



SEPA Request-To-Pay (SRTP)

Scheme Rulebook

EPC014-20 / Draft Version 0.14 FOR PUBLIC CONSULTATION / Date issued: 2 June 2020/ Date effective: TBC

Public



Table of Contents

0	Document information	6
0.1	References	6
0.1.1	Defined terms	6
0.2	Change history	6
0.3	Purpose of the document.....	6
0.4	About the EPC.....	7
0.5	Implementation Guidelines	7
1	SRTP Scheme.....	7
1.1	Scope	7
1.2	RTP processes and relevant roles and entities for RTP	7
1.3	Actors.....	8
1.4	Four corner model	8
1.5	Application to SEPA	10
1.6	Currency.....	10
1.7	Binding nature of the Rulebook.....	10
1.8	Separation between the SRTP Scheme and Payment Schemes	10
1.9	Separation between the SRTP Scheme and infrastructure	10
1.10	Other features of the Scheme.....	10
1.11	Business benefits of the Scheme	10
1.12	Additional Optional Services	11
1.13	Scheme participation fees.....	12
1.14	Common legal framework	12
2	Business and operational model	12
2.1	Naming conventions.....	12
2.2	Overview of the RTP process & time cycle	12
2.2.1	RTP defined dates and times	12



2.2.2	Cut-off times	12
2.2.3	Execution times.....	13
2.2.4	Charging principles.....	13
2.3	RTP processing flow.....	13
2.3.1	Generic RTP processing flow.....	13
2.3.2	Processing of a Reject by the RTP Service Providers	17
2.3.3	RTP response processing.....	17
2.3.4	Processing of a Request for Cancellation of the RTP	17
2.4	Business Requirements for Datasets.....	19
2.4.1	DS-01 RTP by Payee to Payee's RTP Service Provider Dataset	20
2.4.2	DS-02 Inter-RTP Service Provider RTP Dataset	21
2.4.3	DS-03 RTP presentment to Payer Dataset	23
2.4.4	DS-04 Reject of RTP Dataset	24
2.4.5	DS-05 Functional positive confirmation of RTP to Payee's RTP Service Provider Dataset	25
2.4.6	DS-06 Functional positive confirmation of RTP to Payee Dataset	25
2.4.7	DS-07 Payer's response to the RTP Dataset.....	26
2.4.8	DS-08 Inter-RTP Service Provider Response to the RTP Dataset	26
2.4.9	DS-09 Payee's RTP Service Provider response to the Payee Dataset	27
2.4.10	DS-10 Payee's RfC of the RTP Dataset	28
2.4.11	DS-11 Inter-RTP Service Provider RfC of the RTP Dataset	29
2.4.12	DS-12 Inter-RTP Service Provider response to the RfC of the RTP Dataset	29
2.4.13	DS-13 Payee's RTP Service Provider response to the RfC of the RTP Dataset.....	30
2.4.14	DS-14 Payee's Request for Status Update Dataset.....	31
2.4.15	DS-15 Inter-RTP Service Provider Request for Status Update Dataset.....	31
2.4.16	DS-16 Inter-RTP Service Provider response to Request for Status Update Dataset.....	32
2.4.17	DS-17 Response to Payee on Request for Status Update Dataset.....	33
2.5	Business requirements for attributes.....	33
2.5.1	Attribute details	35
3	Rights and obligations of Participants (subject to further legal review by the EPC Legal Support Group)	46
3.1	The Scheme	46
3.2	Reachability and interoperability	46
3.3	Eligibility criteria	47
3.4	Becoming a Participant.....	47
3.4.1	Application process	47
3.4.2	Unsuccessful applications	48

3.4.3	Complaints regarding unsuccessful applications	48
3.5	Scheme register of Participants	49
3.6	Obligations of Participants	49
3.6.1	Obligations of a Payee's RTP Service Provider	50
3.6.2	Obligations of a Payer's RTP Service Provider	51
3.7	Limitation of Liability (this section will be further completed)	51
3.8	Liability of the EPC	51
3.9	Compliance	51
3.9.1	General	51
3.9.2	Dispute Resolution Committee	52
3.10	Termination	52
3.11	Intellectual property	53
3.12	Contractual provisions	53
3.13	Application of the EU legislation between Participants	53
3.14	Governing law	53
4	Scheme Management	54
4.1	SRTP Board	54
4.1.1	Composition of the SRTP Board	54
4.1.2	Organisation	54
4.1.3	Mandate	55
4.1.4	Scope	55
4.2	Maintenance and evolution (change management process)	55
4.2.1	Guiding principles	55
4.2.2	Role of the SRTP Board	55
4.2.3	Submission of Change Requests to the EPC Secretariat	56
4.2.4	Acknowledgement of receipt of a Change Request	56
4.2.4.1	Consideration of a Change Request	56
4.2.4.2	Publication of Change Requests	57
4.2.5	Process for Major Rulebook changes	57
4.2.5.1	Preparation of SRTP Board recommendation	57
4.2.5.2	Dialogue with the Initiator	58
4.2.5.3	Public consultation on Change Request	58
4.2.5.4	Process following public consultation	58
4.2.5.5	EPC Board deliberations on the SRTP Board Change Proposal Submission Document	58
4.2.5.6	Publication	58
4.2.5.7	Exceptional change	58



4.2.5.8	Change for regulatory reasons	59
4.2.6	Process for Minor Rulebook changes	59
4.2.7	Frequency of the change management process.....	59
5	Defined terms and abbreviations	60
	Annex I: Adherence Agreement and related documents (to be completed).....	64
	Annex II: Risk Management Annex (to be completed)	64
	Annex III: Scheme participation fees (to be completed).....	64
	Annex IV: Trust and Security Framework (to be completed)	64



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]	EPCXXX-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.

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.

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 (Creditor) 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.

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.
- Acceptation or Refusal of the RTP. The Customer (Payer) can accept the RTP – and this Acceptation can be followed by an immediate or future payment - or refuse it.
- Payment process, starting with the selection 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 “Acceptation/Refusal”.

1.3 Actors

The four types of actors involved in the Scheme include:

- **Payee:** The initiator of an RTP process and 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.
- **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:
 - PSPs¹
 - 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:
 - PSPs¹
 - E-invoicing 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 Payer is reachable from any Payee through routing entities. The identifier of the Payer and the Payer’s RTP Service Provider has to be known by the Payee, so that the Payee’s RTP Service Provider finds the route for reaching 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.

¹ 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.

