European Payments Council

SEPA Request-To-Pay (SRTP)

Scheme Rulebook

EPC014-20 / Version 3.2 / Date issued: 22 December 2023 / Date effective: 22 December 2023

Public

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0. Document information

0.1 References

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

N°	Document Number	Title	Issued by:
[1]	RTP MSG 005-19	RTP Specifications for a standardisation framework v1.0	EPC
[2]	ISO 20022	Financial services – Universal Financial Industry message scheme	ISO
[3]	EPC258-22 EPC259-22 EPC260-22 EPC253-23 EPC254-23 EPC255-23	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
[8]	EPC133-22	SRTP Scheme Rulebook related API Specifications	EPC
[9]	EPC216-20	Clarification Paper on the SRTP Rulebook	EPC
[10]	EPC164-22	API Security Framework	EPC

0.1.1 Defined terms

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

0.2 Change history

Issue number	Dated	Reason for revision
V0.14	2 June 2020	For public consultation.
V1.0	30 November 2020	Approved by the November 2020 Board.
V2.0	30 November 2021	Approved by the November 2021 Board. (See Annex IV for a detailed overview of the changes).
V2.1	30 June 2022	Approved by email by the Board (June 2022).

Issue number	Dated	Reason for revision
		Addition of the date when the use of APIs becomes mandatory in the inter-SRTP Service Provider's space.
V3.0	24 November 2022	Approved by the November 2022 Board. (See Annex IV for a detailed overview of the changes).
V3.1	23 May 2023	Approved by the May 2023 Board. Addition of new Redirect option Datasets. Addition of clarifications about the use of market APIs. (See Annex IV for a detailed overview of the changes).
V3.2	December 2023	Approved by email by the Board (December 2023) Small corrections to ensure an alignment with the Implementation Guidelines.

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 SRTP 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-SRTP 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. Next to these SRTP Implementation Guidelines [3], the EPC default SRTP related API specifications [8] form integral part of the Rulebook.

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

1. SRTP Scheme

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

1.1 Scope

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

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

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

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

1.2 SRTP processes and relevant roles and entities for SRTP

The SRTP 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 SRTP to the Payer.
- Acceptance or Refusal of the SRTP. The Customer (Payer) can accept the SRTP – and this Acceptance can be followed by an immediate or future payment - or refuse it.
- Payment process, starting with the initiation of the payment and selection/confirmation of the payment instrument, followed by the execution of the payment after customer Authentication as appropriate. (This part is outside of the SRTP Scheme).

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

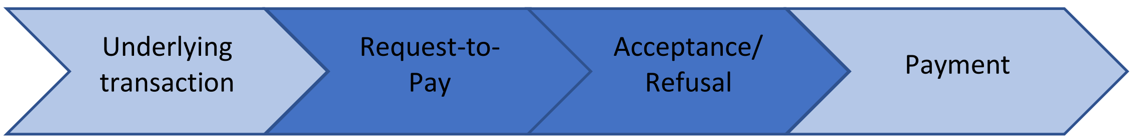

Figure 1: SRTP process components and context

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

1.3 Actors and Roles

The four types of roles involved in the Scheme include:

- **Payee**: The initiator of an SRTP process and usually the beneficiary of the funds transferred if the resulting payment flow occurs. 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 SRTP is addressed and usually the originator of the funds transferred if the resulting payment flow occurs. In payment processing this role is usually identified with the originator of a payment, which can be also defined as the debtor from a financial perspective. A Payer should always have the possibility to opt out from the SRTP service.

- **Payee's SRTP Service Provider** (who has adhered to the Scheme): Usually represented by a PSP but since the SRTP can be part of end-to-end commerce processes, also other non-PSP entities can assume this role. Therefore, the Payee's SRTP Service Providers can be for instance:
    - PSPs[1]
    - E-invoicing Service Providers
    - Commerce Service Providers
- **Payer's SRTP 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 SRTP Service Providers can be for instance:
    - PSPs[1]
    - E-invoicing Service Providers
    - Commerce Service Providers

1.4 Four corner model

The diagram below illustrates the SRTP 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 SRTP 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 SRTP Service Providers.

[1] Even though multiple types of providers can process SRTPs, only PSPs can execute functions related to payment, such as initiation or execution of payment instructions through inter-PSP networks.

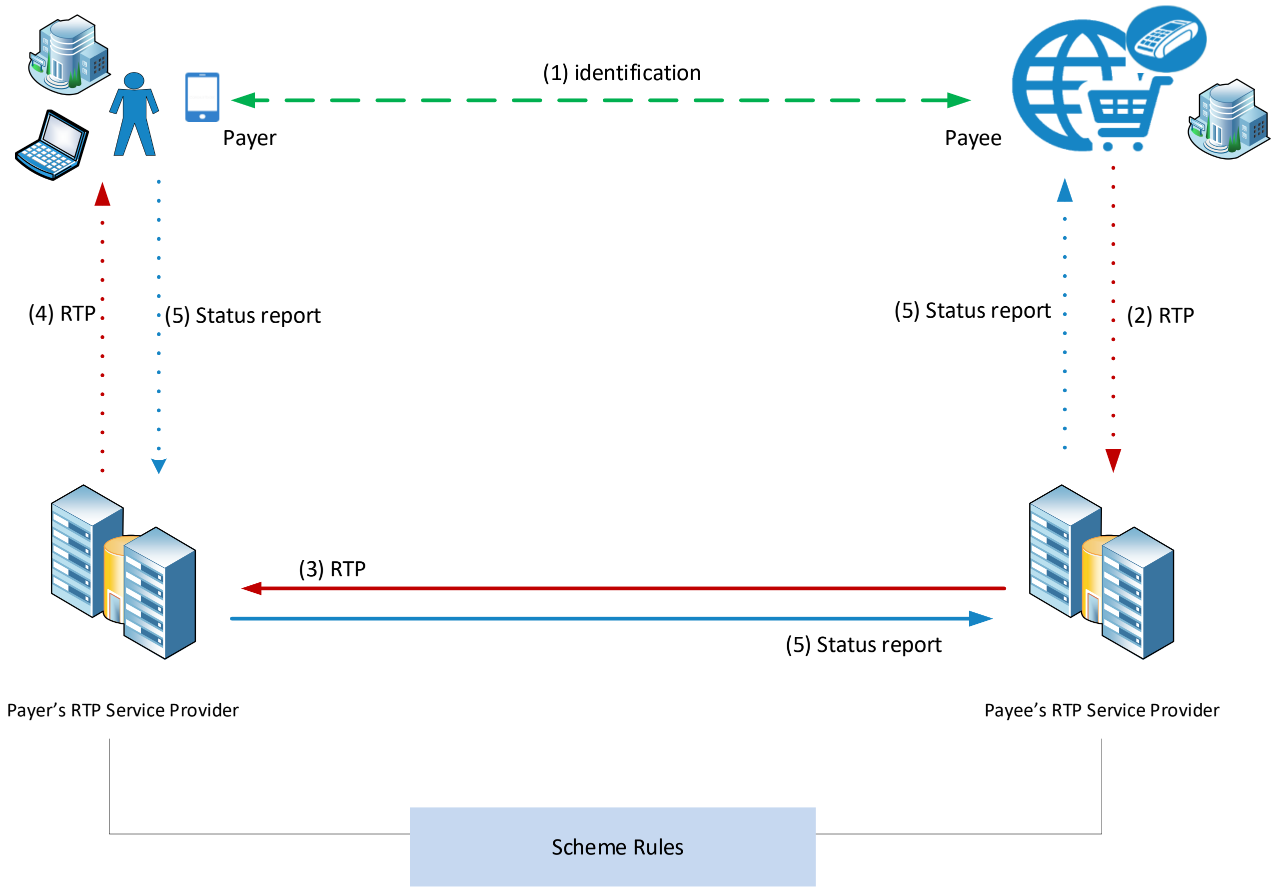

Figure 2: SRTP roles and information flow in 4-corner eco-system

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's identifier and Payer's SRTP Service Provider identifier to the Payee (Note: The Identification and Authentication are agreed between the Payer/Payee and their respective SRTP Service Providers.)
2. SRTP to Payee's SRTP Service Provider	The SRTP is sent by the Payee to its SRTP Service Provider. It contains all SRTP core data.
3. SRTP to Payer's SRTP Service Provider	The SRTP is sent by the Payee's SRTP Service Provider to the Payer's SRTP Service Provider.
4. SRTP presentation to Payer	The SRTP is presented to the Payer on its agreed channel or device (e.g., smartphone, web browser, etc.).
5. Status report	The Acceptance/Refusal of the SRTP by the Payer is sent back to the Payee through their respective SRTP Service Providers.

On top of the general flow, there can be additional steps when the identifier of the Payer and/or the identifier of the Payer's SRTP Service Provider is not known by the Payee or its SRTP Service Provider. Additional steps may be required to render the Payer's choice of SRTP Servicer Provider or the Payer to identify him/herself in the chosen SRTP Service Provider's application. Examples (that will be further described in the SRTP scheme Clarification Paper v3.0) include optional redirection in e-commerce as well as POS/POI use cases.

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

- **3-corner model:** In this model the Payee and Payer use a common SRTP Service Provider which provides a centralised routing mechanism. In this case, the SRTP Service Provider must comply with the obligations of the two roles (as defined in section 3.6.1 and 3.6.2 of this document).
- **Payee or Payer direct models**. In these models a so-called payment request is a 'simplified' SRTP that is directly exchanged between the Payee and Payer (e.g., via API messaging standards). Direct models rely on direct links between the Payee and its Payer enabling the presentation of the SRTP on the Payer's device.

These models will not be further described in the Rulebook.

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

1.5 Application to SEPA

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

1.6 Currency

SRTP related messages can be denominated in any official currency from a SEPA geographical area country (as listed in the EPC List of SEPA Scheme Countries [5]). The choice of currencies supported in the context of the Scheme is left to each Scheme Participant and should be notified to the Payees and the Payers by them.

1.7 Binding nature of the Rulebook

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

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

The Rulebook covers in depth the main aspects of the inter-SRTP 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

As of 30 November 2023, the SRTP Service Providers must at the minimum exchange SRTP messages based on API (Application Programming Interface) and have the capability to access the SRTP related API of other SRTP scheme participants to ensure full reachability between SRTP scheme participants. API must be exposed by the receiver and callable by the sender. The SRTP Participant shall ensure that its API arrangements are consistent with the requirements and obligations of the Rulebook and the related Implementation Guidelines.

The SRTP scheme is infrastructure agnostic. Each Participant is free to arrange the way the messages are exchanged with other Participants and may use Solution Providers to this extent.

Participants may decide to use the EPC default API Specifications or other API specifications available on the market, as long as such API arrangements are consistent with the Rulebooks requirements and are interoperable with other arrangements, including the EPC one. For this purpose, to ensure this interoperability, Participants that use market APIs must at least ensure a translation into the EPC default API Specifications when exchanging messages with other Participants not using the same type of APIs. They should also 'understand' incoming EPC default API calls and be able to respond with the EPC default API responses.
To this end, the Participants may choose any means (e.g., develop their own translation tool; use a translator bench; use a (Referenced) Technical Solution Provider.

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

1.11 Business benefits of the Scheme

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

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

- Accept now: the SRTP must be accepted immediately.
- Accept later: the SRTP can be accepted at a later time.
- Pay now: the SRTP 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. SRTP as such can be seen as an enabler for digital payments.

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

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

1.12 Additional Optional Services

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

The following two types of AOS are identified:

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

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

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

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

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

1.13 Scheme participation fees

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

1.14 Common legal framework

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

2. Business and operational model

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

2.1 Naming conventions

This section describes the naming conventions used in this section.

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

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

Process steps	PS-xx-yy, where xx-yy is the unique sequence number in this Rulebook
Datasets	DS-xxx, where xxx represents the unique alphanumeric sequence in this Rulebook
Attributes	AT-xxxx, where xxxx represents the unique sequence number in this Rulebook

2.2 Overview of the SRTP process & time cycle

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

2.2.1 SRTP defined dates and times

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

- The "Expiry Date/Time": the date/time by when the Payer should accept or refuse the SRTP. Beyond this date/time the SRTP becomes void. An Expiry Date/Time of up to three months as of the date contained in AT-S012 ‘Date and Time Stamp of the RTP’ must always be accepted by the Payer’s SRTP Service Provider. Subject to a bilateral agreement between the SRTP Service Providers (of the Payee and Payer), an Expiry Date/Time greater than three months may be accepted by the Payee’s SRTP Service Provider and Payer’s SRTP Service Provider. Depending on the date and time mentioned, it expresses either “Accept now” or “Accept later” as described under section 1.11. In combination with the “Requested Execution Date/Time” of the SRTP, it also allows to express the reaction asked for by the Payee, i.e. “Accept now / Pay now”, “Accept now / Pay later” or “Accept later / Pay later”. The Expiry Date/Time is the most important date/time which defines the lifecycle of an SRTP.
- The “Requested Execution Date/Time“: the date/time by when the Payment must be initiated. Depending on the date mentioned, it expresses either “Pay now “or “Pay later” as described under section 1.11. In combination with the “Expiry Date/Time” of the SRTP, it allows to express the reaction asked for by the Payee, i.e., “Accept now / Pay now”, “Accept now / Pay later” or “Accept later / Pay later”.

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

2.2.2 Cut-off times

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

A Payee's/Payer's SRTP Service Provider will transmit Instantly an SRTP 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 SRTP processing flow, the Payee’s SRTP Service Provider must add a Time Stamp in the SRTP 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 SRTP processing flow

2.3.1 Enrolment and activation processes

The enrolment and activation processes are mandatory but can be done in many ways left at the discretion of the actors, among which the optional ISO 20022 RTP Reference Data messages that are described in section 2.4 (‘Optional Enrolment/Activation messages related Datasets’) of this document for supporting purposes.
This means that the SRTP Service Providers can bilaterally decide with their Payees or Payers whether to

use these messages or not, and these messages may be rejected if sent to an SRTP Service Provider which does not support this option.

2.3.1.1. Enrolment process

The Enrolment is the actions and processes that should be performed by an SRTP Service Provider to ensure a Payee's or a Payer's operational readiness for using an SRTP service (see section 5 – Defined terms and abbreviations).

To proceed with the enrolment of the Payee, the Payee's SRTP Service Provider should at least perform the following actions:
- proceed with the identification of the Payee.
- carry out KYC or equivalent checks of the Payee (i.e., Payee's identity, name, trade name…).
- carry out a check of the link between the Payee's identity and the IBAN(s) that will be used in the SRTP messages.
- provide a secure electronic channel to exchange SRTP messages.

To proceed with the enrolment of the Payer, the Payer's SRTP Service Provider should at least perform the following actions:
- proceed with the identification of the Payer where possible and applicable[2];
- provide a secure electronic channel for using SRTP services.

At the end of the Enrolment process, the Payees/Payers must have an SRTP address.

The SRTP address is an address given by the SRTP Service Provider to enable exchange of SRTP messages and is equal to the Identifier of the Payer + the Identifier of the Payer's SRTP Service Provider (AT-P009 + AT-N001) for the Payer and the Payee's identification code + the Identifier of the Payee's SRTP Service Provider (AT-E005 + AT-N002) for the Payee.

De-enrolment service must be provided as well.

The Payees and the Payers can be enrolled by several different SRTP Service Providers.

[2] The guest service can only be used if and only if the Payer has not been enrolled by any RTP Service Provider yet and/or if explicitly agreed by the Payer.

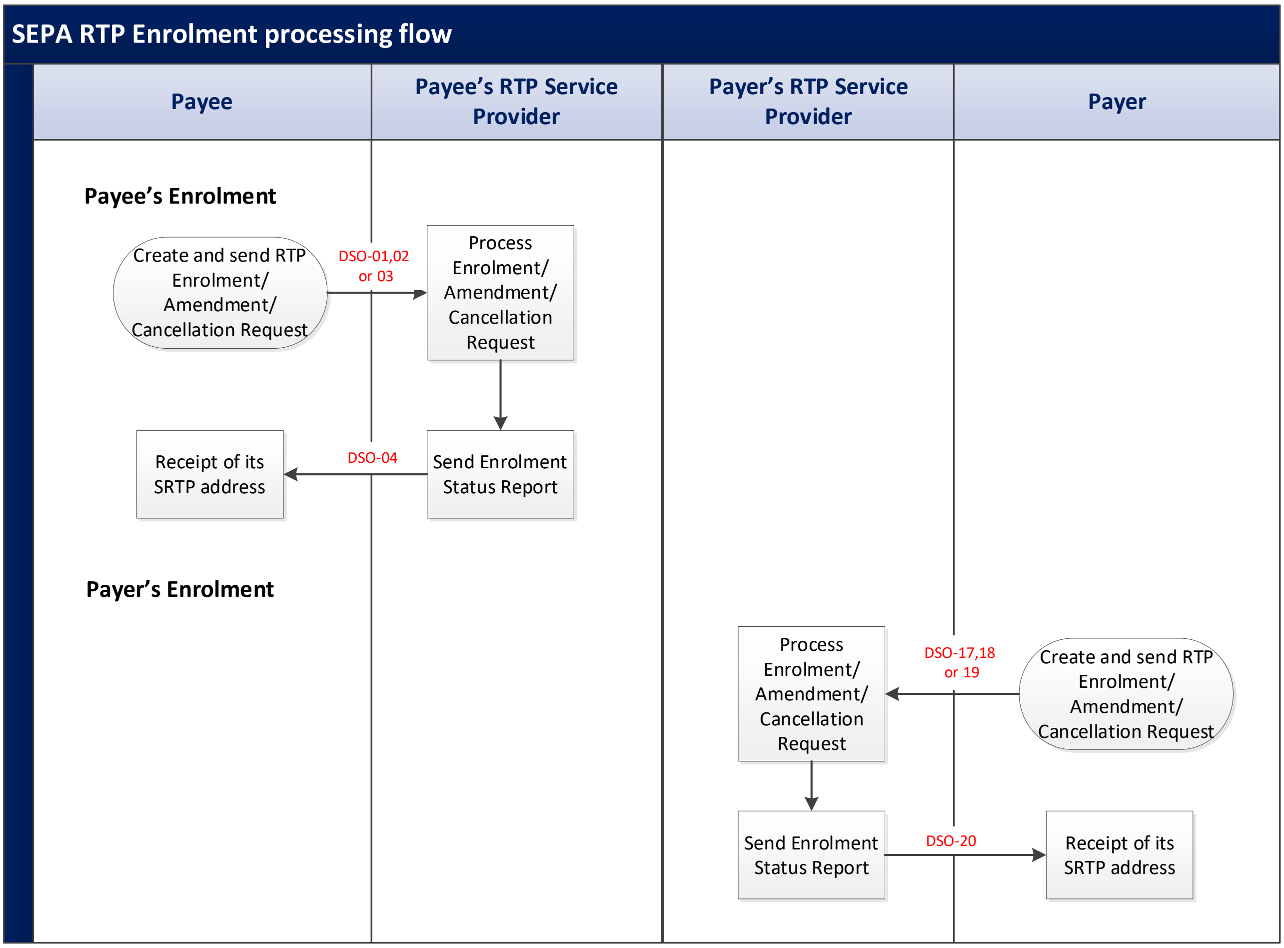

Figure 3: – Possible enrolment processing flow using the optional Datasets

2.3.1.2. Activation process

The Activation is the mutual arrangement between one Payer which consents[3] to receive SRTP messages and one Payee that agrees to send SRTP messages, and the exchange of the required information (e.g., SRTP addresses) enabling the Payee and/or the Payee's SRTP Service Provider to send SRTP messages to the Payer and enabling the Payer to receive SRTP messages from the Payee (see section 5 – Defined terms and abbreviations).

