Schedule information (Excel or Word) can be downloaded from the EPC website at <a href="http://www.epc-cep.eu">www.epc-cep.eu</a> . It is strongly recommended that Applicants provide the Schedule information as an Excel File.											
<b>SRTP</b>	(C) The information supplied below shall be recorded on the EPC's Register of Participants for the SEPA Request to Pay Scheme. The Applicant understands that any information supplied in this section (C) of the Schedule shall be published in the relevant EPC Register of Participants on the public website of the EPC and may be made generally available for download by the EPC.											
<b>SRTP</b>	<table border="1"> <tr> <td>Full Name of Applicant</td> <td></td> </tr> <tr> <td>Official Address for Notices</td> <td></td> </tr> <tr> <td>Identifier (BIC 8 or 11, LEI<sup>2</sup> or National Registration Number)</td> <td></td> </tr> </table>	Full Name of Applicant		Official Address for Notices		Identifier (BIC 8 or 11, LEI <sup>2</sup> or National Registration Number)						
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<b>SRTP</b>	(D)											
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Details of Contact Point (for communication with the EPC, a generic email must be supplied here, e.g. <a href="mailto:sepa@company name.com">sepa@company name.com</a> )												
Readiness Date												
E-mail and phone number of contact person handling Applicant's Adherence Application in-house												
<b>SRTP</b>	(E)											
	<table border="1"> <tr> <td>VAT Number</td> <td></td> </tr> <tr> <td>Generic E-mail address for invoicing</td> <td></td> </tr> <tr> <td>E-mail and phone number of contact person/ department for invoicing</td> <td></td> </tr> <tr> <td>Invoicing Address (if different from the Official Address for Notices)</td> <td></td> </tr> <tr> <td>Legal Entity Identifier 'LEI' (optional, if not provided under (C) and if available)</td> <td></td> </tr> </table>	VAT Number		Generic E-mail address for invoicing		E-mail and phone number of contact person/ department for invoicing		Invoicing Address (if different from the Official Address for Notices)		Legal Entity Identifier 'LEI' (optional, if not provided under (C) and if available)		
VAT Number												
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E-mail and phone number of contact person/ department for invoicing												
Invoicing Address (if different from the Official Address for Notices)												
Legal Entity Identifier 'LEI' (optional, if not provided under (C) and if available)												



<b>SRTP</b>	Preferred payment instrument for Scheme Participation fee invoicing	<input type="checkbox"/> SEPA Direct Debit Core <sup>3</sup> <input type="checkbox"/> SEPA Credit Transfer
	<p>(F) The Applicant understands that any information supplied in the Schedule other than the information listed in section (C) of this Schedule shall be available only to the EPC and any Agent chosen by the Applicant that has agreed to assist in the completion of this application, and will not be disclosed to any other body.</p> <p>(G) All EPC communication may be sent to the generic e-mail address specified in the Schedule.</p>	

<sup>1</sup> Where more than one Applicant is covered by this Adherence Agreement, please ensure that information requested by this Schedule is supplied in respect of each Applicant. Organizations adhering to more than one SEPA Scheme are requested to always include the same Schedule information. PSPs adhering to the SEPA Payment Schemes are requested to use the same BIC as reference also for the SEPA Request to Pay Scheme.

<sup>2</sup> The LEI is based on the international standard ISO17442:2012 "[Financial Services - scheme to identify the legal entities \(LEI\)](#)"

<sup>3</sup> The Secretariat will send a numbered SDD Core mandate to be signed and sent back (via email or regular mail) to each successful Applicant wishing to make use of SDD Core to settle its Scheme participation fees.



## 8. Annex III: Risk Management Annex

The Risk Management Annex in relation to the SRTP rulebook is currently being developed. However, when the RMA is finalised it will not be included here as the document has a restricted distribution and hence will only be provided to Participants.

Should Participants wish to provide suppliers with a copy of this Risk Management Annex, they must do this under a non-disclosure agreement. A suggested text is included here, but Participants may use their own document if they prefer.