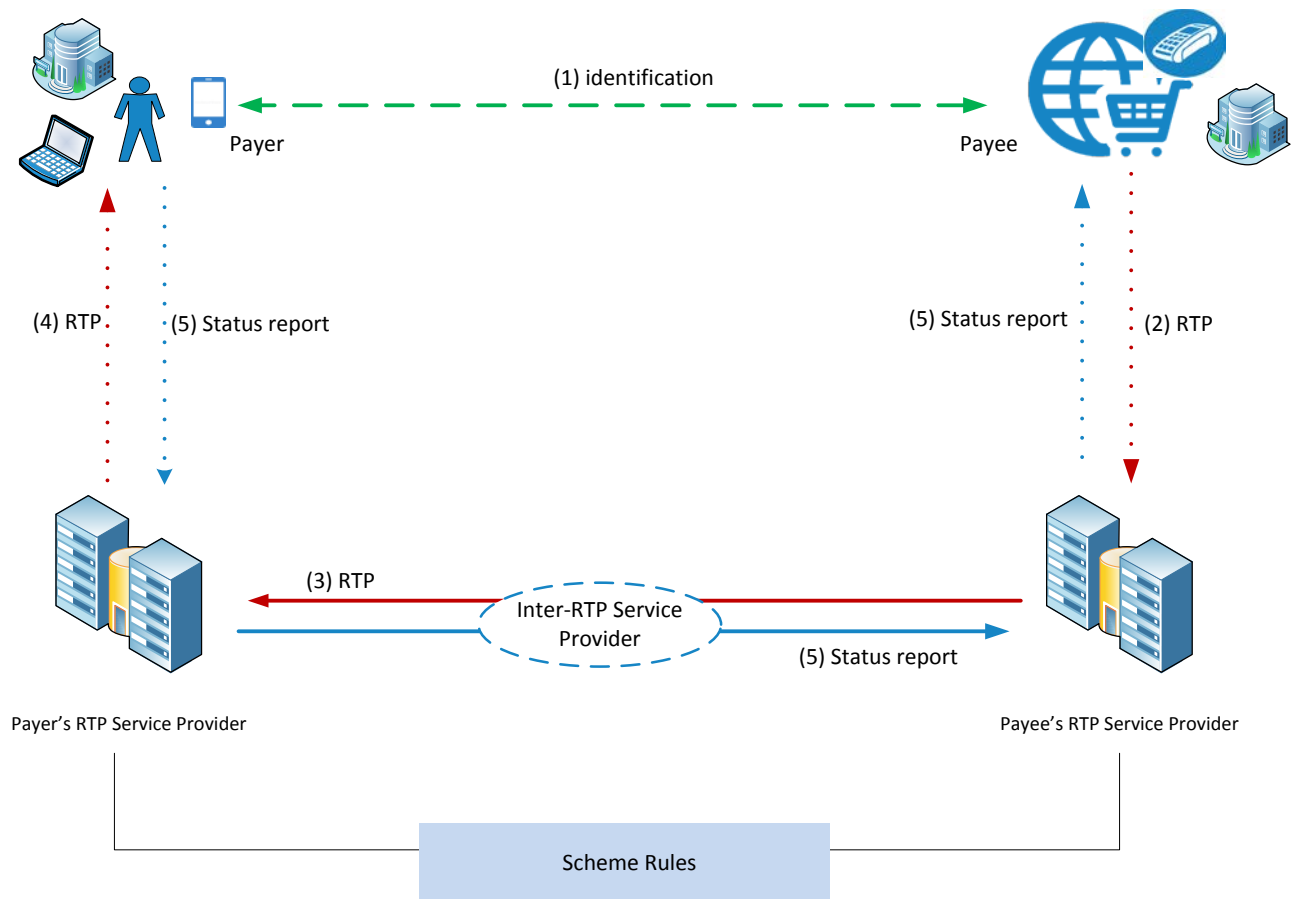


Figure 2: RTP actors and information flow in 4 corners eco-system

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

Step	Description
1. Payer identification	A first interaction enables the communication of the Payer identifier (e.g. Payer's IBAN, etc.) and Payer's RTP Service Provider (Note: The identification and authentication are outside the scope of the Scheme)
2. RTP to Payee's RTP Service Provider	The RTP is sent by the Payee to its RTP Service Provider. It contains all RTP core data, including the Payer's identifier.
3. RTP to Payer's RTP Service Provider	The RTP is sent through the inter-RTP Service Provider network.
4. RTP presentation to Payer	The RTP is presented to the Payer on its agreed channel or device (e.g. smartphone, web browser, etc.).
5. Status report	The Acceptation/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 four-corner scheme (ruled by this rulebook) 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. 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 allows interoperability by nature and responds also to the needs of an end-to-end user experience and “straight-through processing” with multiple RTP service and payment networks.

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 I). 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 using intermediaries or outsourcing (partially or completely) to third parties. However, outsourcing or the use of intermediaries 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 II 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 inter-operability 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, at the presentation time.
- Accept later: the RTP can be accepted at a later time than the presentation 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 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 SRTP Board (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 SRTP Board may receive complaints from Participants in relation to the operation of community AOS in respect of the above principles. The SRTP Board will strive to resolve the issue in an amicable way. If no solution can be found, the SRTP Board may refer the complaint to the Dispute Resolution Committee (DRC) (see section 3.9.2), 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 Board, upon recommendation of the SRTP Board, as set out in more detail in Annex III. These fees will be published 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 3.13 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:

Process steps	PS-xx-yy, where xx-yy is the unique sequence number in this Rulebook
Datasets	DS-xx, where xx represents the unique sequence number in this Rulebook
Attributes	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 greater than three months can be rejected by the Payee's RTP Service Provider or Payer's RTP Service Provider.
- The "Requested Execution Date/Time": the date/time by when the Payment must be initiated.

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.

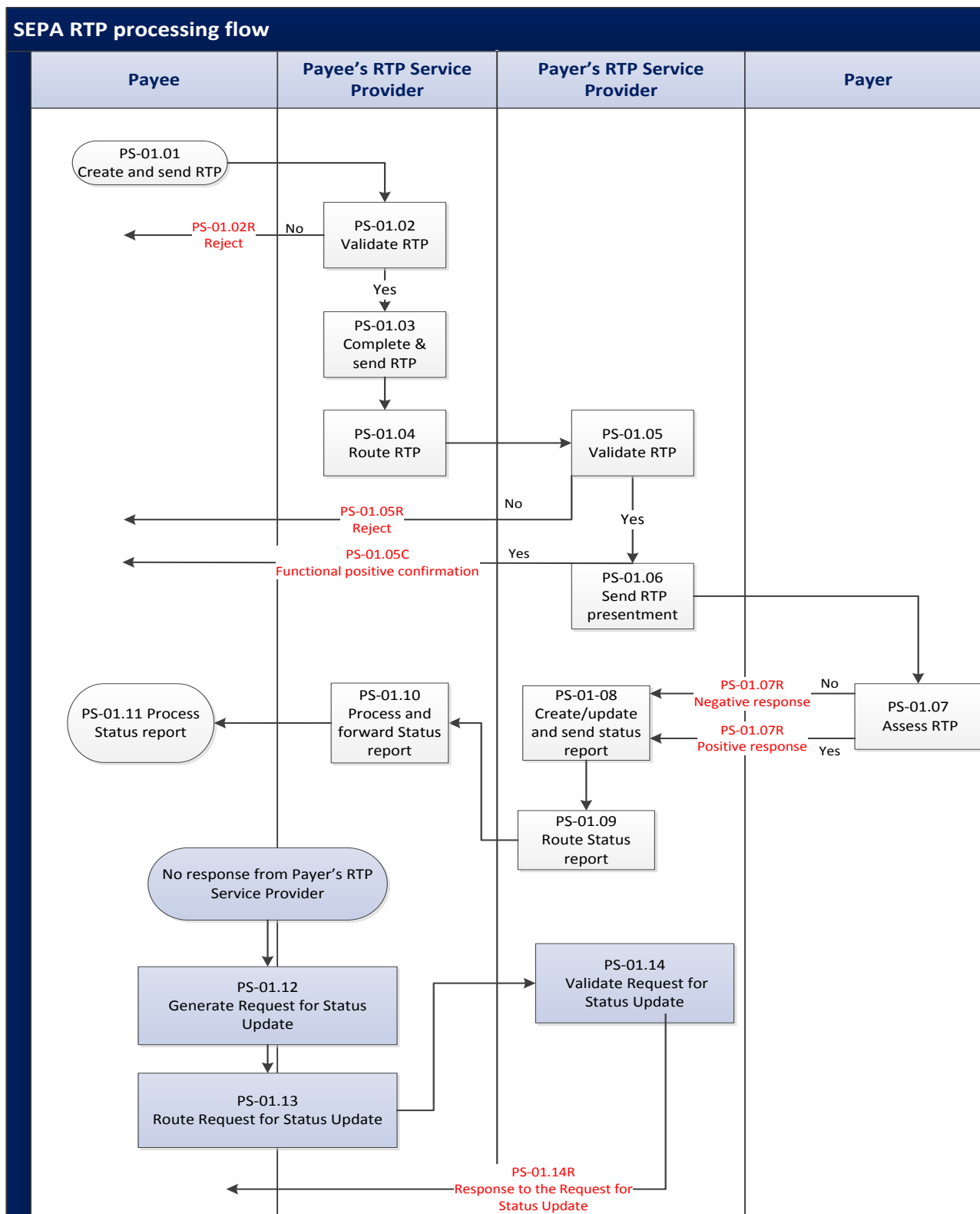


Figure 3: RTP Processing flow (PS-01)