The activation process consists in the following:

- the consent/acceptance between the Payer and the Payee to receive/send SRTP messages between them. The Consent can be expressed or given tacitly. It can be for a one-off or non-fixed-term activation.
- the provision of the required information (e.g., SRTP addresses) enabling the Payee/the Payee's SRTP Service Provider to send SRTP messages to the Payer and the Payer to receive SRTP messages from the Payee.

De-activation service must be provided between the Payer and the Payee as well.

[3] In the SRTP scheme, Consent means approval/authorization given by a Payer to a Payee to exchange SRTP messages through the SEPA RTP scheme. The Consent is a prerequisite for exchanging SRTP messages between two customers (a Payer and a Payee). It can be a non-fixed-term or a one-off Consent.

Payers can have multiple existing SRTP services activated with the same Payee (in case of multiple contracts with this Payee for instance) or different Payees and vice versa.

The Payee's SRTP Service Provider may be able to deduce the Identifier of the Payer's SRTP Service Provider from the Payer's Identifier or the Payer may give it to the Payee's SRTP Service Provider or the Payee, e.g., by choosing it or presenting a QR code or other tools incorporating the information.

Payer may also identify him/herself within their own SRTP Service Provider's service without the need to give any Identifier to the Payee or Payee's SRTP Service Provider. For instance, depending on the way to forward an SRTP message (through a « redirection » or not) the identifiers that the Payee and/or the Payee's SRTP Service Provider should collect are at the minimum the following:

- [for a standard forward of the SRTP] the Payer's identifier (AT-P009) (and the Payer's SRTP Service Provider identifier (AT-N001)).
- [for a « redirection » forward of the SRTP] only the Payer's SRTP Service Provider identifier (AT-N001).

Nota Bene: Other identifiers/data can be exchanged during the activation process for the purpose of additional value-added services provided by the SRTP Service Provider. For example, the Payee's identification code could be communicated to the Payer to enable Payee's filtering (e.g., whitelist) services proposed by the Payer's SRTP Service Provider.

When a Payee changes its SRTP Service Provider, there is no impact on the activation performed with its Payers.
When a Payer changes its SRTP Service Provider it may require that the Payer communicates its new SRTP address to the Payee(s).

When using the optional ISO 20022 RTP Reference Data messages that are described in section 2.4 ('Optional Enrolment/Activation messages related Datasets), the role of the SRTP Service Providers is limited to the transmission of these messages to the Payer or the Payee.

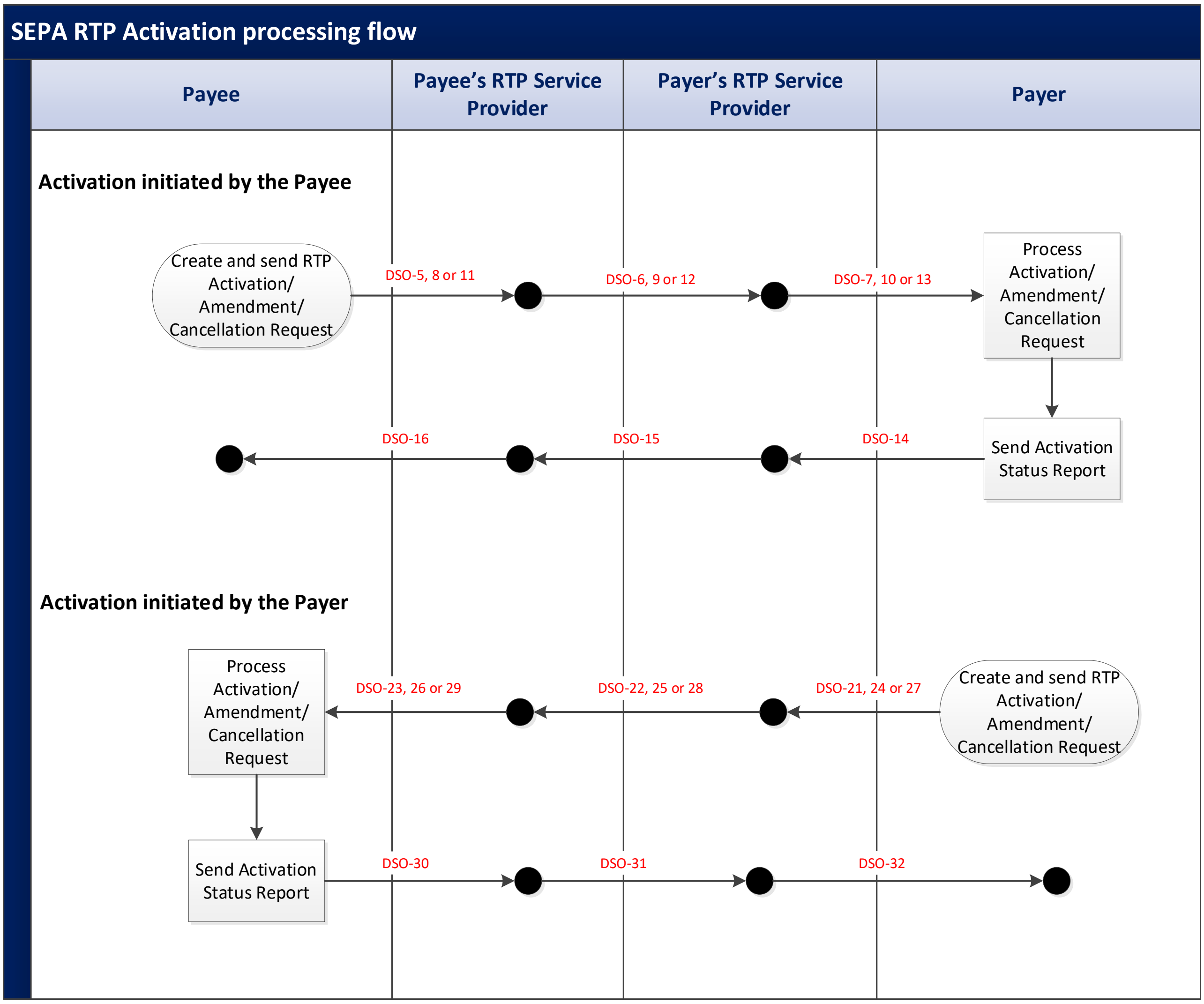

Figure 4: – Possible activation processing flow using the optional Datasets

2.3.2 General SRTP processing flow

The section below illustrates the processing flows for an SRTP, applicable to a wide range of physical or online use cases. The SRTP messages as described in the SRTP implementation guidelines (see section 0.5) are based on the ISO 20022 standard [2] [4].

[4] pain.013 'Creditor Payment Activation Request' and pain.014 'Creditor Payment Activation Request Status Report'

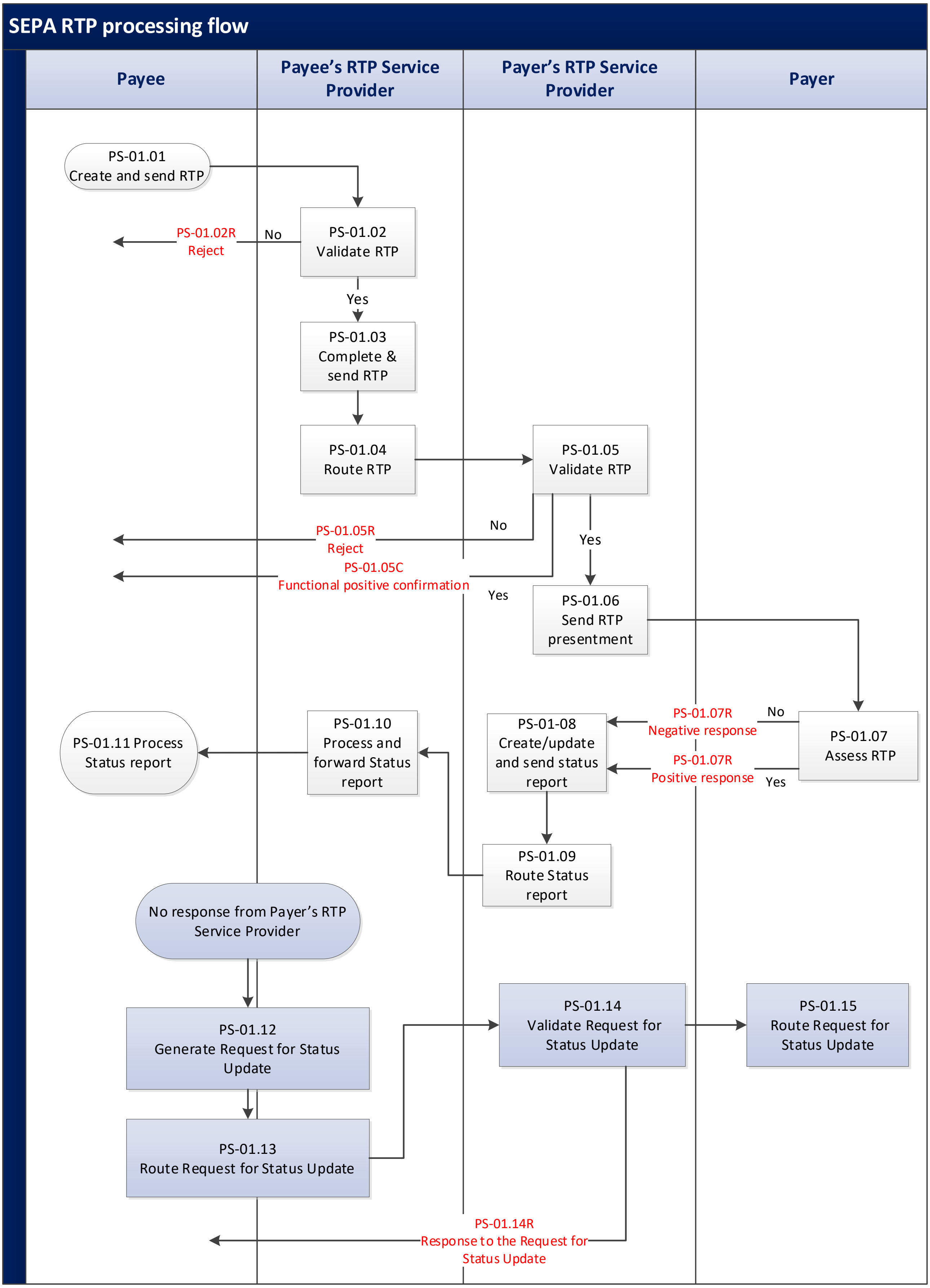

Figure 5: SRTP Processing flow (PS-01)

Step/function	Label	Description
PS-01.01	Create and send SRTP	The Payee creates the SRTP 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 SRTP Service Provider.
PS-01.02	Validate SRTP	The Payee's SRTP Service Provider performs a first validation of the SRTP. This includes for example technical, security and format validation (e.g., IBAN check).
PS-01.02R	Reject	If validation in step PS-01.02 is unsuccessful, the Payee's SRTP Service Provider rejects the SRTP, 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 SRTP	In case of successful validation in step PS-01.02, the Payee's SRTP Service Provider enriches the SRTP with elements required for routing in the inter-SRTP Service Provider space and adds a Time Stamp.
PS-01.04	Route SRTP	The SRTP is routed to the Payer's SRTP Service Provider based on the established routing mechanisms.
PS-01.05	Validate SRTP	The Payer's SRTP Service Provider validates the SRTP, 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 SRTP is refused by default).
PS-01.05R	Reject	If validation in step PS-01.05 is unsuccessful, the Payer's SRTP Service Provider rejects the SRTP. The Payee's SRTP Service Provider and the Payee will be informed about this rejection with a reason code as defined under AT-R004 'Reason code for non-acceptance of the RTP'.
PS-01.05C	Confirmation	Following a successful validation in step PS-01.05, the Payer's SRTP Service Provider confirms to the Payee's SRTP Service Provider that the SRTP has been received and can be processed further. This step is only mandatory in case the Payee or Payee's SRTP Service Provider has requested this functional positive confirmation message.
PS-01.06	Send SRTP for presentment	In case of a successful validation in step PS-01.05, the Payer's SRTP Service Provider sends the SRTP for presentment to the Payer. (According to the

		format agreed with the Payer the SRTP may be converted at this step).
PS-01.07	Assess SRTP	The Payer decides on the follow-up to the SRTP i.e., accept or refuse.
PS-01.07R	Negative response	If the Payer refuses the SRTP it sends a negative response back to the Payer's SRTP Service Provider.
PS-01.07R	Positive response	If the Payer decides to accept the SRTP, a positive response is sent back to the Payer's SRTP Service Provider.[5]
PS-01.08	Create/update and send status report	The Payer's SRTP 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 SRTP Service Provider to inform whether the SRTP is accepted or refused. In the exceptional case of no response received up to the Expiry Date/Time, the SRTP is considered timed-out by the Payer's SRTP Service Provider. In such a scenario, it is the responsibility of the Payer's SRTP Service Provider to send a negative response through the Payee's SRTP Service Provider up to the Payee, including the relevant code. As a result, the Payee will need to represent the SRTP or use another channel.
PS-01.09	Route status report	The status report (positive or negative) to the Payee's SRTP Service Provider is routed through the same path used for the original SRTP and based on the established routing mechanisms.
PS-01.10	Process and forward status report	The Payee's SRTP 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 SRTP record, preparation of the SRTP payment reconciliation, etc.
PS-01.12	Request for Status Update	The Payee and Payee's SRTP Service Provider can send a Request for Status Update if no reply was received until the Expiry Date/Time.
PS-01.13	Route Request for Status Update	The Request for Status Update to the Payer's SRTP Service Provider is routed through the same path used for the original SRTP based on the established routing mechanisms.

[5] A payment can be initiated following the Acceptance of the RTP by the Payer. The payment itself is outside the scope of the SRTP Rulebook.

PS-01.14	Request for Status Update validity check	Following receipt of the Request for Status Update, the Payer’s SRTP Service Provider checks the validity of the Request.
PS-01.14R	Response to Request for Status Update	The Payer’s SRTP Service Provider responds to the Payee’s SRTP Service Provider and if applicable (through the Payee’s SRTP Service Provider) to the Payee (e.g., response of the original SRTP not received, Payer not responded yet etc…).
PS-01.15	Route Request for Status Update	In the event that the Payer did not yet respond to the initial SRTP, the Payer’s SRTP Service Provider can route the Request for Status Update to the Payer.

Table 1: Process steps of SRTP processing flow

2.3.3 Processing of a Reject by the SRTP Service Providers

A ‘Reject’ occurs when an SRTP or a Request for Cancellation is not accepted for normal execution before being sent to the next party in the chain.

The main characteristics of a Reject (DS-04 or DS-10b) are:

- The 'Reject' message is routed through the same path taken by the initial SRTP/Request for Cancellation with no alteration of the data contained in the original SRTP/Request for Cancellation;
- A record of the relevant data relating to the SRTP/Request for Cancellation, sufficient to provide an audit trail, is included;
- 'Reject' messages contain a reason code (attribute AT-R004 or attribute AT-R112, see section 2.5.1);
- The initial SRTP is identified by the unique reference the Payee’s SRTP Service Provider has included (attribute AT-S011).

'Reject' messages will be transmitted Instantly by the SRTP Service Provider that cannot process the SRTP/Request for Cancellation. The rejections of SRTP messages/ Request for Cancellation can be raised by the SRTP 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 and 2.3.4

2.3.4 SRTP response processing

A Payer can inform its Payer’s SRTP Service Provider that it either:

- Accepts an SRTP (“positive response”) or,
- Refuses an SRTP (“negative response”).

The Payer’s SRTP Service Provider will address the Payer’s positive or negative response to the Payee’s SRTP 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 SRTP with no alteration of the data contained in the original SRTP;
- Transmitted Instantly between SRTP Service Providers.
- A record of the relevant data relating to the SRTP, sufficient to provide an audit trail, is included;
- Negative response messages contain a reason code (attribute AT-R004, see section 2.5.1).
- The initial SRTP is identified by the unique reference the Payee’s SRTP Service Provider has included (attribute AT-S011).

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

2.3.5 Processing of a Request for Cancellation of the SRTP

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

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

- The message for a RfC of the SRTP is routed through the same path which was used for the initial SRTP;
- A record of the relevant data relating to the initial SRTP, sufficient to provide an audit trail, is included with no alteration of the data contained in the initial SRTP;
- The message contains a reason code (attribute AT-R106 see section 2.5.1) highlighting the reason for the RfC of the SRTP;
- An RfC can be done up until the Expiry Date/Time of the SRTP (unless the SRTP has been already rejected, refused, cancelled);
- The initial SRTP is identified by the unique reference the Payee's SRTP Service Provider has included (attribute AT-S011).

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

The Payer's SRTP 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 SRTP Provider (e.g., if the original SRTP 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 SRTP Service Provider.