### EXAMPLE NON-DISCLOSURE AGREEMENT

[To be typed on headed notepaper of the RTP Service Provider disclosing information]

[Insert name and address of person receiving information]

[insert date]

Dear Sirs,

#### SEPA REQUEST-TO-PAY SCHEME - RISK MANAGEMENT ANNEX

This letter, which is to be understood as a legally binding agreement (hereinafter referred to as "Agreement") is to agree the basis upon which we will supply and/or have supplied to you Confidential Information in relation to the SEPA Request-to-Pay Scheme. In consideration of us supplying you with certain Confidential Information necessary for you to perform your functions under the commercial arrangements between us, you agree as follows:

#### 1. KEEPING CONFIDENTIAL INFORMATION CONFIDENTIAL

You shall keep the Confidential Information confidential and, in particular, you shall:

- a. keep all documents and other material containing, reflecting, or which are generated from the Confidential Information separate from all other documents and materials and at your usual place of business in [insert name of country];
- b. exercise in relation to the Confidential Information no lesser security measures and degree of care than those which you apply to your own confidential information (and which you warrant as providing adequate protection against any unauthorised disclosure, copying or use).

#### 2. DEFINITIONS

In this Agreement:

2.1 "Confidential Information" means any information contained within the Risk Management Annex to the SEPA Request-to-Pay Scheme Rulebook disclosed (whether before or after the date of this Agreement and whether in writing, orally or by any other means and whether directly or indirectly) by us or by another person on our behalf to you or to another person on your behalf.

2.2 Shall not be considered as "Confidential Information" information which:

2.2.1 is already known to you, unless this information too was provided subject to a non-disclosure undertaking; and/or



2.2.2 has been gathered by you independently of us; and/or

2.2.3 has lawfully been obtained by you from a third party, without any duty of secrecy; and/or

2.2.4 has already been released into the public domain by the person lawfully entitled.

### **3. DISCLOSURE OF CONFIDENTIAL INFORMATION**

3.1 You shall not disclose the Confidential Information to another person except that you may disclose the Confidential Information:

to your employees [professional advisors, authorised representatives or sub-contractors] to the extent that it is essential to enable you to perform your functions (need to know basis).

if disclosure is required by law, by a court of competent jurisdiction or by another appropriate regulatory body provided that you shall use all reasonable efforts to give us not less than [two business days'] notice in writing of that disclosure.

3.2 You shall use all reasonable efforts to prevent the disclosure of the Confidential Information except as mentioned in paragraph 3.1.

3.3 You shall ensure that each person to whom Confidential Information is disclosed pursuant to paragraph 3.1(a) complies with the terms of this Agreement as if that person was a party to this Agreement.

### **4. ENTRY INTO FORCE AND DURATION**

4.1 This Agreement shall enter into force upon signature by both parties to this Agreement.

4.2 All the undertakings fixed in this Agreement shall be of indefinite duration.

4.3 The provisions of this Agreement shall remain in force even after the termination of the commercial arrangements/agreements between the parties to this Agreement.

4.4 You shall, within [7 (seven) business days] of a written request from us, and in any event upon termination of our commercial arrangements/agreement, return to us all documents and other material in the possession, custody or control of you or any of the persons falling within the exception mentioned in paragraph 3.1 (a) that contain any part of the Confidential Information and shall ensure that both you and such persons erase all Confidential Information held in electronic form on any computer, electronic file storage system or other electronic device (other than copies of computer records and/or files containing any Confidential Information which have been created pursuant to automatic archiving or back-up procedures).

### **5. FURTHER AGREEMENTS**

5.1 We accept no responsibility for and make no representation or warranty, express or implied with respect to the truth, accuracy, completeness or reasonableness of the Confidential Information. We are not liable to you or another person in respect of the Confidential Information or its use.

5.2 The failure to exercise or delay in exercising a right or remedy provided by this Agreement or by law does not constitute a waiver of the right or remedy or a waiver of other rights or remedies.

### **6. GOVERNING LAW**

6.1 This Agreement is governed by [insert choice of law].





6.2 Disputes resulting from or in connection with the Agreement shall be referred to the competent court in [insert competent court].

6.3 Please indicate your full acceptance of this Agreement by signing and returning the enclosed copy of this Agreement to us.

Yours faithfully

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for and on behalf of

[ ]

Agreed and accepted by

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for and on behalf of

[ ]

Dated [ ]