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.
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 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.
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 is an optional step 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. In the exceptional case of no response received up to the Expiry Date/Time the RTP expires automatically after the timeline defined by the



		Payee in the RTP message. As a result, the Payee will need to represent the RTP or use another channel.
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. ²
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 from the Payer up to the RTP Expiry Date/Time, the Payer's RTP Service Provider will send a negative status report to the Payee's RTP Service Provider.</p>
PS-01.09	Route status report	The status report (positive or negative) 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	Up to the Expiry Date/Time it is possible for the Payee and Payee's RTP Service Provider to send a Request for Status Update.
PS-01.13	Route Request for Status Update	The Request for Status Update is routed through the same inter-RTP Service Provider network used for the original RTP based on the established routing mechanisms.
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 to (through the Payee's RTP Service Provider) the Payee (e.g. response of the original RTP not received, Payer not responded yet etc...).

² A payment can be initiated following the Acceptation of the RTP by the Payer. The payment itself is outside the scope of the SRTP Rulebook.



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, e.g. was the original RTP not already rejected, refused, cancelled or has the Execution 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 involving 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. For simplification, the inter-RTP Service Provider space is not represented as the routing function is similar to the RTP flow.

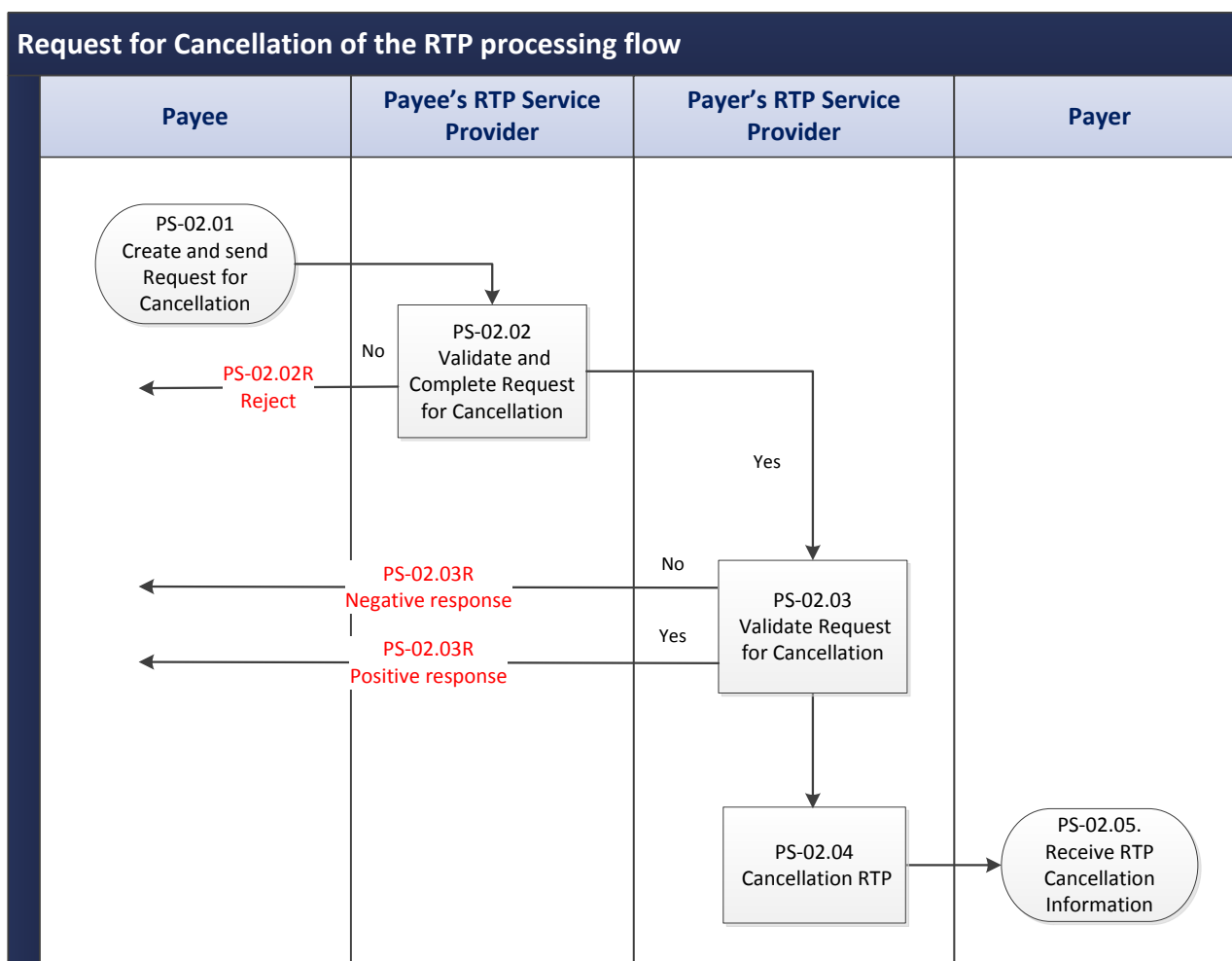




Figure 4: RfC of the RTP – processing flow (PS-02)

The process steps for a RfC of the RTP initiated by a Payee³ 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.
PS-02.02	Validate and complete RfC	The Payee's RTP Service Provider checks the validity of the RfC message and enriches the RfC 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.
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	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-02.03R	Negative response to RfC	If validation in step PS-02.03 is unsuccessful, the Payer's RTP Service Provider rejects the RfC Instantly via a negative response to the Payee's RTP Service Provider.
PS-02.03R	Positive response to RfC	If validation in step PS-02.03 is successful, then a positive response is sent Instantly to the Payee's RTP Service Provider.
PS-02.04	Cancellation of RTP	The RTP is marked as cancelled in the Payer's RTP Service Provider records.
PS-02.05	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.

Table 6: 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

³ The RfC of an RTP can also be initiated by the Payee's RTP Service Provider.