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

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

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

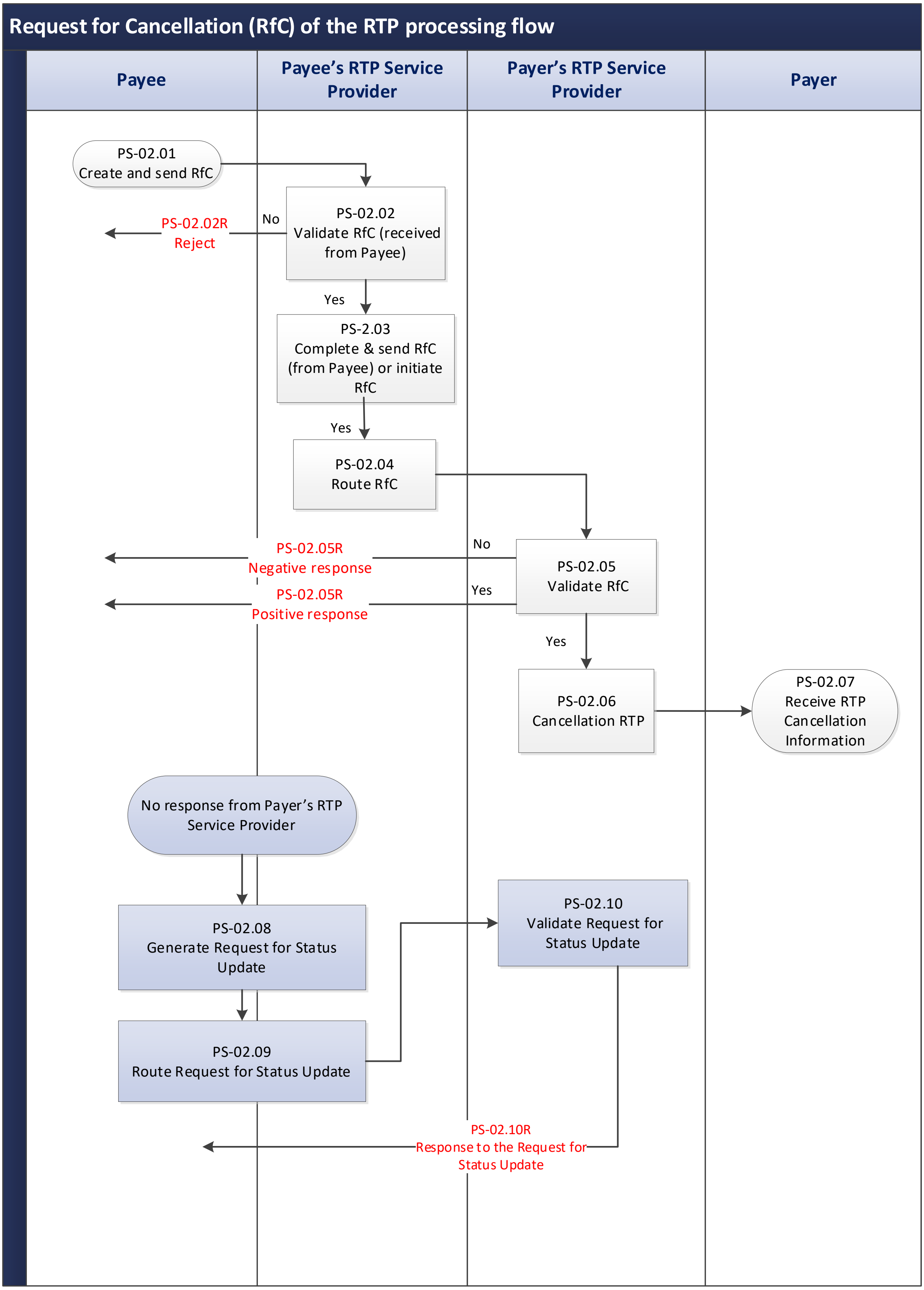

Figure 6: RfC of the SRTP – processing flow (PS-02)

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

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

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

Table 2: Process steps of RfC processing flow

2.4 Business Requirements for Datasets

The optional[6] Enrolment/Activation messages related Datasets are as follow:

- DSO-01 Payee to Payee's RTP Service Provider RTP Enrolment request Dataset
- DSO-02 Payee to Payee's RTP Service Provider RTP Enrolment amendment request Dataset
- DSO-03 Payee to Payee's RTP Service Provider RTP Enrolment cancellation request Dataset
- DSO-04 Payee's RTP Service Provider to Payee RTP Enrolment/Amendment/Cancellation status report Dataset
- DSO-05 Payee to Payee's RTP Service Provider RTP Activation request Dataset
- DSO-06 Payee's to Payer's RTP Service Provider RTP Activation request Dataset
- DSO-07 Payer's RTP Service Provider to Payer RTP Activation request Dataset
- DSO-08 Payee to Payee's RTP Service Provider RTP Activation amendment request Dataset
- DSO-09 Payee's to Payer's RTP Service Provider RTP Activation amendment request Dataset
- DSO-10 Payer's RTP Service Provider to Payer RTP Activation amendment request Dataset
- DSO-11 Payee to Payee's RTP Service Provider RTP Activation cancellation request Dataset
- DSO-12 Payee's to Payer's RTP Service Provider RTP Activation cancellation request Dataset
- DSO-13 Payer's RTP Service Provider to Payer RTP Activation cancellation request Dataset
- DSO-14 Payer to Payer's RTP Service Providers RTP Activation/Amendment/Cancellation status report Dataset
- DSO-15 Payer's to Payee's RTP Service Provider RTP Activation/Amendment/Cancellation status report Dataset
- DSO-16 Payee's RTP Service Provider to Payee RTP Activation/Amendment/Cancellation status report Dataset
- DSO-17 Payer to Payer's RTP Service Provider RTP Enrolment request Dataset
- DSO-18 Payer to Payer's RTP Service Provider RTP Enrolment amendment request Dataset
- DSO-19 Payer to Payer's RTP Service Provider RTP Enrolment cancellation request Dataset
- DSO-20 Payer's RTP Service Provider to Payer RTP Enrolment/Amendment/Cancellation status report Dataset
- DSO-21 Payer to Payer's RTP Service Provider RTP Activation request Dataset
- DSO-22 Payer's to Payee's RTP Service Provider RTP Activation request Dataset

[6] Optional means that the SRTP Service Providers can bilaterally decide with their Payees or Payers whether to use these messages or not and these messages may be rejected if sent to an SRTP Service Provider which does not support this option.

- DSO-23 Payee’s RTP Service Provider to Payee RTP Activation request Dataset
- DSO-24 Payer to Payer’s RTP Service Provider RTP Activation amendment request Dataset
- DSO-25 Payer’s to Payee’s RTP Service Provider RTP Activation amendment request Dataset
- DSO-26 Payee’s RTP Service Provider to Payee RTP Activation amendment request Dataset
- DSO-27 Payer to Payer’s RTP Service Provider RTP Activation cancellation request Provider Dataset
- DSO-28 Payer’s to Payee’s RTP Service Provider RTP Activation cancellation request Dataset
- DSO-29 Payee’s RTP Service Provider to Payee RTP Activation cancellation request Dataset
- DSO-30 Payee to Payee’s RTP Service Provider RTP Activation/Amendment/Cancellation status report Dataset
- DSO-31 Payee’s to Payer’s RTP Service Provider RTP Activation/Amendment/Cancellation status report Dataset
- DSO-32 Payer’s RTP Service Provider to Payer RTP Activation/Amendment/Cancellation status report Dataset

The other identified Datasets are as follows:

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

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

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

2.4.1 DSO-01 Payee to Payee's RTP Service Provider RTP Enrolment request

Identification:	**DSO-01**
Name:	**Payee to Payee's RTP Service Provider RTP Enrolment Request**
Description:	This dataset describes the content of the SRTP Enrolment Request message as sent by the Payees to their Payee's SRTP Service Providers.
Attributes contained	• E001 Name of the Payee (M) • E004 Address of the Payee (M) • E002 Trade Name of the Payee (O) • E006 Merchant Category Code of the Payee (M) • B001 IBAN(s) used by the Payee in the SRTP messages (M) • B002 Enrolment start date (M) • B003 Enrolment end date (O) • B004 Enrolment contract reference type (O) • E012 Ultimate Payee (O) • B006 Payee logo (O) • B008 Visibility (O) • B009 Service activation allowed (M) • B010 Service description link (O) • B011 Payee service activation link (O) • B013 Limited presentment indicator (O) • B014 Counterpart identification type (O) • B015 Contract format type (O) • B016 Contract reference type (O) • B017 Payee instruction (O) • B019 Activation request delivery party (M)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payees and their SRTP Service Providers) to use a different standard.

2.4.2 DSO-02 Payee to Payee's RTP Service Provider RTP Enrolment amendment request

Identification:	**DSO-02**
Name:	**Payee to Payee's RTP Service Provider RTP Enrolment amendment Request**
Description:	This dataset describes the content of the SRTP Enrolment Amendment Request message as sent by the Payees to their Payee's SRTP Service Providers.

Identification:	DSO-02
Name:	Payee to Payee's RTP Service Provider RTP Enrolment amendment Request
Attributes contained	• E005 Payee's identification code (M) • B020 Enrolment amendment reason Code (M) • E001 Name of the Payee (O) • E004 Address of the Payee (O) • E002 Trade Name of the Payee (O) • E006 Merchant Category Code of the Payee (O) • B001 IBAN(s) used by the Payee in the SRTP messages (O) • B002 Enrolment start date (O) • B003 Enrolment end date (O) • B004 Enrolment contract reference type (O) • E012 Ultimate Payee (O) • B006 Payee logo (O) • B008 Visibility (O) • B009 Service activation allowed (O) • B010 Service description link (O) • B011 Payee service activation link (O) • B013 Limited presentment indicator (O) • B014 Counterpart identification type (O) • B015 Contract format type (O) • B016 Contract reference type (O) • B017 Payee instruction (O) • B019 Activation request delivery party (O)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payees and their SRTP Service Providers) to use a different standard.

2.4.3 DSO-03 Payee to Payee's RTP Service Provider RTP Enrolment cancellation request

Identification:	DSO-03
Name:	Payee to Payee's RTP Service Provider RTP Enrolment cancellation Request
Description:	This dataset describes the content of the SRTP Enrolment Cancellation Request message as sent by the Payees to their Payee's SRTP Service Providers.

Identification:	DSO-03
Name:	Payee to Payee's RTP Service Provider RTP Enrolment cancellation Request
Attributes contained	• E005 Payee's identification code (M) • B021 Enrolment cancellation reason code (M) • A copy of the mandatory attributes of the received DSO-01 which is being cancelled (M)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payees and their SRTP Service Providers) to use a different standard.

2.4.4 DSO-04 Payee's RTP Service Provider to Payee RTP Enrolment/Amendment/Cancellation status report

Identification:	DSO-04
Name:	Payee's RTP Service Provider to Payee RTP Enrolment/Amendment/Cancellation status report
Description:	This dataset describes the content of the SRTP Enrolment/Amendment/Cancellation Status Report message as sent by the Payee's SRTP Service Providers to the Payees.
Attributes contained	• E005 Payee's identification code (M) • N002 Identifier of the Payee's RTP Service Provider (M) • B022 Status of the enrolment/amendment/cancellation request (M) • B023 Effective enrolment date (M in case of positive answer) • A copy of all the attributes provided in the received DSO-01 or 02 or 03 to which the status report refers to (M)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payees and their SRTP Service Providers) to use a different standard.

2.4.5 DSO-05 Payee to Payee's RTP Service Provider RTP Activation request

Identification:	**DSO-05**
Name:	**Payee to Payee's RTP Service Provider RTP Activation request**
Description:	This dataset describes the content of the SRTP Activation Request message as sent by the Payees to their Payee's SRTP Service Providers to initiate an activation process.
Attributes contained	• E001 Name of the Payee (M) • E004 Address of the Payee (M) • E005 Payee's identification code (M) • E002 Trade Name of the Payee (O) • E006 Merchant Category Code of the Payee (O) • N002 Identifier of the Payee's RTP Service Provider (M) • P009 Identifier of the Payer (M) • P001 Name of the Payer (M) • P005 Address of the Payer (M) • P002 Trade Name of the Payer (O) • P017 Customer Category Code (O) • N001 Identifier of the Payer's RTP Service Provider (M) • B024 Activation start date (O) • B025 Activation end date (O) • B026 Activation contract reference (O) • B027 Activation counterpart reference (O) • B036 Identification of the Payee expected by the Payer (O) • B029 Dedicated activation code (O) • B031 Proposed e-invoice type (M)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payees and their SRTP Service Providers) to use a different standard.

2.4.6 DSO-06 Payee's to Payer's RTP Service Provider RTP Activation request

Identification:	**DSO-06**
Name:	**Payee's to Payer's RTP Service Provider RTP Activation request**
Description:	This dataset describes the content of the SRTP Activation Request message as sent between the Payee's and the Payer's SRTP Service Providers to transfer an activation process initiated by the Payee.

Identification:	DSO-06
Name:	**Payee's to Payer's RTP Service Provider RTP Activation request**
	Conditional (C): If included by the Payee in DSO-05 it needs to be transmitted mandatorily in DSO-06.
Attributes contained	• E001 Name of the Payee (M) • E004 Address of the Payee (M) • E005 Payee's identification code (M) • E002 Trade Name of the Payee (C) • E006 Merchant Category Code of the Payee (C) • N002 Identifier of the Payee's RTP Service Provider (M) • P009 Identifier of the Payer (M) • P001 Name of the Payer (M) • P005 Address of the Payer (M) • P002 Trade Name of the Payer (C) • P017 Customer Category Code (C) • N001 Identifier of the Payer's RTP Service Provider (M) • B024 Activation start date (C) • B025 Activation end date (C) • B026 Activation contract reference (C) • B027 Activation counterpart reference (C) • B036 Identification of the Payee expected by the Payer (C) • B029 Dedicated activation code (C) • B031 Proposed e-invoice type (M)
Technical characteristics	
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. The use of this dataset is optional. The SRTP Service Providers that do not support these optional messages may reject it.

2.4.7 DSO-07 Payer's RTP Service Provider to Payer RTP Activation request

Identification:	DSO-07
Name:	**Payer's RTP Service Provider to Payer RTP Activation request**
Description:	This dataset describes the content of the SRTP Activation Request message as sent by the Payer's SRTP Service Providers to the Payers to initiate an activation process.

Identification:	DSO-07
Name:	Payer's RTP Service Provider to Payer RTP Activation request
	Conditional (C): If included by the Payee in DSO-05 it needs to be transmitted mandatorily in DSO07.
Attributes contained	• E001 Name of the Payee (M) • E004 Address of the Payee (M) • E005 Payee's identification code (M) • E002 Trade Name of the Payee (C) • E006 Merchant Category Code of the Payee (C) • N002 Identifier of the Payee's RTP Service Provider (M) • P009 Identifier of the Payer (M) • P001 Name of the Payer (M) • P005 Address of the Payer (M) • P002 Trade Name of the Payer (C) • P017 Customer Category Code (C) • N001 Identifier of the Payer's RTP Service Provider (M) • B024 Activation start date (C) • B025 Activation end date (C) • B026 Activation contract reference (C) • B027 Activation counterpart reference (C) • B036 Identification of the Payee expected by the Payer (C) • B029 Dedicated activation code (C) • B031 Proposed e-invoice type (M)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payers and their SRTP Service Providers) to use a different standard.

2.4.8 DSO-08 Payee to Payee's RTP Service Provider RTP Activation amendment request

Identification:	DSO-08
Name:	Payee to Payee's RTP Service Provider RTP Activation amendment request
Description:	This dataset describes the content of the SRTP Activation Amendment Request message as sent by the Payees to their SRTP Service Providers.
Attributes contained	• E005 Payee's identification code (M)

Identification:	DSO-08
Name:	**Payee to Payee's RTP Service Provider RTP Activation amendment request**
	• E001 Name of the Payee (O) • E004 Address of the Payee (O) • B032 Activation amendment reason code (M) • E002 Trade Name of the Payee (O) • E006 Merchant Category Code of the Payee (O) • N002 Identifier of the Payee's RTP Service Provider (O) • P009 Identifier of the Payer (M) • P001 Name of the Payer (O) • P005 Address of the Payer (O) • P002 Trade Name of the Payer (O) • P017 Customer Category Code (O) • N001 Identifier of the Payer's RTP Service Provider (O) • B024 Activation start date (O) • B025 Activation end date (O) • B026 Activation contract reference (O) • B0027 Activation counterpart reference (O) • B036 Identification of the Payee expected by the Payer (O) • B029 Dedicated activation code (O) • B031 Proposed e-invoice type (O)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payees and their SRTP Service Providers) to use a different standard.

2.4.9 DSO-09 Payee's to Payer's RTP Service Provider RTP Activation amendment request

Identification:	DSO-09
Name:	**Payee's to Payer's RTP Service Provider RTP Activation amendment request**
Description:	This dataset describes the content of the SRTP Activation Amendment Request message as sent between the Payee's and the Payer's SRTP Service Providers. Conditional (C): If included by the Payee in DSO-08 it needs to be transmitted mandatorily in DSO-09.
Attributes contained	• E005 Payee's identification code (M)

Identification:	DSO-09
Name:	**Payee's to Payer's RTP Service Provider RTP Activation amendment request**
	• E001 Name of the Payee (C) • E004 Address of the Payee (C) • B032 Activation amendment reason code (M) • E002 Trade Name of the Payee (C) • E006 Merchant Category Code of the Payee (C) • N002 Identifier of the Payee's RTP Service Provider (C) • P009 Identifier of the Payer (M) • P001 Name of the Payer (C) • P005 Address of the Payer (C) • P002 Trade Name of the Payer (C) • P017 Customer Category Code (C) • N001 Identifier of the Payer's RTP Service Provider (C) • B024 Activation start date (C) • B025 Activation end date (C) • B026 Activation contract reference (C) • B027 Activation counterpart reference (C) • B036 Identification of the Payee expected by the Payer (C) • B029 Dedicated activation code (C) • B031 Proposed e-invoice type (C)
Technical characteristics	
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. The use of this dataset is optional. The SRTP Service Providers that do not support these optional messages may reject it.