- 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-014 Payee's Request for Status Update Dataset
- DS-015 Inter-RTP Service Provider Request for Status Update Dataset
- DS-016 Inter-RTP Service Provider response to Status Update Request Dataset
- DS-017 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

Identification:	DS-01
Name:	RTP by Payee to Payee's RTP Service Provider
Description:	This dataset describes the content of the RTP as sent or issued by the Payee to the Payee's RTP Service Provider.
Attributes contained	<ul style="list-style-type: none"> • 20 IBAN of the Payee (M) • 21 Name of the Payee (M) • 22 Address of the Payee (O) • 24 Payee's identification code (O) • 28 Name of the Payee's Reference Party (O) • 29 Identification code of the Payee's Reference Party (O) • 30 Address of the Payee's Reference Party (O) • 32 Trade Name of the Payee (O) • 34 Trade Name of Payee's Reference Party (O)



Identification:	DS-01
Name:	RTP by Payee to Payee's RTP Service Provider
	<ul style="list-style-type: none"> • 41 Payee's end-to end reference of the RTP (O) • 23 BIC code of the Payee's PSP (O) • 01 Identifier of the Payer (M) • 02 Name of the Payer (O) • 03 Address of the Payer (O) • 64 Trade Name of the Payer (O) • 06 Identifier of the Payer's RTP Service Provider (M) • 04 Amount of the RTP (M) • 40 Identification code of the Scheme (M) • 44 Purpose of the RTP (O) • 45 Category purpose of the RTP (O) • 77 Expiry Date/Time of the RTP (M) • 78 Attachment sent by the Payee to the Payer in the RTP (O) • 87 Remittance Information for the Payer (O) • 91 Flag for positive functional confirmation message (O) • 05 RTP Remittance Information to be inserted in the payment (O) • 07 Requested Execution Date/Time of the payment to be initiated (M) • 65 Type of payment instrument requested by the Payee (M) • 66 Payee's payment conditions (O) • 90 Merchant Category Code (O)
Technical characteristics	One single RTP per message
Rules applied:	
Remarks	<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 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.</p>

2.4.2 DS-02 Inter-RTP Service Provider RTP Dataset

Identification:	DS-02
Name:	Inter-RTP Service Provider Request-to-Pay
Description:	<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>



Identification:	DS-02
Name:	Inter-RTP Service Provider Request-to-Pay
Attributes contained	<ul style="list-style-type: none"> • 20 IBAN of the Payee (M) • 21 Name of the Payee (M) • 22 Address of the Payee (C) • 24 Payee's identification code (C) • 28 Name of the Payee's Reference Party (C) • 29 Identification code of the Payee's Reference Party (C) • 30 Address of the Payee's Reference Party (C) • 32 Trade Name of the Payee (C) • 34 Trade Name of Payee's Reference Party (C) • 41 Payee's end-to-end reference of the RTP (C) • 35 Identifier of the Payee's RTP Service Provider (M) • 63 Additional unique reference provided by the Payee's RTP Service Provider (M) • 23 BIC code of the Payee's PSP (C) • 01 Identifier of the Payer (M) • 02 Name of the Payer (C) • 03 Address of the Payer (C) • 64 Trade Name of the Payer (C) • 06 Identifier of the Payer's RTP Service Provider (M) • 04 Amount of the RTP (M) • 40 Identification code of the Scheme (M) • 44 Purpose of the RTP (C) • 45 Category purpose of the RTP (C) • 77 Expiry Date/Time of the RTP (M) • 78 Attachment sent by the Payee to the Payer in the RTP (C) • 79 Date and Time Stamp of the RTP (M) • 87 Remittance Information for the Payer (C) • 91 Flag for positive functional confirmation message (C) • 05 RTP Remittance Information to be inserted in the payment (C) • 07 Requested Execution Date/Time of the payment to be initiated (M) • 65 Type of payment instrument requested by the Payee (M) • 66 Payee's payment conditions (C) • 89 Place holder for charges (O) • 90 Merchant category code (C)
Technical characteristics	One single RTP per message.
Rules applied:	
Remarks	These attributes reflect business requirements and do not prescribe fields in the SRTF Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.



2.4.3 DS-03 RTP presentment to Payer Dataset

Identification:	DS-03
Name:	RTP presentment to Payer
Description:	<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>
Attributes contained	<ul style="list-style-type: none"> • 20 IBAN of the Payee (M) • 21 Name of the Payee (M) • 22 Address of the Payee (C) • 24 Payee's identification code (C) • 28 Name of the Payee's Reference Party (C) • 29 Identification code of the Payee's Reference Party (C) • 30 Address of the Payee's Reference Party (C) • 32 Trade name of the Payee (C) • 34 Trade Name of Payee's Reference Party (C) • 41 Payee's end-to-end reference of the RTP (C) • 35 Identifier of the Payee's RTP Service Provider (M) • 63 Additional unique reference provided by the Payee's RTP Service Provider (M) • 23 BIC code of the Payee's PSP (C) • 01 Identifier of the Payer (M) • 02 Name of the Payer (C) • 03 Address of the Payer (C) • 64 Trade name of the Payer (C) • 06 Identifier of the Payer's RTP Service Provider (M) • 04 Amount of the RTP (M) • 40 Identification code of the Scheme (M) • 44 Purpose of the RTP (C) • 45 Category purpose of the RTP (C) • 77 Expiry Date/Time of the RTP (M) • 78 Attachment sent by the Payee to the Payer in the RTP (C) • 79 Date and Time Stamp of the RTP (M) • 87 Remittance Information for the Payer (C) • 05 RTP Remittance Information to be inserted in the payment (C) • 07 Requested Execution Date/Time of the payment to be initiated (M) • 65 Type of payment instrument requested by the Payee (M) • 66 Payee's payment conditions (C) • 89 Place holder for charges (O) • 90 Merchant category code (C)



Identification:	DS-03
Name:	RTP presentment to Payer
Technical characteristics	One single RTP per message.
Rules applied:	
Remarks	<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 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

Identification:	DS-04
Name:	Reject of RTP
Description:	<p>This dataset describes the content of a Rejected RTP due to unsuccessful validation either:</p> <ul style="list-style-type: none"> a. by the Payee's RTP Service Provider directly to the Payee. b. by the Payer's RTP Service Provider to the Payee's Service Provider. <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>
Attributes contained	<p>Scenario a:</p> <ul style="list-style-type: none"> • R1 Type of response "R" message (M) • R2 Identification of the party initiating the response "R" message (M) • R3 Reason code for non-acceptance of the RTP (M) • R5 Specific reference of the RTP Service Provider initiating the Reject (M) • R9 Date and Time Stamp of the Reject (M) • A copy of the main attributes of the received DS-01 which is being rejected (M) <p>Scenario b (also needs to be forwarded to the Payee):</p> <ul style="list-style-type: none"> • R1 Type of response "R" message (M) • R2 Identification of the party initiating the response "R" message (M) • R3 Reason code for non-acceptance of the RTP (M) • R5 Specific reference of the RTP Service Provider initiating the Reject (M) • R9 Date and Time Stamp of the Reject (M) • 89 Place holder for charges (O) • A copy of the main attributes of the received DS-02 which is being rejected (M)
Technical characteristics	One single RTP reject per message.
Rules applied:	
Remarks	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

Identification:	DS-05
Name:	Functional positive confirmation of RTP to Payee's RTP Service Provider
Description:	<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>
Attributes contained	<ul style="list-style-type: none"> • R1 Type of response "R" message (M) • R2 Identification of the party initiating the response "R" message (M) • R5 Specific reference of the RTP Service Provider initiating the confirmation (M) • R11 Date and Time Stamp of the functional positive confirmation (M) • A copy of the main attributes of the received DS-02 which is being confirmed (M)
Technical characteristics	One single functional positive confirmation per message.
Rules applied:	
Remarks	These attributes reflect business requirements and do not prescribe fields in the SRTIP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

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

Identification:	DS-06
Name:	Functional positive confirmation of RTP to Payee
Description:	<p>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</p> <p>Conditional (C): If included by the Payer's RTP Service Provider in DS-05 it needs to be transmitted mandatorily in DS-06.</p>
Attributes contained	<ul style="list-style-type: none"> • R1 Type of response "R" message (M) • R2 Identification of the party initiating the response "R" message (M) • R5 Specific reference of the RTP Service Provider initiating the confirmation (M) • R11 Date and Time Stamp of the functional positive confirmation (M) • A copy of the main attributes of the received DS-02 which is being confirmed (M)
Technical characteristics	One single functional positive confirmation per message.
Rules applied:	
Remarks	These attributes reflect business requirements and do not prescribe fields in the SRTIP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.