2.4.10 DSO-10 Payer's RTP Service Provider to Payer RTP Activation amendment request

Identification:	DSO-10
Name:	**Payer's RTP Service Provider to Payer RTP Activation amendment request**
Description:	This dataset describes the content of the SRTP Activation Amendment Request message as sent by the Payer's SRTP Service Providers to the Payers. Conditional (C): If included by the Payee in DSO-08 it needs to be transmitted mandatorily in DSO-10.
Attributes contained	• E005 Payee's identification code (M) • E001 Name of the Payee (C)

Identification:	DSO-10
Name:	Payer's RTP Service Provider to Payer RTP Activation amendment request
	• E004 Address of the Payee (C) • B032 Activation amendment reason code (M) • E002 Trade Name of the Payee (C) • E006 Merchant Category Code of the Payee (C) • N002 Identifier of the Payee's RTP Service Provider (C) • P009 Identifier of the Payer (M) • P001 Name of the Payer (C) • P005 Address of the Payer (C) • P002 Trade Name of the Payer (C) • P017 Customer Category Code (C) • N001 Identifier of the Payer's RTP Service Provider (C) • B024 Activation start date (C) • B025 Activation end date (C) • B026 Activation contract reference (C) • B027 Activation counterpart reference (C) • B036 Identification of the Payee expected by the Payer (C) • B029 Dedicated activation code (C) • B031 Proposed e-invoice type (C)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payers and their SRTP Service Providers) to use a different standard.

2.4.11 DSO-11 Payee to Payee's RTP Service Provider RTP Activation cancellation request

Identification:	DSO-11
Name:	Payee to Payee's RTP Service Provider RTP Activation cancellation request
Description:	This dataset describes the content of the SRTP Activation Cancellation Request message as sent between the Payees to their Payee's SRTP Service Providers.
Attributes contained	• E005 Payee's identification code (M) • E001 Name of the Payee (O) • E004 Address of the Payee (O) • B033 Activation cancellation reason code (M)

Identification:	DSO-11
Name:	Payee to Payee's RTP Service Provider RTP Activation cancellation request
	• E002 Trade Name of the Payee (O) • E006 Merchant Category Code of the Payee (O) • N002 Identifier of the Payee's RTP Service Provider (O) • P009 Identifier of the Payer (M) • P001 Name of the Payer (O) • P005 Address of the Payer (O) • P002 Trade Name of the Payer (O) • P017 Customer Category Code (O) • N001 Identifier of the Payer's RTP Service Provider (O) • B024 Activation start date (O) • B025 Activation end date (O) • B026 Activation contract reference (O) • B027 Activation counterpart reference (O) • B036 Identification of the Payee expected by the Payer (O) • B029 Dedicated activation code (O) • B031 Proposed e-invoice type (O)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payees and their SRTP Service Providers) to use a different standard.

2.4.12 DSO-12 Payee's to Payer's RTP Service Provider RTP Activation cancellation request

Identification:	DSO-12
Name:	Payee's to Payer's RTP Service Provider RTP Activation cancellation request
Description:	This dataset describes the content of the SRTP Activation Cancellation Request message as sent between the Payee's and the Payer's SRTP Service Providers. Conditional (C): If included by the Payee in DSO-11 it needs to be transmitted mandatorily in DSO-12.
Attributes contained	• E005 Payee's identification code (M) • E001 Name of the Payee (C) • E004 Address of the Payee (C) • B033 Activation cancellation reason code (M) • E002 Trade Name of the Payee (C)

Identification:	DSO-12
Name:	Payee's to Payer's RTP Service Provider RTP Activation cancellation request
	• E006 Merchant Category Code of the Payee (C) • N002 Identifier of the Payee's RTP Service Provider (C) • P009 Identifier of the Payer (M) • P001 Name of the Payer (C) • P005 Address of the Payer (C) • P002 Trade Name of the Payer (C) • P017 Customer Category Code (C) • N001 Identifier of the Payer's RTP Service Provider (C) • B024 Activation start date (C) • B025 Activation end date (C) • B026 Activation contract reference (C) • B027 Activation counterpart reference (C) • B036 Identification of the Payee expected by the Payer (C) • B029 Dedicated activation code (C) • B031 Proposed e-invoice type (C)
Technical characteristics	
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. The use of this dataset is optional. The SRTP Service Providers that do not support these optional messages may reject it.

2.4.13 DSO-13 Payer's RTP Service Provider to Payer RTP Activation cancellation request

Identification:	DSO-13
Name:	Payer's RTP Service Provider to Payer RTP Activation cancellation request
Description:	This dataset describes the content of the SRTP Activation Cancellation Request message as sent by the Payer's SRTP Service Providers to the Payers. Conditional (C): If included by the Payee in DSO-11 it needs to be transmitted mandatorily in DSO-13.
Attributes contained	• E005 Payee's identification code (M) • E001 Name of the Payee (C) • E004 Address of the Payee (C) • B033 Activation cancellation reason code (M) • E002 Trade Name of the Payee (C) • E006 Merchant Category Code of the Payee (C) • N002 Identifier of the Payee's RTP Service Provider (C)

Identification:	DSO-13
Name:	Payer's RTP Service Provider to Payer RTP Activation cancellation request
	• P009 Identifier of the Payer (M) • P001 Name of the Payer (C) • P005 Address of the Payer (C) • P002 Trade Name of the Payer (C) • P017 Customer Category Code (C) • N001 Identifier of the Payer's RTP Service Provider (C) • B024 Activation start date (C) • B025 Activation end date (C) • B026 Activation contract reference (C) • B027 Activation counterpart reference (C) • B036 Identification of the Payee expected by the Payer (C) • B029 Dedicated activation code (C) • B031 Proposed e-invoice type (C)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payers and their SRTP Service Providers) to use a different standard.

2.4.14 DSO-14 Payer to Payer's RTP Service Provider RTP Activation/Amendment/Cancellation status report

Identification:	DSO-14
Name:	Payer to Payer's RTP Service Provider RTP Activation/Amendment/Cancellation status report
Description:	This dataset describes the content of the SRTP Activation/Amendment/Cancellation Status Report message as sent by the Payers to their Payer's SRTP Service Providers to confirm an activation process.
Attributes contained	• E005 Payee's identification code (M) • N002 Identifier of the Payee's RTP Service Provider (M) • B034 Status of the activation/amendment/cancellation request (M) • B035 Effective activation date (M in case of positive answer) • A copy of all the attributes provided in the received DSO-05 or 08 or 11 to which the status report refers to (M)

Identification:	**DSO-14**
Name:	**Payer to Payer's RTP Service Provider RTP Activation/Amendment/Cancellation status report**
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payers and their SRTP Service Providers) to use a different standard.

2.4.15 DSO-15 Payer's to Payee's RTP Service Provider RTP Activation/Amendment/Cancellation status report

Identification:	**DSO-15**
Name:	**Payer's to Payee's RTP Service Provider RTP Activation/Amendment/Cancellation status report**
Description:	This dataset describes the content of the SRTP Activation/Amendment/Cancellation Status Report message as sent between the Payer's and the Payee's SRTP Service Providers to confirm an activation process.
Attributes contained	• E005 Payee's identification code (M) • N002 Identifier of the Payee's RTP Service Provider (M) • B034 Status of the activation/amendment/cancellation request (M) • B035 Effective activation date (M in case of positive answer) • A copy of all the attributes provided in the received DSO-05 or 08 or 11 to which the status report refers to (M)
Technical characteristics	
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. The use of this dataset is optional. The SRTP Service Providers that do not support these optional messages may reject it.

2.4.16 DSO-16 Payee's RTP Service Provider to Payee RTP Activation/Amendment/Cancellation status report

Identification:	DSO-16
Name:	Payee's RTP Service Provider to Payee RTP Activation/Amendment/Cancellation status report
Description:	This dataset describes the content of the SRTP Activation/Amendment/Cancellation Status Report message as sent by the Payee's SRTP Service Providers to the Payees to confirm an activation process.
Attributes contained	• E005 Payee's identification code (M) • N002 Identifier of the Payee's RTP Service Provider (M) • B034 Status of the activation/amendment/cancellation request (M) • B035 Effective activation date (M in case of positive answer) • A copy of all the attributes provided in the received DSO-05 or 08 or 11 to which the status report refers to (M)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payeesand their SRTP Service Providers) to use a different standard.

2.4.17 DSO-17 Payer to Payer's RTP Service Provider RTP Enrolment request

Identification:	DSO-17
Name:	Payer to Payer's RTP Service Provider RTP Enrolment Request
Description:	This dataset describes the content of the SRTP Enrolment Request message as sent by the Payers to their Payer's SRTP Service Providers.
Attributes contained	• P001 Name of the Payer (M) • P005 Address of the Payer (M) • P002 Trade Name of the Payer (O) • P017 Customer Category Code (M) • B002 Enrolment start date (M) • B003 Enrolment end date (O • B004 Enrolment contract reference type (O) • P016 Ultimate Payer (O) • B007 Payer logo (O)

Identification:	DSO-17
Name:	Payer to Payer's RTP Service Provider RTP Enrolment Request
	• B008 Visibility (O) • B009 Service activation allowed (M) • B010 Service description link (O) • B012 Payer service activation link (O) • B013 Limited presentment indicator (O) • B014 Counterpart identification type (O) • B015 Contract format type (O) • B016 Contract reference type (O) • B018 Payer instruction (O) • B019 Activation request delivery party (M)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payers and their SRTP Service Providers) to use a different standard.

2.4.18 DSO-18 Payer to Payer's RTP Service Provider RTP Enrolment amendment request

Identification:	DSO-18
Name:	Payer to Payer's RTP Service Provider RTP Enrolment amendment Request
Description:	This dataset describes the content of the SRTP Enrolment Amendment Request message as sent by the Payers to their Payer's SRTP Service Providers.
Attributes contained	• P009 Identifier of the Payer (M) • B020 Enrolment amendment reason code (M) • P001 Name of the Payer (O) • P005 Address of the Payer (O) • P002 Trade Name of the Payer (O) • P017 Customer Category Code (O) • B002 Enrolment start date (O) • B003 Enrolment end date (O • B004 Enrolment contract reference type (O) • P016 Ultimate Payer (O) • B007 Payer logo (O) • B008 Visibility (O)

Identification:	DSO-18
Name:	Payer to Payer's RTP Service Provider RTP Enrolment amendment Request
	• B009 Service activation allowed (O) • B010 Service description link (O) • B012 Payer service activation link (O) • B013 Limited presentment indicator (O) • B014 Counterpart identification type (O) • B015 Contract format type (O) • B016 Contract reference type (O) • B018 Payer instruction (O) • B019 Activation request delivery party (O)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payers and their SRTP Service Providers) to use a different standard.

2.4.19 DSO-19 Payer to Payer's RTP Service Provider RTP Enrolment cancellation request

Identification:	DSO-19
Name:	Payer to Payer's RTP Service Provider RTP Enrolment cancellation Request
Description:	This dataset describes the content of the SRTP Enrolment Cancellation Request message as sent by the Payers to their Payer's SRTP Service Providers.
Attributes contained	• P009 Identifier of the Payer (M) • B021 Enrolment cancellation reason code (M) • A copy of the mandatory attributes of the received DSO-17 which is being cancelled (M)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payers and their SRTP Service Providers) to use a different standard.

2.4.20 DSO-20 Payer's RTP Service Provider to Payer RTP Enrolment/Amendment/Cancellation status report

Identification:	**DSO-20**
Name:	**Payer's RTP Service Provider to Payer RTP Enrolment/Amendment/Cancellation status report**
Description:	This dataset describes the content of the SRTP Enrolment/Amendment/Cancellation Status Report message as sent by the Payer's SRTP Service Providers to the Payers.
Attributes contained	• P009 Identifier of the Payer (M) • N001 Identifier of the Payer's RTP Service Provider (M) • B022 Status of the enrolment/amendment/cancellation request (M) • B023 Effective enrolment date (M in case of positive answer) • A copy of all the attributes provided in the received DSO-17 or 18 or 19 to which the status report refers to (M)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payers and their SRTP Service Providers) to use a different standard.

2.4.21 DSO-21 Payer to Payer's RTP Service Provider RTP Activation request

Identification:	**DSO-21**
Name:	**Payer to Payer's RTP Service Provider RTP Activation request**
Description:	This dataset describes the content of the SRTP Activation Request message as sent by the Payers to their Payer's SRTP Service Providers to initiate an activation process.
Attributes contained	• P009 Identifier of the Payer (M) • P001 Name of the Payer (M) • P005 Address of the Payer (M) • P002 Trade Name of the Payer (O) • P017 Customer Category Code (O) • N001 Identifier of the Payer's RTP Service Provider (M) • E001 Name of the Payee (M) • E004 Address of the Payee (M) • E005 Payee's identification code (M) • E002 Trade Name of the Payee (O) • E006 Merchant Category Code of the Payee (O)

Identification:	DSO-21
Name:	Payer to Payer's RTP Service Provider RTP Activation request
	• N002 Identifier of the Payee's RTP Service Provider (M) • B024 Activation start date (O) • B025 Activation end date (O) • B026 Activation contract reference (O) • B027 Activation counterpart reference (O) • B028 Identification of the Payer expected by the Payee (O) • B029 Dedicated activation code (O) • B030 Requested e-invoice type (M)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payers and their SRTP Service Providers) to use a different standard.

2.4.22 DSO-22 Payer's to Payee's RTP Service Provider RTP Activation request

Identification:	DSO-22
Name:	Payer's to Payee's RTP Service Provider RTP Activation request
Description:	This dataset describes the content of the SRTP Activation Request message as sent between the Payer's and the Payee's SRTP Service Providers to transfer an activation process initiated by the Payer. Conditional (C): If included by the Payer in DSO-21 it needs to be transmitted mandatorily in DSO-22.
Attributes contained	• P009 Identifier of the Payer (M) • P001 Name of the Payer (M) • P005 Address of the Payer (M) • P002 Trade Name of the Payer (C) • P017 Customer Category Code (C) • N001 Identifier of the Payer's RTP Service Provider (M) • E001 Name of the Payee (M) • E004 Address of the Payee (M) • E005 Payee's identification code (M) • E002 Trade Name of the Payee (C) • E006 Merchant Category Code of the Payee (C) • N002 Identifier of the Payee's RTP Service Provider (M) • B024 Activation start date (C)

Identification:	DSO-22
Name:	Payer's to Payee's RTP Service Provider RTP Activation request
	• B025 Activation end date (C) • B026 Activation contract reference (C) • B027 Activation counterpart reference (C) • B028 Identification of the Payer expected by the Payee (C) • B029 Dedicated activation code (C) • B030 Requested e-invoice type (M)
Technical characteristics	
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. The use of this dataset is optional. The SRTP Service Providers that do not support these optional messages may reject it.

2.4.23 DSO-23 Payee's RTP Service Provider to Payee RTP Activation request

Identification:	DSO-23
Name:	Payee's RTP Service Provider to Payee RTP Activation request
Description:	This dataset describes the content of the SRTP Activation Request message as sent by the Payee's SRTP Service Providers to the Payees to initiate an activation process. Conditional (C): If included by the Payer in DSO-21 it needs to be transmitted mandatorily in DSO-23.
Attributes contained	• P009 Identifier of the Payer (M) • P001 Name of the Payer (M) • P005 Address of the Payer (M) • P002 Trade Name of the Payer (C) • P017 Customer Category Code (C) • N001 Identifier of the Payer's RTP Service Provider (M) • E001 Name of the Payee (M) • E004 Address of the Payee (M) • E005 Payee's identification code (M) • E002 Trade Name of the Payee (C) • E006 Merchant Category Code of the Payee (C) • N002 Identifier of the Payee's RTP Service Provider (M) • B024 Activation start date (C) • B025 Activation end date (C) • B026 Activation contract reference (C)

Identification:	DSO-23
Name:	Payee's RTP Service Provider to Payee RTP Activation request
	• B027 Activation counterpart reference (C) • B028 Identification of the Payer expected by the Payee (C) • B029 Dedicated activation code (C) • B030 Requested e-invoice type (M)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payees and their SRTP Service Providers) to use a different standard.

2.4.24 DSO-24 Payer to Payer's RTP Service Provider RTP Activation amendment request

Identification:	DSO-24
Name:	Payer to Payer's RTP Service Provider RTP Activation amendment request
Description:	This dataset describes the content of the SRTP Activation Amendment Request message as sent by the Payers to their Payer's SRTP Service Providers.
Attributes contained	• P009 Identifier of the Payer (M) • B032 Activation amendment reason code (M) • P001 Name of the Payer (O) • P005 Address of the Payer (O) • P002 Trade Name of the Payer (O) • P017 Customer Category Code (O) • N001 Identifier of the Payer's RTP Service Provider (O) • E001 Name of the Payee (O) • E004 Address of the Payee (O) • E005 Payee's identification code (M) • E002 Trade Name of the Payee (O) • E006 Merchant Category Code of the Payee (O) • N002 Identifier of the Payee's RTP Service Provider (O) • B024 Activation start date (O) • B025 Activation end date (O) • B026 Activation contract reference (O) • B027 Activation counterpart reference (O) • B028 Identification of the Payer expected by the Payee (O) • B029 Dedicated activation code (O) • B030 Requested e-invoice type (O)

Identification:	DSO-24
Name:	Payer to Payer's RTP Service Provider RTP Activation amendment request
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payers and their SRTP Service Providers) to use a different standard.

2.4.25 DSO-25 Payer's to Payee's RTP Service Provider RTP Activation amendment request

Identification:	DSO-25
Name:	Payer's to Payee's RTP Service Provider RTP Activation amendment request
Description:	This dataset describes the content of the SRTP Activation Amendment Request message as sent between the Payer's and the Payee's SRTP Service Providers. Conditional (C): If included by the Payer in DSO-24 it needs to be transmitted mandatorily in DSO-25.
Attributes contained	• P009 Identifier of the Payer (M) • B032 Activation amendment reason code (M) • P001 Name of the Payer (C) • P005 Address of the Payer (C) • P002 Trade Name of the Payer (C) • P017 Customer Category Code (C) • N001 Identifier of the Payer's RTP Service Provider (C) • E001 Name of the Payee (C) • E004 Address of the Payee (C) • E005 Payee's identification code (M) • E002 Trade Name of the Payee (C) • E006 Merchant Category Code of the Payee (C) • N002 Identifier of the Payee's RTP Service Provider (C) • B024 Activation start date (C) • B025 Activation end date (C) • B026 Activation contract reference (C) • B027 Activation counterpart reference (C) • B028 Identification of the Payer expected by the Payee (C) • B029 Dedicated activation code (C) • B030 Requested e-invoice type (C)

Identification:	DSO-25
Name:	Payer's to Payee's RTP Service Provider RTP Activation amendment request
Technical characteristics	
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. The use of this dataset is optional. The SRTP Service Providers that do not support these optional messages may reject it.

2.4.26 DSO-26 Payee's RTP Service Provider to Payee RTP Activation amendment request

Identification:	DSO-26
Name:	Payee's RTP Service Provider to Payee RTP Activation amendment request
Description:	This dataset describes the content of the SRTP Activation Amendment Request message as sent by the Payee's SRTP Service Providers to the Payees. Conditional (C): If included by the Payer in DSO-24 it needs to be transmitted mandatorily in DSO-26.
Attributes contained	• P009 Identifier of the Payer (M) • B032 Activation amendment reason code (M) • P001 Name of the Payer (C) • P005 Address of the Payer (C) • P002 Trade Name of the Payer (C) • P017 Customer Category Code (C) • N001 Identifier of the Payer's RTP Service Provider (C) • E001 Name of the Payee (C) • E004 Address of the Payee (C) • E005 Payee's identification code (M) • E002 Trade Name of the Payee (C) • E006 Merchant Category Code of the Payee (C) • N002 Identifier of the Payee's RTP Service Provider (C) • B024 Activation start date (C) • B025 Activation end date (C) • B026 Activation contract reference (C) • B027 Activation counterpart reference (C) • B028 Identification of the Payer expected by the Payee (C) • B029 Dedicated activation code (C) • B030 Requested e-invoice type (C)

Identification:	DSO-26
Name:	Payee's RTP Service Provider to Payee RTP Activation amendment request
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payees and their SRTP Service Providers) to use a different standard.

2.4.27 DSO-27 Payer to Payer's RTP Service Provider RTP Activation cancellation request

Identification:	DSO-27
Name:	Payer to Payer's RTP Service Provider RTP Activation cancellation request
Description:	This dataset describes the content of the SRTP Activation Cancellation Request message as sent between the Payers to their Payer's SRTP Service Providers.
Attributes contained	• P009 Identifier of the Payer (M) • B033 Activation cancellation reason code (M) • P001 Name of the Payer (O) • P005 Address of the Payer (O) • P002 Trade Name of the Payer (O) • P017 Customer Category Code (O) • N001 Identifier of the Payer's RTP Service Provider (O) • E001 Name of the Payee (O) • E004 Address of the Payee (O) • E005 Payee's identification code (M) • E002 Trade Name of the Payee (O) • E006 Merchant Category Code of the Payee (O) • N002 Identifier of the Payee's RTP Service Provider (O) • B024 Activation start date (O) • B025 Activation end date (O) • B026 Activation contract reference (O) • B027 Activation counterpart reference (O) • B028 Identification of the Payer expected by the Payee (O) • B029 Dedicated activation code (O) • B030 Requested e-invoice type (O)
Technical characteristics	
Rules applied:	

Identification:	**DSO-27**
Name:	**Payer to Payer's RTP Service Provider RTP Activation cancellation request**
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payers and their SRTP Service Providers) to use a different standard.

2.4.28 DSO-28 Payer's to Payee's RTP Service Provider RTP Activation cancellation request

Identification:	**DSO-28**
Name:	**Payer's to Payee's RTP Service Provider RTP Activation cancellation request**
Description:	This dataset describes the content of the SRTP Activation Cancellation Request message as sent between the Payer's and the Payee's SRTP Service Providers. Conditional (C): If included by the Payer in DSO-27 it needs to be transmitted mandatorily in DSO-28.
Attributes contained	• P009 Identifier of the Payer (M) • B033 Activation cancellation reason code (M) • P001 Name of the Payer (C) • P005 Address of the Payer (C) • P002 Trade Name of the Payer (C) • P017 Customer Category Code (C) • N001 Identifier of the Payer's RTP Service Provider (C) • E001 Name of the Payee (C) • E004 Address of the Payee (C) • E005 Payee's identification code (M) • E002 Trade Name of the Payee (C) • E006 Merchant Category Code of the Payee (C) • N002 Identifier of the Payee's RTP Service Provider (C) • B024 Activation start date (C) • B025 Activation end date (C) • B026 Activation contract reference (C) • B027 Activation counterpart reference (C) • B028 Identification of the Payer expected by the Payee (C) • B029 Dedicated activation code (C) • B030 Requested e-invoice type (C)
Technical characteristics	
Rules applied:	

Identification:	DSO-28
Name:	Payer's to Payee's RTP Service Provider RTP Activation cancellation request
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. The use of this dataset is optional. The SRTP Service Providers that do not support these optional messages may reject it.

2.4.29 DSO-29 Payee's RTP Service Provider to Payee RTP Activation cancellation request

Identification:	DSO-29
Name:	Payee's RTP Service Provider to Payee RTP Activation cancellation request
Description:	This dataset describes the content of the SRTP Activation Cancellation Request message as sent by the Payee's SRTP Service Providers to the Payees. Conditional (C): If included by the Payer in DSO-27 it needs to be transmitted mandatorily in DSO-29.
Attributes contained	• P009 Identifier of the Payer (M) • B033 Activation cancellation reason code (M) • P001 Name of the Payer (C) • P005 Address of the Payer (C) • P002 Trade Name of the Payer (C) • P017 Customer Category Code (C) • N001 Identifier of the Payer's RTP Service Provider (C) • E001 Name of the Payee (C) • E004 Address of the Payee (C) • E005 Payee's identification code (M) • E002 Trade Name of the Payee (C) • E006 Merchant Category Code of the Payee (C) • N002 Identifier of the Payee's RTP Service Provider (C) • B024 Activation start date (C) • B025 Activation end date (C) • B026 Activation contract reference (C) • B027 Activation counterpart reference (C) • B028 Identification of the Payer expected by the Payee (C) • B029 Dedicated activation code (C) • B030 Requested e-invoice type (C)
Technical characteristics	
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.

Identification:	DSO-29
Name:	Payee's RTP Service Provider to Payee RTP Activation cancellation request
	The use of this dataset is optional. It can be bilaterally agreed (between the Payees and their SRTP Service Providers) to use a different standard.

2.4.30 DSO-30 Payee to Payee's RTP Service Provider RTP Activation/Amendment/Cancellation status report

Identification:	DSO-30
Name:	Payee to Payee's RTP Service Provider RTP Activation/Amendment/Cancellation status report
Description:	This dataset describes the content of the SRTP Activation/Amendment/Cancellation Status Report message as sent by the Payees to their Payee's SRTP Service Providers to confirm an activation process.
Attributes contained	• P009 Identifier of the Payer (M) • N001 Identifier of the Payer's RTP Service Provider (M) • B034 Status of the activation/amendment/cancellation request (M) • B035 Effective activation date (M in case of positive answer) • A copy of all the attributes provided in the received DSO-21 or 24 or 27 to which the status report refers to (M)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payees and their SRTP Service Providers) to use a different standard.

2.4.31 DSO-31 Payee's to Payer's RTP Service Provider RTP Activation/Amendment/Cancellation status report

Identification:	DSO-31
Name:	Payee's to Payer's RTP Service Provider RTP Activation/Amendment/Cancellation status report
Description:	This dataset describes the content of the SRTP Activation/Amendment/Cancellation Status Report message as sent between the Payee's and the Payer's SRTP Service Providers to confirm an activation process.
Attributes contained	• P009 Identifier of the Payer (M) • N001 Identifier of the Payer's RTP Service Provider (M) • B034 Status of the activation/amendment/cancellation request (M) • B035 Effective activation date (M in case of positive answer)

Identification:	**DSO-31**
Name:	**Payee's to Payer's RTP Service Provider RTP Activation/Amendment/Cancellation status report**
	• A copy of all the attributes provided in the received DSO-21 or 24 or 27 to which the status report refers to (M)
Technical characteristics	
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. The use of this dataset is optional. The SRTP Service Providers that do not support these optional messages may reject it.

2.4.32 DSO-32 Payer's RTP Service Provider to Payer RTP Activation/Amendment/Cancellation status report

Identification:	**DSO-32**
Name:	**Payer's RTP Service Provider to Payer RTP Activation/Amendment/Cancellation status report**
Description:	This dataset describes the content of the SRTP Activation/Amendment/Cancellation Status Report message as sent by the Payer's SRTP Service Providers to the Payers to confirm an activation process.
Attributes contained	• P009 Identifier of the Payer (M) • N001 Identifier of the Payer's RTP Service Provider (M) • B034 Status of the activation/amendment/cancellation request (M) • B035 Effective activation date (M in case of positive answer) • A copy of all the attributes provided in the received DSO-21 or 24 or 27 to which the status report refers to (M)
Technical characteristics	
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. The use of this dataset is optional. It can be bilaterally agreed (between the Payers and their SRTP Service Providers) to use a different standard.

2.4.33 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 SRTP Service Provider.
Attributes contained	• C001 IBAN of the Payee (M) • E001 Name of the Payee (M) • E004 Address of the Payee (O) • E005 Payee's identification code (O) • E002 Trade Name of the Payee (O) • S002 Payee's end-to end reference of the RTP (M) • E006 Merchant Category Code of the Payee (O) • C002 BIC code of the Payee's PSP (O) • E007 Name of the Payee's Reference Party (O) • E010 Identification code of the Payee's Reference Party (O) • E009 Address of the Payee's Reference Party (O) • E008 Trade Name of Payee's Reference Party (O) • S015 Return to merchant URL (O) • R113 Payee's associated RTP transaction reference (O) • P009 Identifier of the Payer (O) • P001 Name of the Payer (O) • P005 Address of the Payer (O) • P002 Trade Name of the Payer (O) • N001 Identifier of the Payer's RTP Service Provider (O) • T002 Amount of the RTP (M) • T001 Identification code of the Scheme (M) • T007 Purpose of the RTP (O) • T008 Category purpose of the RTP (O) • S005 Expiry Date/Time of the RTP (M) • S006 Attachment sent by the Payee to the Payer in the RTP (O) • S008 URL sent by the Payee to the Payer in the RTP (O) • S010 Required URL flag (O) • S001 Remittance Information for the Payer (O) • S007 Flag for positive functional confirmation message (O) • T009 RTP Remittance Information to be inserted in the payment (O) • T013 Requested Execution Date/Time of the payment to be initiated (M) • S003 Type of payment instrument requested by the Payee (M) • S004 Payee's payment conditions (O) • S009 Request for payment guarantee (O) • S016 Payment initiation status request (O)

Identification:	DS-01
Name:	RTP by Payee to Payee's RTP Service Provider
	• T018 Amount of each instalment (O) • T019 Credit note amount (O)
Technical characteristics	Single or multiple RTPs per message are allowed, subject to bilateral agreement between the Payee and Payee's SRTP Service Provider.
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. The Payee's SRTP Service Provider is obliged to accept SRTP 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 SRTP Service Provider) to use a different standard.

2.4.34 DS-02 Inter-RTP Service Provider RTP Dataset

Identification:	DS-02
Name:	Inter-RTP Service Provider RTP
Description:	This dataset describes the content of the SRTP sent by the Payee's SRTP Service Provider to the Payer's SRTP Service Provider. Conditional (C): If included by the Payee in DS-01 it needs to be transmitted mandatorily in DS-02.
Attributes contained	• C001 IBAN of the Payee (M) • E001 Name of the Payee (M) • E004 Address of the Payee (C) • E005 Payee's identification code (M) • E002 Trade Name of the Payee (C) • S002 Payee's end-to-end reference of the RTP (M) • E006 Merchant Category Code of the Payee(C) • C002 BIC code of the Payee's PSP (C) • E007 Name of the Payee's Reference Party (C) • E010 Identification code of the Payee's Reference Party (C) • E009 Address of the Payee's Reference Party (C) • E008 Trade Name of Payee's Reference Party (C) • S015 Return to merchant URL (C) • R113 Payee's associated RTP transaction reference (C) • N002 Identifier of the Payee's RTP Service Provider (M) • S011 Additional unique reference provided by the Payee's RTP Service Provider (M) • P009 Identifier of the Payer (C) • P001 Name of the Payer (C) • P005 Address of the Payer (C)

Identification:	DS-02
Name:	Inter-RTP Service Provider RTP
	• P002 Trade Name of the Payer (C) • N001 Identifier of the Payer's RTP Service Provider (M) • T002 Amount of the RTP (M) • T001 Identification code of the Scheme (M) • T007 Purpose of the RTP (C) • T008 Category purpose of the RTP (C) • S005 Expiry Date/Time of the RTP (M) • S006 Attachment sent by the Payee to the Payer in the RTP (C) • S008 URL sent by the Payee to the Payer in the RTP (C) • S010 Required URL flag (C) • S012 Date and Time Stamp of the RTP (M) • S001 Remittance Information for the Payer (C) • S007 Flag for positive functional confirmation message (C) • T009 RTP Remittance Information to be inserted in the payment (C) • T013 Requested Execution Date/Time of the payment to be initiated (M) • S003 Type of payment instrument requested by the Payee (M) • S004 Payee's payment conditions (C) • S013 Place holder for charges (O) • S009 Request for payment guarantee (C) • S016 Payment initiation status request (C) • T018 Amount of each instalment (C) • T019 Credit note amount (C)
Technical characteristics	One single RTP 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.

2.4.35 DS-03 RTP presentment to Payer Dataset

Identification:	DS-03
Name:	RTP presentment to Payer
Description:	This dataset describes the content of the SRTP presented by the Payer's SRTP Service Provider to the Payer. Conditional (C): If included by the Payee's SRTP Service Provider in DS-02 it needs to be transmitted mandatorily in DS-03.
Attributes contained	• C001 IBAN of the Payee (M) • E001 Name of the Payee (M)

Identification:	DS-03
Name:	RTP presentment to Payer
	• E004 Address of the Payee (C) • E005 Payee's identification code (M) • E002 Trade Name of the Payee (C) • S002 Payee's end-to-end reference of the RTP (M) • E006 Merchant Category Code of the Payee (C) • C002 BIC code of the Payee's PSP (C) • E007 Name of the Payee's Reference Party (C) • E010 Identification code of the Payee's Reference Party (C) • E009 Address of the Payee's Reference Party (C) • E008 Trade Name of Payee's Reference Party (C) • S015 Return to merchant URL (C) • R113 Payee's associated RTP transaction reference (C) • N002 Identifier of the Payee's RTP Service Provider (M) • S011 Additional unique reference provided by the Payee's RTP Service Provider (M) • P009 Identifier of the Payer (M) • P001 Name of the Payer (C) • P005 Address of the Payer (C) • P002 Trade Name of the Payer (C) • N001 Identifier of the Payer's RTP Service Provider (M) • T002 Amount of the RTP (M) • T001 Identification code of the Scheme (M) • T007 Purpose of the RTP (C) • T008 Category purpose of the RTP (C) • S005 Expiry Date/Time of the RTP (M) • S006 Attachment sent by the Payee to the Payer in the RTP (C) • S008 URL sent by the Payee to the Payer in the RTP (C) • S010 Required URL flag (C) • S012 Date and Time Stamp of the RTP (M) • S001 Remittance Information for the Payer (C) • T009 RTP Remittance Information to be inserted in the payment (C) • T013 Requested Execution Date/Time of the payment to be initiated (M) • S003 Type of payment instrument requested by the Payee (M) • S004 Payee's payment conditions (C) • S013 Place holder for charges (O) • S009 Request for payment guarantee (C) • S016 Payment initiation status request (C) • T018 Amount of each instalment (C) • T019 Credit note amount (C)

Identification:	DS-03
Name:	RTP presentment to Payer
Technical characteristics	Single or multiple RTPs per message are allowed, subject to bilateral agreement between the Payer and Payer's SRTP Service Provider.
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. At all and free of the given field assignment, the Payer's SRTP 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.

2.4.36 DS-04 Reject of RTP Dataset

Identification:	DS-04
Name:	Reject of RTP
Description:	This dataset describes the content of a Rejected SRTP[7] due to unsuccessful validation either: ▪ by the Payee's SRTP Service Provider directly to the Payee (scenario a). ▪ by the Payer's SRTP Service Provider to the Payee's Service Provider (scenario b).
Attributes contained	Scenario a: • R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R004 Reason code for non-acceptance of the RTP (M) • R003 Specific reference of the RTP Service Provider initiating the Reject or Confirmation (M) • R098 Date and Time Stamp of the Reject (M) • A copy of the mandatory attributes as well as AT-T009 (if included) of the received DS-01 which is being rejected (M) Scenario b (also needs to be forwarded to the Payee): • R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R004 Reason code for non-acceptance of the RTP (M) • R003 Specific reference of the RTP Service Provider initiating the Reject or Confirmation(M) • R098 Date and Time Stamp of the Reject (M) • S013 Place holder for charges (O) • A copy of the mandatory attributes as well as AT-T009 (if included) of the received DS-02 which is being rejected (M)

[7] A Reject is an "R" message (see section 5. Defined terms and abbreviations)

Identification:	**DS-04**
Name:	**Reject of RTP**
Technical characteristics	In the Payee / Payee's SRTP Service Provider space, a single or multiple SRTP Reject(s) per message are allowed, subject to bilateral agreement between the Payee and Payee's SRTP Service Provider. In the inter-SRTP Service Provider space, one single SRTP 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.

2.4.37 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:	This dataset describes the functional positive confirmation of a successful validation of the SRTP by the Payer's SRTP Service Provider to the Payee's SRTP Service Provider.
Attributes contained	• R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R003 Specific reference of the RTP Service Provider initiating the Reject or Confirmation (M) • R097 Date and Time Stamp of the functional positive confirmation (M) • A copy of the mandatory attributes as well as AT-T009 (if included) 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 SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

2.4.38 DS-05b Redirect response to Payee's RTP Service Provider

Identification:	**DS-05b**
Name:	**Redirect response to Payee's RTP Service Provider**
Description:	This dataset describes the redirect response by the Payer's SRTP Service Provider to the Payee's SRTP Service Provider.
Attributes contained	• R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R009 Specific reference of the RTP Service Provider initiating the interim technical redirect message (M) • R116 Date and Time Stamp of the interim technical redirect message (M) • S017 Redirect option URL (M)

Identification:	DS-05b
Name:	**Redirect response to Payee's RTP Service Provider**
	• A copy of the mandatory attributes as well as AT-T009 (if included) 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 SRTP Implementation Guidelines [3] as defined in section 0.5 Implementation Guidelines.