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

Identification:	DS-07
Name:	Payer's response to the RTP
Description:	<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>
Attributes contained	<p><u>Positive response to RTP:</u></p> <ul style="list-style-type: none"> • R1 Type of Response "R" message (M) • R2 Identification of the party initiating the Response "R" message (M) • R10 Payer's response date/time (M) • R12 Reference of the response provided by the Payer (O) • 66 Payee's payment conditions (O) • 67 Payment date (chosen by the Payer) (O) • 68 Accepted modified amount (C) • 69 Payment method accepted (O) • A copy of the main attributes of the received DS-03 which is being accepted (M) <p><u>Negative response to RTP:</u></p> <ul style="list-style-type: none"> • R1 Type of Response ("R") message (M) • R2 Identification of the party initiating the "R" message (M) • R3 Reason code for non-acceptance of the RTP (O) • R10 Payer's response date/time (M) • R12 Reference of the response provided by the Payer (O) • A copy of the main attributes of the received DS-03 which is being refused (M)
Technical characteristics	One single RTP positive/negative response per message.
Rules applied:	
Remarks	These attributes reflect business requirements and do not prescribe fields in the SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

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

Identification:	DS-08
Name:	Inter-RTP Service Provider Response to the RTP
Description:	<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>
Attributes contained	<p><u>Positive response to RTP:</u></p> <ul style="list-style-type: none"> • R1 Type of Response "R" message (M) • R2 Identification of the party initiating the Response "R" message (M)



Identification:	DS-08
Name:	Inter-RTP Service Provider Response to the RTP
	<ul style="list-style-type: none"> • R10 Payer's response date/time (M) • R12 Reference of the response provided by the Payer (C) • R13 Date and Time stamp of the RTP Service Provider's answer (M) • R14 Reference of the response provided by the Payer's RTP Service Provider (M) • 67 Payment date (chosen by the Payer) (C) • 68 Accepted modified amount (C) • 69 Payment method accepted (C) • 89 Place holder for charges (O) • A copy of the main attributes of the received DS-02 which is being accepted by the Payer (M) <p><u>Negative response to RTP:</u></p> <ul style="list-style-type: none"> • R1 Type of Response ("R") message (M) • R2 Identification of the type of party initiating the "R" message (M) • R3 Reason code for non-acceptance of the RTP (M) • R10 Payer's response date/time (M) • R12 Reference of the response provided by the Payer (C) • R13 Date and Time Stamp of the RTP Service Provider's answer (M) • R14 Reference of the response provided by the Payer's RTP Service Provider (M) • 89 Place holder for charges (O) • A copy of the main attributes of the received DS-02 which is being refused by the Payer (M)
Technical characteristics	One single RTP positive/negative response per message.
Rules applied:	
Remarks	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

Identification:	DS-09
Name:	Payee's RTP Service Provider response to the Payee
Description:	<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>
Attributes contained	<p><u>Positive response to RTP:</u></p> <ul style="list-style-type: none"> • R1 Type of Response "R" message (M) • R2 Identification of the party initiating the Response "R" message (M) • R10 Payer's response date/time (M) • R12 Reference of the response provided by the Payer (C)



Identification:	DS-09
Name:	Payee's RTP Service Provider response to the Payee
	<ul style="list-style-type: none"> • R13 Date and Time stamp of the RTP Service Provider's answer (M) • 67 Payment execution date (chosen by the Payer) (C) • 68 Accepted modified amount (C) • 69 Payment method accepted (C) • 89 Place holder for charges (O) • A copy of the main attributes of the received DS-02 which is being accepted by the Payer (M) <p><u>Negative response to RTP:</u></p> <ul style="list-style-type: none"> • R1 Type of Response ("R") message (M) • R2 Identification of the type of party initiating the "R" message (M) • R3 Reason code for non-acceptance of the RTP (M) • R10 Payer's response date/time (M) • R12 Reference of the response provided by the Payer (C) • R13 Date and Time stamp of the RTP Service Provider's answer (M) • 89 Place holder for charges (O) • A copy of the main attributes of the received DS-02 which is being refused by the Payer (M)
Technical characteristics	One single RTP positive/negative response per message.
Rules applied:	
Remarks	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

Identification:	DS-10
Name:	Payee's RfC of the RTP
Description:	<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>
Attributes contained	<ul style="list-style-type: none"> • R1 Type of response "R" message (M) • R2 Identification of the party initiating the response "R" message (M) • 50 Reason code for the RfC of the RTP (M) • 52 Additional Information to AT-50 Reason code for the RfC of the RTP (O) • 70 Date and Time stamp of the RfC (M) • A copy of the main attributes of the original RTP (DS-01) which the RfC of the RTP relates to (M)
Technical characteristics	One single RfC per message.



Identification:	DS-10
Name:	Payee's RfC of the RTP
Rules applied:	
Remarks	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

Identification:	DS-11
Name:	Inter-RTP Service Provider RfC of the RTP
Description:	<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>
Attributes contained	<ul style="list-style-type: none"> • R1 Type of response "R" message (M) • R2 Identification of the party initiating the response "R" message (M) • 50 Reason code for the RfC of the RTP (M) • 51 Specific reference of the Payee's RTP Service Provider for the RfC of the RTP (M) • 52 Additional Information to AT-50 Reason code for the RfC of the RTP(C) • 70 Date and Time Stamp of the RfC (M) • 89 Placeholder for charges (O) • A copy of the main attributes of the original RTP (DS-01/DS-02) which the RfC of the RTP relates to (M)
Technical characteristics	One single RfC per message.
Rules applied:	
Remarks	These attributes reflect business requirements and do not prescribe fields in the SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

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

Identification:	DS-12
Name:	Inter-RTP Service Provider response to the RfC of the RTP
Description:	<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>
Attributes contained	<p><u>Positive response:</u></p> <ul style="list-style-type: none"> • R1 Type of response "R" message (M) • R2 Identification of the party initiating the Response "R" message (M)



Identification:	DS-12
Name:	Inter-RTP Service Provider response to the RfC of the RTP
	<ul style="list-style-type: none"> 71 Date and Time Stamp of the RfC response by the Payer's RTP Service Provider (M) 72 Payer's RTP Service Provider reference of the response to the RfC (M) 89 Placeholder for charges (O) A copy of the main attributes of the received DS-11 to which the Response to the RfC relates to (M) <p><u>Negative response:</u></p> <ul style="list-style-type: none"> R1 Type of response "R" message (M) R2 Identification of the party initiating the Response "R" message (M) 55 Reason code for non-acceptance of the RfC of the RTP (M) 71 Date and Time Stamp of the RfC response by the Payer's RTP Service Provider (M) 72 Payer's RTP Service Provider reference of the response to the RfC (M) 89 Placeholder for charges (O) A copy of the main attributes of the received DS-11 to which the Response to RfC relates to (M)
Technical characteristics	One single RTP positive/negative response per message.
Rules applied:	
Remarks	These attributes reflect business requirements and do not prescribe fields in the SRTIP 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

Identification:	DS-13
Name:	Payee's RTP Service Provider response to the RfC of the RTP
Description:	<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>
Attributes contained	<p><u>Positive response:</u></p> <ul style="list-style-type: none"> R1 Type of response "R" message (M) R2 Identification of the party initiating the Response "R" message (M) 71 Date and Time Stamp of the RfC response by the Payer's RTP Service Provider (M) 72 Payer's RTP Service Provider reference of the response to the RfC (M) 89 Placeholder for charges (O) A copy of the main attributes of the received DS-12 to which the Response to the RfC relates to (M) <p><u>Negative response</u></p> <ul style="list-style-type: none"> R1 Type of response "R" message (M)



Identification:	DS-13
Name:	Payee's RTP Service Provider response to the RfC of the RTP
	<ul style="list-style-type: none"> • R2 Identification of the party initiating the Response "R" message (M) • 55 Reason code for non-acceptance of the RfC of the RTP (M) • 71 Date and Time Stamp of the RfC response by the Payer's RTP Service Provider (M) • 72 Payer's RTP Service Provider reference of the response to the RfC (M) • 89 Placeholder for charges (O) • A copy of the main attributes of the received DS-12 to which the Response to RfC relates to (M)
Technical characteristics	One single RTP positive/negative response per message.
Rules applied:	
Remarks	These attributes reflect business requirements and do not prescribe fields in the SRTTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

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

Identification:	DS-14
Name:	Payee's Request for Status Update
Description:	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.
Attributes contained	<ul style="list-style-type: none"> • R1 Type of response "R" message (M) • R2 Identification of the party initiating the response "R" message (M) • 74 Date and Time Stamp of the Request for Status update (O) • 75 Reference of the Request for Status update (O) • An exact copy of the original RTP/RfC dataset (DS-01/DS-10) which the RTP Status Update Request relates to (M)
Technical characteristics	One single status update request per message.
Rules applied:	
Remarks	These attributes reflect business requirements and do not prescribe fields in the SRTTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

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

Identification:	DS-15
Name:	Inter-RTP Service Provider Request for Status Update
Description:	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.



Identification:	DS-15
Name:	Inter-RTP Service Provider Request for Status Update
Attributes contained	<ul style="list-style-type: none"> • R1 Type of response “R” message (M) • R2 Identification of the party initiating the response “R” message (M) • 74 Date and Time Stamp of the Request for Status update (M) • 75 Reference of the Request for Status update (M) • 89 Placeholder for charges (O) • An exact copy of the original RTP/RfC dataset (DS-02/DS-11) which the Request for Status Update relates to (M)
Technical characteristics	One single status update request per message.
Rules applied:	
Remarks	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

Identification:	DS-16
Name:	Inter-RTP Service Provider response to Request for Status Update
Description:	<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>
Attributes contained	<ul style="list-style-type: none"> • R1 Type of response “R” message (M) • R2 Identification of the party initiating the response “R” message (M) • 73 Status reason response code for the Request for Status Update (M) • 76 Payer’s RTP Service Provider reference of the response to the RTP status update request (M) • 89 Placeholder for charges (O) • An exact copy of the original RTP/RfC dataset (DS-02/DS-11) which the Request for Status Update relates to (M)
Technical characteristics	One single RTP positive/negative response per message.
Rules applied:	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.
Remarks	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

Identification:	DS-17
Name:	Response to Payee on Request for Status Update
Description:	<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>
Attributes contained	<ul style="list-style-type: none"> • R1 Type of response "R" message (M) • R2 Identification of the party initiating the response "R" message (M) • 73 Status reason response code for the Request for Status Update (M) • 76 Payer's RTP Service Provider reference of the response to the RTP status update request (M) • 89 Placeholder for charges (O) • An exact copy of the original RTP/RfC dataset (DS-02/DS-11) which the Request for Status Update relates to (M)
Technical characteristics	One single RTP positive/negative response per message
Rules applied:	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).
Remarks	These attributes reflect business requirements and do not prescribe fields in the SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

2.5 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 of the 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
AT-68	Accepted modified amount
AT-69	Payment method 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 SP
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 RTP 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
AT-91	Flag for positive functional confirmation message



AT-R1	Type of response “R” message
AT-R2	Identification of the type of party initiating the response “R” message
AT-R3	Reason code for non-acceptance of the RTP
AT-R5	Specific reference of the RTP Service Provider initiating the Reject
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

Identification:	AT-01
Name:	Identifier of the Payer
Description:	The identifier of the Payer to be debited for the credit transfer instruction. This could for example be an IBAN, alias, token or proxy.

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

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

Identification:	AT-04
Name:	Amount of the RTP
Description:	<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>



Identification:	AT-05
Name:	RTP Remittance Information to be inserted in the payment
Description:	<p>A maximum of 140 characters for (un)structured Remittance Information to be inserted in the payment, allowing (machine to machine) reconciliation of the payment.</p> <p>The European Association of Corporate Treasurers (EACT) has developed a standard for formatting the contents of the unstructured Remittance Information. The standard specifies the elements enabling the automated payments processing between business partners. Further information on this standard can be found on the EACT website⁴. The 140 characters unstructured Remittance Information should be used for storing the data elements described in the standard.</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>

Identification:	AT-06
Name:	Identifier of the Payer's RTP Service Provider
Description:	The identifier of the Payer's RTP Service Provider, which could for example be a BIC.

Identification:	AT-07
Name:	Requested Execution Date/Time of the of the payment to be initiated
Description:	This date/time corresponds with a date/time requested by a Payee by when the payment needs to be initiated at the latest.

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

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

⁴ https://eact.eu/Core/Documents/Wordpress_Old/docs/EACT_Standard_for_Remittance_Info.pdf



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

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

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

Identification:	AT-28
Name:	Name of the Payee's Reference Party
Description:	<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>

Identification:	AT-29
Name:	Identification code of the Payee's Reference Party
Description:	<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>

Identification:	AT-30
Name:	Address of the Payee's Reference Party
Description:	<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>

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

Identification:	AT-34
------------------------	--------------



Name:	Trade Name of Payee's Reference Party
Description:	<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>

Identification:	AT-35
Name:	Identifier of the Payee's RTP Service Provider
Description:	The identifier of the Payee's RTP Service Provider, which could for example be a BIC.

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

Identification:	AT-41
Name:	Payee's end-to-end reference of the RTP
Description:	This reference identifies for a given Payee each RTP presented to the Payee's RTP Service Provider, in a unique way. This number 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.
Value range:	If no reference is provided by the Payee, this attribute has default value "Not provided".

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

Identification:	AT-45
Name:	Category purpose of the RTP
Description:	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.

Identification:	AT-50
------------------------	--------------



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

Identification:	AT-51
Name:	Specific reference of the Payee's RTP Service Provider for the RfC of the RTP
Description:	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.

Identification:	AT-52
Name:	Additional Information to AT-50 Reason code for the RfC of the RTP
Description:	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.

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



Identification:	AT-63
Name:	Additional unique reference provided by the Payee's RTP Service Provider
Description:	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.

Identification:	AT-64
Name:	Trade Name of the Payer
Description:	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.

Identification:	AT-65
Name:	Type of payment instrument requested by the Payee
Description:	<p>The type of payment instrument the Payee requests the Payer to use includes:</p> <ul style="list-style-type: none"> ▪ SCT ▪ SCT Inst ▪ High value payment ▪ Other type of credit transfers ▪ No preference

Identification:	AT-66
Name:	Payee's payment conditions
Description:	<p>Payment conditions include for example:</p> <ul style="list-style-type: none"> ▪ Changeable amount ▪ Earlier payment date

Identification:	AT-67
Name:	Payment date
Description:	This is the payment date that is chosen by the Payer.

Identification:	AT-68
Name:	Accepted modified amount



Description:	<p>Attribute can only be used if allowed by the Payee in DS-01.</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>
---------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Identification:	AT-69
Name:	Payment method accepted
Description:	Confirms that the payment method requested by the Payee was accepted by the Payer.