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

Identification:	DS-06
Name:	**Functional positive confirmation of RTP to Payee**
Description:	This dataset describes the functional positive confirmation of a successful validation of the SRTP by the Payer's SRTP Service Provider that is sent by the Payee's SRTP Service Provider to the Payee.
Attributes contained	• R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R003 Specific reference of the RTP Service Provider initiating the Reject or Confirmation (M) • R097 Date and Time Stamp of the functional positive confirmation (M) • A copy of the mandatory attributes as well as AT-T009 (if included) of the received DS-02 which is being confirmed (M)
Technical characteristics	Single or multiple functional positive confirmation(s) per message are allowed, subject to bilateral agreement between the Payee and Payee's SRTP Service Provider.
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. The Payee's SRTP Service Provider can decide bilaterally with the Payee which of the DS-06 attributes will be presented (to the Payee) depending on the nature of the Customer and the channel used.

2.4.40 DS-06b Redirect response to Payee

Identification:	DS-06b
Name:	**Redirect response to Payee**
Description:	This dataset describes the redirect response by the Payer's SRTP Service Provider that is sent by the Payee's SRTP Service Provider to the Payee.
Attributes contained	• R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M)

Identification:	DS-06b
Name:	**Redirect response to Payee**
	• R009 Specific reference of the RTP Service Provider initiating the interim technical redirect message (M) • R116 Date and Time Stamp of the interim technical redirect message (M) • S017 Redirect option URL (M) • A copy of the mandatory attributes as well as AT-T009 (if included) of the received DS-02 which is being confirmed (M)
Technical characteristics	Single or multiple functional positive confirmation(s) per message are allowed, subject to bilateral agreement between the Payee and Payee's SRTP Service Provider.
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. The Payee's SRTP Service Provider can decide bilaterally with the Payee which of the DS-06b attributes will be presented (to the Payee) depending on the nature of the Customer and the channel used.

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

Identification:	DS-07
Name:	**Payer's response to the RTP**
Description:	This dataset describes the Payer's positive (i.e., Acceptance) or negative (i.e., Refusal) response following presentment of the SRTP by the Payer's SRTP Service Provider. The response is sent to the Payer's SRTP Service Provider. Conditional (C): If included by the Payer's SRTP Service Provider in DS-03 it needs to be transmitted mandatorily in DS-07. In addition, for AT-R096, it means that if AT-S009 was included in DS-03, then it needs to be transmitted mandatorily in DS-07.
Attributes contained	<u>Positive response to RTP:</u> • R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R091 Payer's response date/time (M) • R099 Reference of the response provided by the Payer (O) • R092 Payment date/time (as decided by the Payer) (O) • R093 Accepted amount (as decided by the Payer) (O) • T019 Credit note amount (C) • R094 Payment instrument accepted (O) • R096 Response to the Request for payment guarantee (C) • R095 Identifier of the payment guarantee provider (only if the request for payment guarantee is accepted) (O) • R114 Payment initiation status related information (O) • R115 Accepted amount of each instalment (as decided by the Payer) (O)

Identification:	DS-07
Name:	**Payer's response to the RTP**
	• A copy of the mandatory attributes as well as AT-T009 (if included) of the received DS-03 which is being accepted (M) Negative response to RTP: • R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R004 Reason code for non-acceptance of the RTP (O) • R091 Payer's response date/time (M) • R099 Reference of the response provided by the Payer (O) • A copy of the mandatory attributes as well as AT-T009 (if included) of the received DS-03 which is being refused (M)
Technical characteristics	Single or multiple RTP positive/negative response(s) per message are allowed, subject to bilateral agreement between the Payer and Payer's SRTP Service Provider.
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. At all and free of the given field assignment, the Payer's SRTP Service Provider can decide bilaterally with the Payer how the DS-07 attributes need to be presented (by the Payer to the Payer's SRTP Service Provider) depending on the nature of the Customer and the channel used.

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

Identification:	DS-08
Name:	**Inter-RTP Service Provider Response to the RTP**
Description:	This dataset describes the Payer's positive or negative response to the SRTP presentment which is sent by the Payer's SRTP Service Provider to the Payee's SRTP Service Provider. Conditional (C): If included by the Payer in DS-07 it needs to be transmitted mandatorily in DS-08.
Attributes contained	Positive response to RTP: • R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R091 Payer's response date/time (M) • R099 Reference of the response provided by the Payer (C) • R100 Date and Time stamp of the RTP Service Provider's answer (M) • R101 Reference of the response provided by the Payer's RTP Service Provider (M) • R092 Payment date/time (as decided by the Payer) (C) • R093 Accepted amount (as decided by the Payer) (C) • T019 Credit note amount (C) • R094 Payment instrument accepted (C)89 Place holder for charges (O) • R096 Response to the Request for payment guarantee (C)

Identification:	**DS-08**
Name:	**Inter-RTP Service Provider Response to the RTP**
	• R095 Identifier of the payment guarantee provider (only if the request for payment guarantee is accepted) (C) • R114 Payment initiation status related information (C) • R115 Accepted amount of each instalment (as decider by the Payer) (C) • A copy of the mandatory attributes as well as AT-T009 (if included) of the received DS-03 which is being accepted by the Payer (M) Negative response to RTP: • R001 Type of response or "R" message (M) • R002 Identification of the type of party initiating the response or "R" message (M) • R004 Reason code for non-acceptance of the RTP (M) • R091 Payer's response date/time (M) • R099 Reference of the response provided by the Payer (C) • R100 Date and Time Stamp of the RTP Service Provider's answer (M) • R101 Reference of the response provided by the Payer's RTP Service Provider (M) • S013 Place holder for charges (O) • A copy of the mandatory attributes as well as AT-T009 (if included) of the received DS-03 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.

2.4.43 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:	This dataset describes the Payer's positive or negative response to the SRTP presentment which is sent by the Payee's SRTP Service Provider to the Payee. Conditional (C): If included by the Payer's SRTP Service Provider in DS-08 it needs to be transmitted mandatorily in DS-09.
Attributes contained	Positive response to RTP: • R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R091 Payer's response date/time (M) • R099 Reference of the response provided by the Payer (C) • R100 Date and Time stamp of the RTP Service Provider's answer (M) • R092 Payment date/time (as decided by the Payer) (C) • R093 Accepted amount (as decided by the Payer) (C) • T019 Credit note amount (C)

Identification:	DS-09
Name:	Payee's RTP Service Provider response to the Payee
	• R094 Payment instrument accepted (C)89 Place holder for charges (O) • R096 Response to the Request for payment guarantee (C) • R095 Identifier of the payment guarantee provider (only if the request for payment guarantee is accepted) (C) • R114 Payment initiation status related information (C) • R115 Accepted amount of each instalment (as decided by the Payer) (C) • A copy of the mandatory attributes as well as AT-T009 (if included) of the received DS-03 which is being accepted by the Payer (M) Negative response to RTP: • R001 Type of response or "R" message (M) • R002 Identification of the type of party initiating the response or "R" message (M) • R004 Reason code for non-acceptance of the RTP (M) • R091 Payer's response date/time (M) • R099 Reference of the response provided by the Payer (C) • R100 Date and Time stamp of the RTP Service Provider's answer (M) • S013 Place holder for charges (O) • A copy of the mandatory attributes as well as AT-T009 (if included) of the received DS-03 which is being refused by the Payer (M)
Technical characteristics	Single or multiple SRTP positive/negative response(s) per message are allowed, subject to bilateral agreement between the Payee and Payee's SRTP Service Provider.
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.

2.4.44 DS-10 Payee's RfC of the RTP Dataset

Identification:	DS-10
Name:	Payee's RfC of the RTP
Description:	This dataset contains the attributes describing the minimum information that the Payee needs to make available in a Request for Cancellation[8] of the SRTP to the Payee's SRTP Service Provider.
Attributes contained	• R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R106 Reason code for the RfC of the RTP (M) • R107 Additional Information to AT-R106 Reason code for the RfC of the RTP (O) • R109 Date and Time stamp of the RfC (M) • A copy of the mandatory attributes as well as AT-T009 (if included) of the original RTP (DS-01) which the RfC of the RTP relates to (M)

[8] A Request for Cancellation is an "R" message (see section 5. Defined terms and abbreviations)

Identification:	**DS-10**
Name:	**Payee's RfC of the RTP**
Technical characteristics	One single or multiple RfC(s) per message are allowed, subject to bilateral agreement between the Payee and Payee's SRTP Service Provider.
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.

2.4.45 DS-10b Reject of RfC Dataset

Identification:	**DS-10b**
Name:	**Reject of RfC**
Description:	This dataset describes the content of a Rejected Request for Cancellation[9] due to unsuccessful validation either by the Payee's SRTP Service Provider directly to the Payee.
Attributes contained	• R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R003 Specific reference of the RTP Service Provider initiating the Reject or Confirmation (M) • R112 Reason code for non-acceptance of the RfC of the RTP (M) • R098 Date and Time Stamp of the Reject (M) • S013 Placeholder for charges (O) • A copy of the mandatory attributes as well as AT-T009 (if included) of the received DS-10 which is being rejected (M)
Technical characteristics	In the Payee / Payee's SRTP Service Provider space, a single or multiple Request for Cancellation Reject(s) per message are allowed, subject to bilateral agreement between the Payee and Payee's SRTP Service Provider.
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.

2.4.46 DS-11 Inter-RTP Service Provider RfC of the RTP Dataset

Identification:	**DS-11**
Name:	**Inter-RTP Service Provider RfC of the RTP**
Description:	This dataset contains the attributes describing the minimum information that the Payee's SRTP Service Provider needs to make available in a Request for Cancellation of the SRTP to the Payer's SRTP Service Provider. Conditional (C): If included by the Payee in DS-01 or by Payee's SRTP Service Provider in DS-02 it needs to be transmitted mandatorily as part of DS-11.

[9] A Reject of Request for Cancellation is an "R" message (see section 5. Defined terms and abbreviations)

Identification:	DS-11
Name:	Inter-RTP Service Provider RfC of the RTP
Attributes contained	• R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R106 Reason code for the RfC of the RTP (M) • R108 Specific reference of the Payee's RTP Service Provider for the RfC of the RTP (M) • R107 Additional Information to AT-R106 Reason code for the RfC of the RTP(C) • R109 Date and Time Stamp of the RfC (M) • S013 Placeholder for charges (O) • A copy of the mandatory attributes as well as AT-T009 (if included) 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.

2.4.47 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:	This dataset contains the attributes for describing the positive/negative response to a Request for Cancellation of the SRTP, which is sent by the Payer's SRTP Service Provider to the Payee's SRTP Service Provider.
Attributes contained	Positive response: • R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R110 Date and Time Stamp of the RfC response by the Payer's RTP Service Provider (M) • R111 Payer's RTP Service Provider reference of the response to the RfC (M) • S013 Placeholder for charges (O) • A copy of the mandatory attributes as well as AT-T009 (if included) of the received DS-11 to which the Response to the RfC relates to (M) Negative response: • R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R112 Reason code for non-acceptance of the RfC of the RTP (M) • R110 Date and Time Stamp of the RfC response by the Payer's RTP Service Provider (M) • R111 Payer's RTP Service Provider reference of the response to the RfC (M) • S013 Placeholder for charges (O)

Identification:	DS-12
Name:	Inter-RTP Service Provider response to the RfC of the RTP
	• A copy of the mandatory attributes as well as AT-T009 (if included) of the received DS-11 to which the Response to RfC relates to (M)
Technical characteristics	One single SRTP 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.

2.4.48 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:	This dataset contains the attributes for describing the positive/negative response to a Request for Cancellation of the SRTP, which is sent by the Payee's SRTP Service Provider to the Payee.
Attributes contained	Positive response: • R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R110 Date and Time Stamp of the RfC response by the Payer's RTP Service Provider (M) • R111 Payer's RTP Service Provider reference of the response to the RfC (M) • S013 Placeholder for charges (O) • A copy of the mandatory attributes as well as AT-T009 (if included) of the received DS-12 to which the Response to the RfC relates to (M) Negative response • R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R112 Reason code for non-acceptance of the RfC of the RTP (M) • R110 Date and Time Stamp of the RfC response by the Payer's RTP Service Provider (M) • R111 Payer's RTP Service Provider reference of the response to the RfC (M) • S013 Placeholder for charges (O) • A copy of the mandatory attributes as well as AT-T009 (if included) of the received DS-12 to which the Response to RfC relates to (M)
Technical characteristics	Single or multiple SRTP positive/negative response(s) per message are allowed, subject to bilateral agreement between the Payee and Payee's SRTP Service Provider.
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.

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

2.4.49 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 SRTP or RfC. The Request for Status Update[10] is sent by the Payee to the Payee's SRTP Service Provider.
Attributes contained	• R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R102 Date and Time Stamp of the Request for Status update (M) • R103 Reference of the Request for Status update (M) • A copy of the mandatory attributes as well as AT-T009 (if included) of the original RTP/RfC dataset (DS-01/DS-10) which the RTP Status Update Request relates to (M)
Technical characteristics	Single or multiple Request for Status Update(s) per message are allowed, subject to bilateral agreement between the Payee and Payee's SRTP Service Provider.
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.

2.4.50 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 SRTP 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 SRTP Service Provider using the same routing path as the original SRTP or RfC to the Payer's SRTP Service Provider.
Attributes contained	• R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R102 Date and Time Stamp of the Request for Status update (M) • R103 Reference of the Request for Status update (M) • S013 Placeholder for charges (O) • A copy of the mandatory attributes as well as AT-T009 (if included) of the original RTP/RfC dataset (DS-02/DS-11) which the Request for Status Update relates to (M)

[10] A Request for Status Update is an "R" message (see section 5. Defined terms and abbreviations)

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

2.4.51 DS-15b Request for Status Update presentment to Payer Dataset

Identification:	DS-15b
Name:	Request for Status Update presentment to the Payer
Description:	The Payer's SRTP Service Provider can send the Request for Status Update, using the same routing path as the original SRTP, to the Payer. This dataset describes the content of the Request for Status Update presented by the Payer's SRTP Service Provider to the Payer.
Attributes contained	• R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R102 Date and Time Stamp of the Request for Status update (M) • R103 Reference of the Request for Status update (M) • S013 Placeholder for charges (O) • A copy of the mandatory attributes as well as AT-T009 (if included) of the original RTP dataset (DS-02) which the Request for Status Update relates to (M)
Technical characteristics	Single or multiple Request for Status Update(s) per message are allowed, subject to bilateral agreement between the Payer and Payer's SRTP Service Provider.
Rules applied:	This Request for Status Update is a one-way message that will only be sent by the Payer's SRTP Service Provider to the Payer if the Payer has not responded yet to the original SRTP. The Payer should then respond to the original SRTP by using DS-07.
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. At all and free of the given field assignment, the Payer's SRTP Service Provider can decide bilaterally with the Payer whether this Dataset will be presented (to the Payer) and under which conditions (e.g., transmission time).

2.4.52 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:	This dataset contains the attributes for describing the response from the Payer's SRTP Service Provider to a Request for Status Update from the Payee's SRTP Service Provider (in relation to an SRTP or RfC).

Identification:	DS-16
Name:	Inter-RTP Service Provider response to Request for Status Update
Attributes contained	• R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R104 Status reason response code for the Request for Status Update (M) • R105 Payer's RTP Service Provider reference of the response to the Request for Status Update (M) • S013 Placeholder for charges (O) • A copy of the mandatory attributes as well as AT-T009 (if included) of the original RTP/RfC dataset (DS-02/DS-11) which the Response to the Request for Status Update relates to (M)
Technical characteristics	One single Request for Status Update 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 SRTP Service Provider needs to resend the original SRTP 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.

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

Identification:	DS-17
Name:	Response to Payee on Request for Status Update
Description:	This dataset contains the attributes for describing the response from the Payer's SRTP Service Provider to a Request for Status Update sent by the Payee's SRTP Service Provider to the Payee.
Attributes contained	• R001 Type of response or "R" message (M) • R002 Identification of the party initiating the response or "R" message (M) • R104 Status reason response code for the Request for Status Update (M) • R105 Payer's RTP Service Provider reference of the response to the Request for Status update (M) • S013 Placeholder for charges (O) • A copy of the mandatory attributes as well as AT-T009 (if included) of the original RTP/RfC dataset (DS-02/DS-11) which the Response to the Request for Status Update relates to (M)
Technical characteristics	Single or multiple Request for Status Update response(s) per message are allowed, subject to bilateral agreement between the Payee and Payee's SRTP Service Provider.
Rules applied:	If the response of the Request for Status Update is: "Initial RTP (or RfC) never received", the Payee or Payee's SRTP Service Provider needs to resend the original SRTP (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. The Payee's SRTP Service Provider can decide bilaterally with the Payee which of the DS-17 attributes will be presented (to the Payee) depending on the nature of the Customer and the channel used.