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

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

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

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



	<ul style="list-style-type: none"> ▪ RfC has been received and has been processed ▪ RfC was already rejected ▪ Already expired RTP
--	---------------------------------------------------------------------------------------------------------------------------------------------------------------------

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

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

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

Identification:	AT-77
Name:	Expiry Date/Time of the RTP
Description:	<p>This date/time corresponds with a date/time requested by a Payee regarding by when the RTP needs to be accepted or refused at the latest.</p> <p>Once expiry date/time has been reached, the Payer's RTP Service Provider will send a negative response to the Payee's Service Provider.</p> <p>An expiry date greater than three months as of the date contained in AT-79 "Date and Time Stamp of the RTP" can be rejected by the Payee's RTP Service Provider or Payer's RTP Service Provider.</p>

Identification:	AT-78
Name:	Attachment sent by the Payee to the Payer in the RTP
Description:	<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>The market is invited to share its views on including a URL as an alternative to an attachment. A URL (from which a document could be downloaded) can be populated in</p>



	a pain.013 message (ISO 20022) under ‘Related Remittance Information / Remittance Location Details / Electronic Address’ ⁵ .
--	-----------------------------------------------------------------------------------------------------------------------------------------

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

Identification:	AT-87
Name:	Remittance Information for the Payer
Description:	<p>A maximum of 140 characters for (un)structured RTP Remittance Information to be delivered to the Payer in order to clarify/describe the reason behind the RTP.</p> <p>The European Association of Corporate Treasurers (EACT) has developed a standard for formatting the contents of the unstructured Remittance Information. The standard specifies the elements enabling the automated payments processing between business partners. Further information on this standard can be found on the EACT website⁶. The 140 characters unstructured Remittance Information should be used for storing the data elements described in the standard.</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 [6] for a ‘Structured creditor reference to the Remittance Information’ 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>

Identification:	AT-89
Name:	Place holder for charges
Description:	<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>

Identification:	AT-90
------------------------	--------------

⁵ <https://www.iso20022.org/iso-20022-message-definitions?business-domain=1> (See Creditor Payment Activation Request)

⁶ https://eact.eu/Core/Documents/Wordpress_Old/docs/EACT_Standard_for_Remittance_Info.pdf



Name:	Merchant Category Code
Description:	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.

Identification:	AT-91
Name:	Flag for positive functional confirmation message
Description:	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.

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

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



	<ul style="list-style-type: none"> ▪ Payee's RTP Service Provider <p><u>Values applying for response to Request for Status update:</u></p> <ul style="list-style-type: none"> ▪ Payer's RTP Service Provider
--	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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

Identification:	AT-R5
Name:	Specific reference of the RTP Service Provider initiating the Reject
Description:	This reference, determined by the RTP Service Provider that initiates the Reject of the RTP, must be forwarded in the handling of the Reject message to the Payee's RTP Service Provider and 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.

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

Identification:	AT-R10
------------------------	---------------



Name:	Payer's response date/time
Description:	Date and time of when the RTP was accepted/refused by the Payer.

Identification:	AT-R11
Name:	Date and Time Stamp of the functional positive confirmation
Description:	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.

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

Identification:	AT-R13
Name:	Date and Time Stamp of the RTP Service Provider's answer
Description:	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.

Identification:	AT-R14
Name:	Reference of the response provided by the Payer's RTP Service Provider
Description:	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 (subject to further legal review by the EPC Legal Support Group)

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) have in place legally binding agreements with third-party providers to ensure availability of the RTP service of the RTP Service Provider 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 II (Risk Management Annex);
- 6) fully comply with the applicable regulations in respect of data protection (GDPR);
- 7) fully comply, either directly or indirectly through third parties at its own risk, with the applicable regulations in respect of ePrivacy and network security.

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 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 I) and Schedule information to the Adherence Agreement (see Annex I) 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 I) 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, 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 Annex III 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, the Participants shall:

- 1) 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;
- 2) Ensure that Terms and Conditions exist governing the provision and use of services relating to the Scheme;
- 3) Ensure that such Terms and Conditions are consistent with the Rulebook;
- 4) Ensure that such Terms and Conditions make adequate provision for the Participant's succession (e.g. through merger or acquisition), in accordance with the Rulebook;
- 5) Ensure adequate risk management and security, via compliance with the applicable provisions included in the Risk Management Annex (see Annex II);
- 6) Ensure the ongoing compliance of its own rules, procedures and agreements with the laws, regulations and generic supervisory requirements applicable to them;
- 7) Enter into an agreement governing the provision and use of services relating to the Scheme only after applying the principles of identity verification;
- 8) Ensure that such agreement is consistent with the Rulebook and that such agreement is complete, unambiguous and enforceable;
- 9) 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.

3.6.1 Obligations of a Payee's RTP Service Provider

In respects of each of its Payees, 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) Not restrict its Payees from obtaining similar services relating to the Scheme from any other Payee's RTP Service Provider;
- 5) Provide to the Payer's RTP provider the required RTP information (as described in DS-02, in section 2.4.2) in sufficient time and manner to allow the Payer's RTP provider to comply with its obligations under the Rulebook;
- 6) Identify the RTP to the Payer's RTP Service Provider as an RTP made under the terms of the Scheme;
- 7) Treat any RTP not fulfilling the requirements of the Rulebook outside the Scheme or decline to process such instruction;
- 8) Provide to Payees the means of initiating RTPs and accepting the applicable data and format requirements;
- 9) Fulfil the necessary identity verification requirements as part of the contractual relationship with its Payee;
- 10) Provide to Payees information for the submission and execution of RTPs through each available channel;
- 11) Process any RTP received and related messages for its Payee Instantly on a 24/7/365 basis;
- 12) Ensure the authenticity and validity of the Payee's instructions;
- 13) Validate each RTP, accept (subject to account status and the terms of its agreement with the Payee) each valid RTP, and reject each invalid RTP;
- 14) Accept RTP messages at the request of the Payee that comply with the standards set out in the RTP Customer-to-RTP Service Provider Implementation Guidelines [3];
- 15) 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;
- 16) Following acceptance of an RTP, route the RTP to the specified Payer's RTP Service Provider Instantly
- 17) Provide an explanation to the Payee and/or the Payer's RTP Service Provider if/when an RTP has been processed and provide to the Payee all reasonably requested information in the event of a dispute;
- 18) Ensure that all RTPs comply with the standards set out in the RTP Inter-RTP Service Provider Implementation Guidelines [3];
- 19) Effectuate response processing in accordance with the Rulebook;
- 20) Comply with applicable provisions issued from time to time in relation to risk management as set out in the Rulebook and Annex II;
- 21) 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;
- 22) Immediately (without any further delay) report to the EPC about unmitigated Risks of scheme-wide Importance and about major incidents that affect the smooth functioning of the Scheme;
- 23) 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:

- 24) 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;
- 25) Supply the required RTP data accurately, consistently, and completely.

3.6.2 Obligations of a Payer's RTP Service Provider

In respect of each of its Payers, 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) 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;
- 5) 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;
- 6) 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;
- 7) Process any RTP received and related messages for its Payer Instantly on a 24/7/365 basis;
- 8) Clearly indicate that the Payer has a choice between accepting or refusing an RTP;
- 9) 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;
- 10) Comply with applicable provisions issued from time to time in relation to risk management as set out in the Rulebook and Annex II;
- 11) Immediately (without any further delay) report to the EPC about unmitigated Risks of scheme-wide Importance and about major incidents that affect the smooth functioning of the Scheme;
- 12) 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 Limitation of Liability (this section will be further completed)

3.8 Liability of the EPC

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

The EPC, its agents, its employees and the employees of its agents shall not be liable for any losses which are not foreseeable.

3.9 Compliance

3.9.1 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.

3.9.2 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.

3.10 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 3.10.

This section, as well as sections 3.7, 3.8, 3.11 and 3.12 of the Rulebook shall continue to be enforceable against a Participant, notwithstanding termination of such Participant's status as a Participant.

3.11 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.

3.12 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 4 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.

3.13 Application of the EU legislation between Participants

Each Participant shall comply with 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 applicable legal framework outlined in Annex II (Risk Management Annex (*)) or with provisions that are substantially equivalent to those provisions.

(* NIS Directive (Directive (EU) 2016/1148 of the European Parliament and of the Council of 6 July 2016 concerning measures for a high common level of security of network and information systems across the Union)

eIDAS Regulation (Regulation (EU) 910/2014 on electronic identification and trust services for electronic transactions in the internal market)

ePrivacy Directive (Directive 2002/58/EC concerning the processing of personal data and the protection of privacy in the electronic communications sector)

3.14 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 SRTP Board

4.1.1 Composition of the SRTP Board

The SRTP Board will consist of a maximum of X 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 SRTP Board 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 SRTP Board 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 SRTP Board meeting following approval by the SRTP Board Chair and after consulting with the SRTP Board and the EPC Secretariat. The composition of the SRTP Board will be well balanced in terms of skills and experience, geographic representation and types of institution represented.

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

The SRTP Board Chair will be elected by the 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 SRTP Board in meeting its deliverables and ensuring coherence with EPC objectives.

The Secretary of the SRTP Board 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 SRTP Board 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 SRTP Board members and as appropriate to guests, as soon as possible and within one month of the meeting.

The SRTP Board 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 SRTP Board 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 SRTP Board deliberations to the Board, and recording them in minutes, reference will be made to both majority and minority positions



4.1.3 Mandate

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

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

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 SRTP Board

The change management process of the Scheme shall be performed by the SRTP Board 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 SRTP Board 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 SRTP Board 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 SRTP Board 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 SRTP Board 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 SRTP Board 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 SRTP Board 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 SRTP Board 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 SRTP Board recommendation

Once a Change Request from the Initiator has been classified as a Major Change by the SRTP Board, the SRTP Board 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 SRTP Board will also indicate if the Change Request meets the criteria set out in section 4.2.4 of this Rulebook. The SRTP Board may ask the Initiator to provide an impact analysis to demonstrate the potential of the Change Request.

The SRTP Board will determine whether any Change Request which includes a request for expedited implementation in accordance with section 4.2.7 of this Rulebook on grounds that the proposed change constitutes a non-operational change, does indeed qualify as such. If the SRTP Board is satisfied that a Change Request would have no operational impact on Participants and that it is suitable for an expedited implementation, the SRTP Board will make a recommendation to the Board that the Change Request is implemented as a non-operational change in accordance with section 4.2.7.

Where the change as presented in the Change Request proposes to modify the Rulebook, the SRTP Board 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 SRTP Board 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 SRTP Board 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 SRTP Board will share the public consultation document containing the Change Requests and the related SRTP Board recommendations with the 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 SRTP Board may consult with the Initiator for clarification purposes. To that end the SRTP Board 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 SRTP Board.

4.2.5.3 Public consultation on Change Request

Once the SRTP Board has concluded on its recommendations related to each Change Request, the SRTP Board 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 SRTP Board 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 SRTP Board Recommendation. Participants may provide comments on the Change Requests to the SRTP Board.

4.2.5.4 Process following public consultation

The SRTP Board 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 SRTP Board may bring together more than one change, developed from one or more Change Requests.

The SRTP Board 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 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 SRTP Board Change Proposal Submission Document

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

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 SRTP Board 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 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 SRTP Board shall prepare an exceptional change proposal submission document for submission to the 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 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 SRTP Board 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 SRTP Board shall complete a regulatory change proposal submission document for submission to the 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 Board shall determine whether or not to accept the regulatory Change Proposal.

A regulatory Change Proposal that has been considered by the 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 Board on a case by case basis following consideration of a recommendation from the SRTP Board and the LSG.

4.2.6 Process for Minor Rulebook changes

The SRTP Board 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 SRTP Board change proposal submission document (see section 4.2.5.4 and 4.2.5.5 of this Rulebook).

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

The SRTP Board 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
Acceptation	The Payer accepts the RTP as presented by the Payer's RTP Service Provider.
Additional Optional Services (AOS)	Complementary features and services based on the Scheme, as described in section 1.12 of the Rulebook.
Adherence Agreement	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 I of the Rulebook.
Admission Date	A date specified for admission to the SPL Scheme for a group of successful applicants.
API	Application Programming Interface.
BIC	Business Identifier Code. An 8 or 11 character ISO code assigned by SWIFT and used to identify a financial institution in financial transactions.
Business Day	A day on which RTP Service Providers in the relevant jurisdiction are generally open for business with Customers.
Calendar Day	A Calendar Day means any day of the year.
Chair	Refers to the Chair of the SRTP Board.
Change Proposal	A Change Proposal is formulated by the SRTP Board 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.
Change Proposal Submission Document	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 SRTP Board and certifies that each stage of the change management process has been properly completed.
Change Request	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.



Credit Transfer	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.
Customer	Payee or Payer.
DRC	Dispute Resolution Committee.
EIPP	Electronic Invoice Presentment and Payment.
EPC	The European Payments Council.
EPC Code of Conduct	EPC Competition Law Code of Conduct.
Event of Default	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.
Expiry Date/Time	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.
GDPR	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.
General Assembly	EPC General Assembly.
IBAN	International Bank Account Number: uniquely identifies an individual account at a specific financial institution in a particular country (ISO 13616) [4].
Implementation Guidelines	The SRTTP 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.
Initiator	Any individual or organisation submitting a Change Request.
Instantly	At once, without delay.
LSG	EPC Legal Support Group.
Major Change	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.
MCC	The Merchant Category Code [7].



Minor 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
NGC	The Nominating and Governance Committee of the EPC.
Participant	An entity accepted to be a part of the Scheme in accordance with section 3.1 of the Rulebook.
Payee	As described in section 1.3.
Payee's Reference Party	A person/entity on behalf of or in connection with whom the Payee receives a payment.
Payer	As described in section 1.3.
PSP	Payment Service Provider.
Refusal	The Payer refuses the RTP as presented by the Payer's RTP Service Provider.
Reject	See section 2.3.2.
Remittance Information	Information supplied by the Payee in order to facilitate the RTP and/or related payment reconciliation.
Request for Status Update	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.
Requested Execution Date/Time	The date/time by when the Payee requests the initiation of the payment.
RfC	Request for Cancellation of the RTP (initiated by the Payee or Payee's RTP Service Provider).
Risk Management Annex (RMA)	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.
Risk of Scheme-wide Importance	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.
RTP	Request-to-Pay.
RTP Multi-Stakeholder Group	RTP Multi-Stakeholder Group that was created by the EPC.
RTP Service Provider	Payee's or Payer's RTP Service Provider as described in section 1.3.



Rulebook	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.
Schedule Information	Schedule Information to the Adherence Agreement (see Annex I).
Scheme	The SEPA Request-To-Pay Scheme, as described in the Rulebook.
Scheme Participant	An entity that adheres to the SRTP Scheme.
SEMSTF	Scheme Evolution and Maintenance Standards Support Group. This EPC group is tasked with the preparation of the SRTP Implementation Guidelines [3].
SEPA	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).
SEPA Geographic Area	SEPA countries listed in the EPC List of SEPA Scheme Countries (document EPC409-09 [5], as amended from time to time).
SEPA Scheme Management	SEPA Scheme Management denotes the administration, compliance and development functions in relation to a SEPA Scheme.
SRTP	SEPA Request-to-Pay
SRTP Board	The EPC group that performs the SRTP Scheme Management functions as described in section 4.2.2.
Stakeholder	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.
Terms and Conditions	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).
Time Stamp	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.
Trade Name	A name used 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.
URL	Uniform Resource Locator.
UTC	Coordinated Universal Time.



Annex I: Adherence Agreement and related documents (to be completed)

Annex II: Risk Management Annex (to be completed)

Annex III: Scheme participation fees (to be completed)

Annex IV: Trust and Security Framework (to be completed)