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-P009	Identifier of the Payer
AT-P001	Name of the Payer
AT-P005	Address of the Payer
AT-P017	Customer Category Code
AT-T002	Amount of the RTP
AT-T009	RTP Remittance Information to be inserted in the payment
AT-N001	Identifier of the Payer’s RTP Service Provider
AT-T013	Requested Execution Date /Time of the payment to be initiated
AT-C001	IBAN of the Payee
AT-E001	Name of the Payee
AT-E004	Address of the Payee
AT-C002	BIC code of the Payee’s PSP
AT-E005	Payee’s identification code
AT-E007	Name of the Payee’s Reference Party
AT-E010	Identification code of the Payee’s Reference Party
AT-E009	Address of the Payee’s Reference Party
AT-E002	Trade Name of the Payee
AT-E008	Trade Name of Payee’s Reference Party
AT-N002	Identifier of the Payee’s RTP Service Provider
AT-T001	Identification code of the Scheme
AT-S002	Payee’s end-to-end reference of the RTP
AT-T007	Purpose of the RTP
AT-T008	Category purpose of the RTP
AT-R106	Reason code for the RfC of the RTP
AT-R108	Specific reference of the Payee’s RTP Service Provider for the RfC of the RTP
AT-R107	Additional Information to AT-50 Reason code for the RfC of the RTP
AT-R112	Reason code for non-acceptance of the RfC of the RTP
AT-S011	Additional unique reference provided by the Payee’s RTP Service Provider
AT-P002	Trade Name of the Payer
AT-S003	Type of payment instrument requested by the Payee
AT-S004	Payee’s payment conditions
AT-R092	Payment date/time (as decided by the Payer)

AT-R093	Accepted amount (as decided by the Payer)
AT-R094	Payment instrument accepted
AT-R109	Date and Time stamp of the RfC
AT-R110	Date and Time Stamp of the RfC response by the Payer's RTP Service Provider
AT-R111	Payer's RTP Service Provider reference of the response to the RfC
AT-R104	Status reason response code for the Request for Status Update
AT-R102	Date and Time Stamp of the Request for Status update
AT-R103	Reference of the Request for Status update
AT-R105	Payer's RTP Service Provider reference of the response to the Request for Status Update
AT-S005	Expiry Date/Time of the RTP
AT-S006	Attachment sent by the Payee to the Payer in the RTP
AT-S012	Date and Time Stamp of the RTP
AT-S001	Remittance Information for the Payer
AT-S013	Placeholder for charges
AT-E006	Merchant Category Code of the Payee
AT-S007	Flag for positive functional confirmation message
AT-S008	URL sent by the Payee to the Payer in the RTP
AT-S009	Request for payment guarantee
AT-S010	Required URL flag
AT-R095	Identifier of the payment guarantee provider
AT-R096	Response to the Request for payment guarantee
AT-S015	Return to merchant URL
AT-S016	Payment initiation status request
AT-R114	Payment initiation status related information
AT-R113	Payee's associated RTP transaction reference
AT-T019	Credit note amount
AT-T018	Amount of each instalment
AT-R115	Accepted amount of each instalment (as decided by the Payer)
AT-S017	Redirect option URL
AT-R001	Type of response or "R" message
AT-R002	Identification of the type of party initiating the response or "R" message
AT-R004	Reason code for non-acceptance of the RTP
AT-R003	Specific reference of the RTP Service Provider initiating the Reject or Confirmation
AT-R009	Specific reference of the RTP Service Provider initiating the interim technical redirect message

AT-R098	Date and Time Stamp of the Reject
AT-R091	Payer’s response date/time
AT-R097	Date and Time stamp of the functional positive confirmation
AT-R116	Date and Time Stamp of the interim technical redirect message
AT-R099	Reference of the response provided by the Payer
AT-R100	Date and Time Stamp of the RTP Service Provider’s answer
AT-R101	Reference of the response provided by the Payer’s RTP Service Provider
AT-B001	IBAN(s) used by the Payee in the SRTP messages
AT-B002	Enrolment start date
AT-B003	Enrolment end date
AT-B004	Enrolment contract reference type
AT-E012	Ultimate Payee
AT-P016	Ultimate Payer
AT-B006	Payee logo
AT-B007	Payer logo
AT-B008	Visibility
AT-B009	Service activation allowed
AT-B010	Service description link
AT-B011	Payee service activation link
AT-B012	Payer service activation link
AT-B013	Limited presentment indicator
AT-B014	Counterpart identification type
AT-B015	Contract format type
AT-B016	Contract reference type
AT-B017	Payee instruction
AT-B018	Payer instruction
AT-B019	Activation request delivery party
AT-B020	Enrolment amendment reason Code
AT-B021	Enrolment cancellation reason code
AT-B022	Status of the enrolment/amendment/cancellation request
AT-B023	Effective enrolment date
AT-B024	Activation start date
AT-B025	Activation end date
AT-B026	Activation contract reference
AT-B027	Activation counterpart reference

AT-B028	Identification of the Payer expected by the Payee
AT-B029	Dedicated activation code
AT-B030	Requested e-invoice type
AT-B031	Proposed e-invoice type
AT-B032	Activation amendment reason code
AT-B033	Activation cancellation reason code
AT-B034	Status of the activation /amendment/cancellation request
AT-B035	Effective activation date
AT-B036	Identification of the Payee expected by the Payer

2.5.1 Attribute details

Identification:	**AT-P009**
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 or - if supported by the Payer's and Payee's SRTP Service Provider - e.g., alias, token or proxy.

Identification:	**AT-P001**
Name:	**Name of the Payer**
Description:	The information should reflect the name of the Payer of the SRTP.

Identification:	**AT-P005**
Name:	**Address of the Payer**
Description:	The information should reflect the address of the Payer of the SRTP.

Identification:	**AT-P017**
Name:	**Customer Category Code**
Description:	The information should reflect the merchant's category code of the Payer if applicable. 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-T002**
Name:	**Amount of the RTP**
Description:	Value of the amount denominated in any official currency from a SEPA geographical area country (as listed in the EPC list of SEPA Scheme Countries [5]). The choice of currencies

Identification:	AT-T002
Name:	Amount of the RTP
	supported in the context of the Scheme is left to each Scheme Participant and should be notified to the Payees and the Payers by them. It should be noted that the amount must be expressed in a currency compatible with the payment instrument used, and depending on this payment instrument, the chosen currency and/or the amount could be limited. The amount contains two parts, the first is expressed in euro or in the chosen currency, and the second is expressed in euro cents or subdivision of the chosen currency. The first part must be larger than or equal to zero, and equal to or not larger than 999.999.999. The second part must be larger than or equal to zero, and smaller than or equal to 99. The combined value of 0,00 euro or the chosen currency (i.e., zero in both parts) is only allowed for credit note SRTP messages in which the amount will be indicated in the 'Credit note amount' attribute (AT-T019). In case of instalment payments, the total amount should be indicated in AT-T002 (Amount of the RTP) and the amount of each instalment should be indicated in attribute AT-T018 (Amount of each instalment).

Identification:	AT-T009
Name:	RTP Remittance Information to be inserted in the payment
Description:	The SRTP Remittance Information to be inserted by the Payer in the payment as required by the Payee to reconcile the payment with the SRTP. To ensure adequate reconciliation, AT-S002 'Payee's end-to-end reference of the SRTP' should be embedded in AT-T009. If so it may be either: A maximum of 140 characters for unstructured Remittance Information; OR Structured Remittance Information of a maximum of 140 characters according to detailed rules to be defined. 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.

Identification:	AT-N001
Name:	Identifier of the Payer's RTP Service Provider
Description:	The identifier of the Payer's SRTP Service Provider, which could for example be a BIC or another ID.

Identification:	AT-T013
Name:	Requested Execution Date/Time 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. Depending on the date and time mentioned, it expresses “Pay now /Pay later” as described under 1.11. In combination with AT-S005 “Expiry Date/Time of the RTP”, it allows to express the reaction asked for by the Payee, i.e., “Accept now / Pay now”, “Accept now / Pay later” or “Accept later / Pay later”. In case of instalment payments, the requested execution date/time of each instalment should be indicated together with the amount of each instalment.

Identification:	AT-C001
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-E001
Name:	Name of the Payee
Description:	The information should reflect the name of the Payee (which can be different from the Trade Name).

Identification:	AT-E004
Name:	Address of the Payee
Description:	The information should reflect the address of the Payee.

Identification:	AT-C002
Name:	BIC code of the Payee’s PSP
Description:	The Business Identifier Code of the Payee’s PSP.

Identification:	AT-E005
Name:	Payee’s identification code
Description:	An identification code to unambiguously identify the Payee.

Identification:	AT-E007
Name:	Name of the Payee’s Reference Party
Description:	The name of a person/entity in relation to whom a Payee receives a payment.

	The Payee's Reference Party is a person/entity on behalf of or in connection with whom the Payee receives a payment.

Identification:	AT-E010
Name:	Identification code of the Payee's Reference Party
Description:	A code supplied by the Payee and to be delivered unaltered to the Payer. The Payee's Reference Party is a person/entity on behalf of or in connection with whom the Payee receives a payment.

Identification:	AT-E009
Name:	Address of the Payee's Reference Party
Description:	The information should reflect the address of the Payee's Reference Party. The Payee's Reference Party is a person/entity on behalf of or in connection with whom the Payee receives a payment.

Identification:	AT-E002
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-E008
Name:	Trade Name of Payee's Reference Party
Description:	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. The Payee's Reference Party is a person/entity on behalf of or in connection with whom the Payee receives a payment.

Identification:	AT-N002
Name:	Identifier of the Payee's RTP Service Provider
Description:	The identifier of the Payee's SRTP Service Provider, which could for example be a BIC or another ID.

Identification:	AT-T001
Name:	Identification code of the Scheme
Description:	To differentiate SRTPs from those of any other scheme sharing common logical and physical models.

Identification:	AT-S002
Name:	**Payee’s end-to-end reference of the RTP**
Description:	This reference identifies for a given Payee each SRTP presented to the Payee’s SRTP Service Provider, in a unique way. This reference will be transmitted in the entire process of the handling of the SRTP 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 SRTP. 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-T007
Name:	**Purpose of the RTP**
Description:	The purpose of the SRTP is the underlying reason for the SRTP, i.e. information on the nature of such transaction.

Identification:	AT-T008
Name:	**Category purpose of the RTP**
Description:	The category purpose of the SRTP is information on the high-level nature of the SRTP. It can have different goals: allow the Payee’s SRTP Service Provider to offer a specific processing agreed with the Payee or allow the Payer’s SRTP Service Provider to apply a specific processing.

Identification:	AT-R106
Name:	**Reason code for the RfC of the RTP**
Description:	This code explains the reason for initiating a RfC of the SRTP.
Value range:	Payee reason codes: ▪ Duplicate ▪ Technical error ▪ Wrong amount ▪ Underlying transaction was modified ▪ Payer identification incorrect ▪ Already paid by other means ▪ Incorrect Expiry Date Payee’s SRTP Service Provider reason codes: ▪ Duplicate ▪ Technical error ▪ Wrong amount ▪ Payer identification incorrect ▪ Suspicion of fraud

Identification:	**AT-R108**
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 SRTP Service provider that initiates the RfC related to the initial SRTP. It must be forwarded to the Payer's SRTP Service Provider.

Identification:	**AT-R107**
Name:	**Additional Information to AT-R106 Reason code for the RfC of the RTP**
Description:	▪ The Payee's SRTP Service Provider may use this attribute for including additional information on AT-R106. The text shall be in a comprehensible language to the Payer's SRTP Service Provider receiving the RfC of the SRTP who is obliged to act upon this information received.

Identification:	**AT-R112**
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 SRTP.
Value range	Codes to be used are: ▪ Already rejected RTP ▪ Already cancelled RTP ▪ Payment already transmitted for execution ▪ Already expired RTP ▪ Already refused RTP ▪ Unknown RTP ▪ Regulatory reasons

Identification:	**AT-S011**
Name:	**Additional unique reference provided by the Payee's RTP Service Provider**
Description:	This reference is provided in addition to AT-S002 'Payee's end-to-end reference of the RTP'. It identifies - for a given Payee's SRTP Service Provider - each SRTP presented to the Payer's SRTP Service Provider, in a unique way. This reference will be transmitted in the entire process of the handling of the SRTP 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 SRTP Service Provider cannot request for any other referencing information to be returned to him/her, in order to identify an SRTP. The Payee's SRTP Service Provider must define the internal structure of this reference; it can only be expected to be meaningful to the Payee's SRTP Service Provider.

Identification:	**AT-P002**
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-S003**
Name:	**Type of payment instrument requested by the Payee**
Description:	The type of payment instrument the Payee requests the Payer to use includes: ▪ Preferred SCT (the Payee prefers SCT but SCT Inst is also possible) ▪ SCT (only SCT accepted) ▪ Preferred SCT Inst (the Payee prefers SCT Inst but SCT is also possible) ▪ SCT Inst (only SCT Inst accepted) ▪ High value payment ▪ Other type of Credit Transfers (e.g., local Credit Transfers) ▪ No preference among all the proposed payment instruments

Identification:	**AT-S004**
Name:	**Payee's payment conditions**
Description:	Payment conditions offered by the Payee to the Payer include: ▪ Changeable amount (higher or lower) ▪ Earlier payment date

Identification:	**AT-R092**
Name:	**Payment date/time (as decided by the Payer)**
Description:	Date/time decided by the Payer for the payment of the accepted SRTP. In case of instalment payments, the payment date/time of each instalment should be indicated together with the amount of each instalment.

Identification:	**AT-R093**
Name:	**Accepted amount (as decided by the Payer)**
Description:	Attribute can only be used if allowed by the Payee in DS-01 (AT-S004). The amount is different than the amount specified in the SRTP by the Payee. Value of the amount denominated in any official currency from a SEPA geographical area country (as listed in the EPC list of SEPA countries [5]). The choice of currencies supported in the context of the Scheme is left to each Scheme Participant and should be notified to the Payees and the Payers by them. It should be noted that the amount must be expressed in a currency accepted by the payment instrument used, and depending on this payment instrument, the chosen currency and/or the amount could be limited The amount contains two parts, the first is expressed in euro or in the chosen currency, and the second is expressed in euro cents or subdivision of the chosen currency.

	The first part must be larger than or equal to zero, and equal to or not larger than 999.999.999. The second part must be larger than or equal to zero, and smaller than or equal to 99. The combined value of 0,00 euro or the chosen currency (i.e., zero in both parts) is only allowed for credit note SRTP messages in which the amount will be indicated in the 'Credit note amount' attribute (AT-T019). In case of instalment payments, the total accepted amount should be indicated in AT-R093 (Amount of the RTP) and the accepted amount of each instalment should be indicated in attribute AT-R115 (Accepted amount of each instalment (as decided by the Payer)).

Identification:	**AT-R094**
Name:	**Payment instrument accepted**
Description:	Confirms that the payment instrument requested by the Payee was accepted by the Payer.

Identification:	**AT-R109**
Name:	**Date and Time Stamp of the RfC**
Description:	Date and time of when the Payee/Payee's SRTP Service Provider has sent the RfC.

Identification:	**AT-R110**
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 SRTP Service Provider has responded to the RfC.

Identification:	**AT-R111**
Name:	**Payer's RTP Service Provider reference of the response to the RfC**
Description:	This is the reference provided by the Payer's SRTP Service Provider in its response to a RfC.

Identification:	**AT-R104**
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 SRTP or RfC.
Value range	Codes to be used in context of SRTP are: ▪ Initial RTP never received ▪ RTP has been received and can be processed further ▪ RFSU on RTP has been received and can be processed further (this code can only be used if the Request for Status Update relating to an RTP has been sent to the Payer (Dataset DS-15b)) ▪ Already accepted RTP (by the Payer) ▪ Already rejected RTP ▪ Already refused RTP

	▪ Already expired RTP Codes to be used in the context of RfC are: ▪ RfC never received ▪ RfC has been received and has been processed ▪ RfC was already rejected ▪ Already expired RTP

Identification:	AT-R102
Name:	Date and Time Stamp of the Request for Status Update
Description:	Date and time of when the Payee or Payee’s SRTP Service Provider has initiated a Request for Status update.

Identification:	AT-R103
Name:	Reference of the Request for Status Update
Description:	This is the reference provided by the Payee or Payee’s SRTP Service Provider in a Request for Status Update.

Identification:	AT-R105
Name:	Payer’s RTP Service Provider reference of the response to the Request for Status Update
Description:	This is the reference provided by the Payer’s SRTP Service Provider in its response to a Request for Status Update.

Identification:	AT-S005
Name:	Expiry Date/Time of the RTP
Description:	This date/time corresponds with the end of the period offered by the Payee to the Payer by when the SRTP needs to be accepted or refused at the latest. Beyond this date/time the SRTP becomes void. Once Expiry Date/Time has been reached, the Payer’s SRTP Service Provider will send a negative response to the Payee’s SRTP Service Provider. Depending on the date mentioned, it expresses “Accept now / Accept later” as described under 1.11. In combination with AT-T013 “Requested Execution Date/Time of the payment to be initiated” of the SRTP, it allows to express the reaction asked for by the Payee, i.e., “Accept now / Pay now”, “Accept now / Pay later” or “Accept later / Pay later”. An Expiry Date/Time up to three months as of the date contained in AT-S012 ‘Date and Time Stamp of the RTP’ must always be accepted by the Payee’s SRTP Service Provider as well as by the Payer’s SRTP Service Provider. On the other hand, an Expiry Date/Time greater than three months may be rejected by the Payee’s SRTP Service Provider or Payer’s SRTP Service Provider. Thus, the full process of the SRTP with the Payer must always be managed by its SRTP Service Provider within 3 months. Subject to a bilateral agreement between the SRTP Service Providers (Payer’s and Payee’s), an Expiry Date/Time greater than three months may be accepted.

Identification:	**AT-S006**
Name:	**Attachment sent by the Payee to the Payer in the RTP**
Description:	The Payee can include additional documents in an attachment to the SRTP if the option is supported by the Payee's/Payer's SRTP Service Providers. Document type/format values to be used as defined by ISO 20022.

Identification:	**AT-S012**
Name:	**Date and Time Stamp of the RTP**
Description:	Date and time of when the SRTP was created by the Payee's SRTP Service Provider.

Identification:	**AT-S001**
Name:	**Remittance Information for the Payer**
Description:	The SRTP remittance information passed on by the Payee to the Payer in order to allow the latter to unambiguously understand the reason or the underlying contractual relation behind the SRTP. This remittance information is intended to the Payer only and is not to be put in the payment. It consists of a maximum of 140 characters of unstructured Remittance Information. The European Association of Corporate Treasurers (EACT) has developed a standard for formatting the contents of the unstructured Remittance Information.

Identification:	**AT-S013**
Name:	**Place holder for charges**
Description:	Value of the amount denominated in any official currency from a SEPA geographical area country (as listed in the EPC list of SEPA countries [5]). The choice of currencies supported in the context of the Scheme is left to each Scheme Participant and should be notified to the Payees and the Payers by them. It should be noted that the amount must be expressed in a currency accepted by the payment instrument used, and depending on this payment instrument, the chosen currency and/or the amount could be limited The amount contains two parts, the first is expressed in euro or in the chosen currency, and the second is expressed in euro cents or subdivision of the chosen currency. The first part must be larger than or equal to zero, and equal to or not larger than 999.999.999. The second part must be larger than or equal to zero, and smaller than or equal to 99. The combined value of 0,00 euro or the chosen currency (i.e., zero in both parts) is not allowed.

Identification:	AT-E006
Name:	Merchant Category Code of the Payee
Description:	The information should reflect the merchant category code of the Payee. 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-S007
Name:	Flag for positive functional confirmation message
Description:	The Payee and/or Payee's SRTP Service Provider can indicate whether they require a positive functional confirmation message about successful validation of the SRTP.

Identification:	AT-S008
Name:	URL sent by the Payee to the Payer in the RTP
Description:	To show or complement information related to the SRTP, the Payee can include a URL in the SRTP, if the option is supported by the Payee's and the Payer's SRTP Service Providers. When the Required flag (attribute AT-S010) is set, then the SRTP Service Providers must transmit the URL up to Payer or reject the SRTP if the URL is not supported. If the Required URL flag (attribute AT-S010) is not set, the SRTP Service Providers as part of their commercial relationship with the Payees/Payers should clarify the way the URL links will be handled: • the given URLs will be removed from the SRTP message at the SRTP Service Provider's risks, and a copy of the information will be provided to their customers (e.g., a PDF document that could be downloaded by the customers on the SRTP Service Provider's website). • the given URLs will be removed from the SRTP message and replaced by a transparent information message advising the customers that a URL was removed. • the given URLs are left in the SRTP message, but the customers are informed and warned that opening the URL links will be at their own risks. • the URL is provided by the Payer's SRTP Service Provider based on parameters provided by the Payee • the SRTP will be rejected • any other option agreed with the Payees/Payers

Identification:	AT-S009
Name:	Request for payment guarantee
Description:	The Payee can indicate whether a payment guarantee is requested[11].

[11] Depending on the use case, the request for payment guarantee could be subject to a prior agreement between the Payee and the Payer.

Identification:	AT-S010
Name:	Required URL flag
Description:	By setting this flag, the Payee can decide whether the URL (attribute AT-S008) must be presented to the Payer. If the Payer's SRTP Service Provider cannot support the URL, it must reject the whole SRTP with the reason code "URL not supported" (attribute AT-R004). If the flag is not set, then the Payer's SRTP Service Provider can decide whether to transmit the URL or not (see some possible options in the description of attribute AT-S008). In this case, the SRTP cannot be rejected on the ground of the URL is not accepted and the reason code "URL not supported" (attribute AT-R004) cannot be used.

Identification:	AT-R095
Name:	Identifier of the payment guarantee provider
Description:	The identifier of the entity that is referenced as being the payment guarantee provider (e.g., BIC Code, ….).

Identification:	AT-R096
Name:	Response to the Request for payment guarantee
Description:	The Payer and/or any other SRTP actor can indicate whether a requested payment guarantee is accepted or not. If the Request for payment guarantee is accepted, then the identifier of the payment guarantee provider (AT-R095) must be provided as well.

Identification:	AT-S015
Name:	Return to merchant URL
Description:	For the e-commerce use cases, the Payee can include one or several redirect URL link(s) in the SRTP message (DS-01), that could depend on the Payer's response, to indicate the return address where the Payer's SRTP Service Provider should direct the Payer after the acceptance or refusal of the SRTP.

Identification:	AT-S016
Name:	Payment initiation status request
Description:	The Payee can indicate in the SRTP message whether a payment initiation (or execution in the case of an Instant Payment) status is requested.

Identification:	AT-R114
Name:	Payment initiation status related information

Description:	In its response to an SRTP message where a payment initiation status was requested by the Payee (AT-S016), the Payer can confirm that the payment is initiated (or executed in the case of an Instant Payment) and accepted by its PSP, by providing various payment related information (e.g., the PSP identification, the payment reference).

Identification:	**AT-R113**
Name:	**Payee's associated RTP transaction reference**
Description:	The Payee can include a reference to an earlier associated SRTP message.

Identification:	**AT-T019**
Name:	**Credit note amount**
Description:	The Payee can initiate a 'credit note' SRTP message, identified through its zero-amount in the Amount of the RTP (AT-T002), and include the credit note amount in attribute AT-T019, if the option is supported by the Payee's and the Payer's SRTP Service Providers. Value of the credit note amount denominated in any official currency from a SEPA geographical area country (as listed in the EPC list of SEPA Scheme Countries [5]). The choice of currencies supported in the context of the Scheme is left to each Scheme Participant and should be notified to the Payees and the Payers by them. The amount contains two parts, the first is expressed in euro or in the chosen currency, and the second is expressed in euro cents or subdivision of the chosen currency. The first part must be larger than or equal to zero, and equal to or not larger than 999.999.999. The second part must be larger than or equal to zero, and smaller than or equal to 99. The combined value of 0,00 euro or the chosen currency (i.e., zero in both parts) is not allowed.

Identification:	**AT-T018**
Name:	**Amount of each instalment**
Description:	Following a prior agreement between the Payee and the Payer, the Payee can split the total amount of the SRTP message into a finite number of instalments. The Payee should indicate the total amount of the SRTP message in AT-T002 (Amount of the RTP) and the amount of each instalment should be indicated in attribute AT-T018 (Amount of each instalment). The respective Requested Execution Date of each instalment should be indicated in AT-T013 (Requested Execution Date/Time of the payment to be initiated). Value of the instalment amount denominated in any official currency from a SEPA geographical area country (as listed in the EPC list of SEPA Scheme Countries [5]). The choice of currencies supported in the context of the Scheme is left to each Scheme Participant and should be notified to the Payees and the Payers by them. The amount contains two parts, the first is expressed in euro or in the chosen currency, and the second is expressed in euro cents or subdivision of the chosen currency.

	The first part must be larger than or equal to zero, and equal to or not larger than 999.999.999. The second part must be larger than or equal to zero, and smaller than or equal to 99. The combined value of 0,00 euro or the chosen currency (i.e., zero in both parts) is not allowed.

Identification:	**AT-R115**
Name:	**Accepted amount of each instalment (as decided by the Payer)**
Description:	Attribute can only be used if allowed by the Payee in DS-01 (AT-S004) and if the amount of the instalments is different than the amount specified in the original SRTP sent by the Payee. The total accepted amount should be indicated in AT-R093 (Amount of the RTP) and the amount of each instalment should be indicated in attribute AT-R115 (Accepted amount of each instalment (as decided by the Payer)). Value of the instalment amount denominated in any official currency from a SEPA geographical area country (as listed in the EPC list of SEPA countries [5]). The choice of currencies supported in the context of the Scheme is left to each Scheme Participant and should be notified to the Payees and the Payers by them. It should be noted that the amount must be expressed in a currency accepted by the payment instrument used, and depending on this payment instrument, the chosen currency and/or the amount could be limited. The amount contains two parts, the first is expressed in euro or in the chosen currency, and the second is expressed in euro cents or subdivision of the chosen currency. The first part must be larger than or equal to zero, and equal to or not larger than 999.999.999. The second part must be larger than or equal to zero, and smaller than or equal to 99.

Identification:	**AT-S017**
Name:	**Redirect option URL**
Description:	If the Payee's and the Payer's SRTP Service Providers support this option, the Payer's SRTP Service Provider can send an additional technical, interim inter-SRTP Service Providers response before the Payer's response to enable redirection of the Payer by the Payee's SRTP Service Provider to a dedicated URL as defined by the Payer's SRTP Service Provider.

Identification:	**AT-R001**
Name:	**Type of response or "R" message**
Description:	This code allows to identify the type of response or "R" message in the handling of the SRTP
Value range:	Codes to be used are: ▪ Acceptance

Identification:	AT-R001
Name:	**Type of response or "R" message**
Description:	This code allows to identify the type of response or "R" message in the handling of the SRTP
	▪ Reject ▪ Refusal ▪ RfC ▪ Functional positive confirmation ▪ Request for Status Update

Identification:	AT-R002
Name:	**Identification of the type of party initiating the response or "R" message**
Description:	This attribute contains a code identifying the type of party initiating the response or "R" message.
Value range:	Values applying to Reject messages: ▪ Payee's RTP Service Provider ▪ Payer's RTP Service Provider Values applying to acceptance/refusal messages: ▪ Payer Values applying to positive confirmation messages: ▪ Payer's RTP Service Provider Values applying to RfC messages: ▪ Payee ▪ Payee's RTP Service Provider Values applying to positive/negative response messages to RfC: ▪ Payer's RTP Service Provider Values applying to Request for Status update messages: ▪ Payee ▪ Payee's RTP Service Provider Values applying for response to Request for Status update: ▪ Payer's RTP Service Provider

Identification:	AT-R004
Name:	**Reason code for non-acceptance of the RTP**
Description:	This code identifies the reason for the non-acceptance of the SRTP.
Value range:	The reason codes for a Reject by the Payee's/Payer's SRTP Service Provider are: ▪ 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 Service Provider not reachable ▪ Expiry date too long ▪ Type of Payment instrument not supported ▪ Expiry Date/Time reached ▪ Suspicion of fraud ▪ Technical reason ▪ Attachments not supported ▪ URL not supported (this code can only be used when AT-S010 is set in the SRTP) ▪ Redirect option not supported ▪ Currency not accepted The reason codes for a Refusal by the Payer are: ▪ Wrong amount ▪ Duplicate RTP ▪ Reason not specified ▪ Non-agreed RTP ▪ Unknown Payee ▪ Incorrect Expiry Date/Time ▪ Currency not accepted

Identification:	**AT-R003**
Name:	**Specific reference of the RTP Service Provider initiating the Reject or Confirmation**
Description:	This reference, determined by the Payee's SRTP Service Provider that initiates the Reject of the SRTP/Request for Cancellation, must be forwarded in the handling of the Reject message to the Payee. If the Reject was initiated by the Payer's SRTP Service Provider, then this reference will be determined by the Payer's SRTP Service Provider, and it must also be forwarded through the Payee's SRTP Service Provider up to the Payee. It must be specified in any request by the Payee's or the Payee's SRTP Service Provider to the initiating party to obtain more information about the reasons for the Reject. OR This reference, determined by the Payer's SRTP Service Provider that initiates the functional positive confirmation of the SRTP, must be forwarded to the Payee's SRTP Service Provider and the Payee.

Identification:	**AT-R009**
Name:	**Specific reference of the RTP Service Provider initiating the interim technical redirect message**
Description:	This reference, determined by the Payer's SRTP Service Provider that initiates the technical Redirect message, must be forwarded to the Payee's SRTP Service Provider and the Payee.

Identification:	AT-R098
Name:	Date and Time Stamp of the Reject
Description:	Date and time of when the SRTP/Request for Cancellation was rejected by either the Payee's SRTP Service Provider or the Payer's SRTP Service Provider.

Identification:	AT-R091
Name:	Payer's response date/time
Description:	Date and time of when the SRTP was accepted/refused by the Payer.

Identification:	AT-R097
Name:	Date and Time Stamp of the functional positive confirmation
Description:	Date and time of when the Payer's SRTP Service Provider creates a functional positive confirmation to the Payee's SRTP Service Provider about successful validation of the SRTP and the fact that it can be processed further.

Identification:	AT-R116
Name:	Date and Time Stamp of the interim technical redirect message
Description:	Date and time of when the Payer's SRTP Service Provider creates an interim technical redirect message to the Payee's SRTP Service Provider.

Identification:	AT-R099
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 SRTP presentment.

Identification:	AT-R100
Name:	Date and Time Stamp of the RTP Service Provider's answer
Description:	Date and time of when the Payee's SRTP Service Provider/Payer's SRTP Service Provider has forwarded the Payer's response to the Payee/Payee's SRTP Service Provider.

Identification:	AT-R101
Name:	Reference of the response provided by the Payer's RTP Service Provider
Description:	Reference provided by the Payer's SRTP Service Provider in a positive or negative response to Payee's SRTP Service Provider

Identification:	**AT-B001**
Name:	**IBAN(s) used by the Payee in the SRTP messages**
Description:	IBAN(s) for which the Payee is the account owner, directly or indirectly (i.e., financing firms or related (e.g., marketplace)), and that the Payee is planning to use in its SRTP messages.

Identification:	**AT-B002**
Name:	**Enrolment start date**
Description:	Date when the enrolment becomes effective.

Identification:	**AT-B003**
Name:	**Enrolment end date**
Description:	Date when the enrolment expires.

Identification:	**AT-B004**
Name:	**Enrolment contract reference type**
Description:	Type of contract reference requested by the Payee/Payer which the Payer/Payee must provide in the activation request to identify the contract(s) for which the SRTP is requested.

Identification:	**AT-E012**
Name:	**Ultimate Payee**
Description:	Ultimate beneficiary of the funds transferred if the resulting payment flow occurs.

Identification:	**AT-P016**
Name:	**Ultimate Payer**
Description:	Ultimate party to whom the SRTP is addressed and usually the originator of the funds transferred if the resulting payment flow occurs.

Identification:	**AT-B006**
Name:	**Payee logo**
Description:	Commercial logo of the Payee.

Identification:	**AT-B007**
Name:	**Payer logo**
Description:	Commercial logo of the Payer.

Identification:	**AT-B008**
Name:	**Visibility**
Description:	Details of the visibility of the Payee's/Payer 's enrolment as shown to the Payer/Payee.

Identification:	**AT-B009**
Name:	**Service activation allowed**
Description:	Define the acceptance/non acceptance of the activation requests through the SRTP scheme (i.e., the capability to use the ISO REDA 70 to 73 messages to do the activation between the Payee and the Payer).

Identification:	**AT-B010**
Name:	**Service description link**
Description:	Information web page link of the Payee or Payer to describe the service offered to the Payer or Payee.

Identification:	**AT-B011**
Name:	**Payee service activation link**
Description:	Web page link provided by the Payee, intended to the Payers, to proceed with the activation when the REDA servicing messages cannot be used.

Identification:	**AT-B012**
Name:	**Payer service activation link**
Description:	Web page link provided by the Payer, intended to the Payees, to proceed with the activation when the REDA servicing messages cannot be used.

Identification:	**AT-B013**
Name:	**Limited presentment indicator**
Description:	Indicates whether limited presentment of e-invoice (i.e., only the data needed for payment initiation) is allowed.

Identification:	**AT-B014**
Name:	**Counterpart identification type**
Description:	Unique and unambiguous type of identification of the Payer/Payee required by the Payee/Payer (e.g., reference number, customer number). This information must be provided by the enrolled Payer/Payee and should contain the type of identification of the Payer/Payee that is expected by the Payee/Payer during the activation process request to identify this Payer/Payee.

Identification:	**AT-B015**
Name:	**Contract format type**
Description:	Document format type supported to exchange the contracts. When the Payer and the Payee enter in relation, a contract is concluded between this Payer and Payee. This attribute allows the Payee/Payer to indicate for which type of contract the SRTP service is available and can be activated. For example, a Payee could choose to restrict the use of the SRTP service to specific contract types only.

Identification:	**AT-B016**
Name:	**Contract reference type**
Description:	Type of contract reference requested by the Payee/Payer which the Payer/Payee must provide in the activation request to identify the contract(s) for which the SRTP is requested. When enrolled, the Payee/Payer indicates which contract reference type is expected in the activation request sent by its counterpart to identify the counterpart’s contract for which the activation is requested.

Identification:	**AT-B017**
Name:	**Payee instruction**
Description:	Instructions provided by the (ultimate) Payee for the Payer (e.g., time required to take an activation request into account). The instructions may be displayed in the Payer’s own service language.

Identification:	**AT-B018**
Name:	**Payer instruction**
Description:	Instructions provided by the (ultimate) Payer for the Payee. The instructions may be displayed in the Payee's own service language.

Identification:	**AT-B019**
Name:	**Activation request delivery party**
Description:	Payee's or Payer's SRTP address to which the Activation requests have to be sent.

Identification:	**AT-B020**
Name:	**Enrolment amendment reason Code**
Description:	Reason of the enrolment amendment.

Identification:	**AT-B021**
Name:	**Enrolment cancellation reason code**
Description:	Reason of the enrolment cancellation.

Identification:	**AT-B022**
Name:	**Status of the enrolment/amendment/cancellation request**
Description:	Specifies the status of the enrolment / enrolment amendment / enrolment cancellation request.

Identification:	**AT-B023**
Name:	**Effective enrolment date**
Description:	Actual date when the enrolment was realised.

Identification:	**AT-B024**
Name:	**Activation start date**
Description:	Date when the activation becomes effective.

Identification:	**AT-B025**
Name:	**Activation end date**
Description:	Date when the activation expires.

Identification:	**AT-B026**
Name:	**Activation contract reference**
Description:	Contract reference(s) to identify the already existing contract(s) for which the SRTP is requested.

Identification:	**AT-B027**
Name:	**Activation counterpart reference**
Description:	Unique and unambiguous identifier of the Payer/Payee required by the Payee/Payer (e.g., reference number, customer number).

Identification:	**AT-B028**
Name:	**Identification of the Payer expected by the Payee**
Description:	Unique and unambiguous reference of the Payer in the Payee's database.

Identification:	**AT-B029**
Name:	**Dedicated activation code**
Description:	Unique, one-time code that a Payee/Payer may require from the Payer/Payee for activation purposes, and which is only known by the Payee and the Payer.

Identification:	**AT-B030**
Name:	**Requested e-invoice type**
Description:	Specifies the type of e-invoice requested.

Identification:	**AT-B031**
Name:	**Proposed e-invoice type**
Description:	Specifies the type of e-invoice proposed.

Identification:	AT-B032
Name:	**Activation amendment reason code**
Description:	Reason of the activation amendment.

Identification:	AT-B033
Name:	**Activation cancellation reason code**
Description:	Reason of the activation cancellation.

Identification:	AT-B034
Name:	**Status of the activation/amendment/cancellation request**
Description:	Specifies the status of the activation / activation amendment / activation cancellation request.

Identification:	AT-B035
Name:	**Effective activation date**
Description:	Actual date when the activation was realised.

Identification:	AT-B036
Name:	**Identification of the Payee expected by the Payer**
Description:	Unique and unambiguous reference of the Payee in the Payer’s database.

3. Rights and obligations of Participants

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

3.1 The Scheme

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

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

3.2 Reachability and interoperability

Participants commit to participate in the Scheme in the role of SRTP Service Provider of the Payee, or in the role of SRTP Service Provider of the Payer or in both roles by sending and/or receiving SRTPs 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 SRTPs 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 SRTPs to and/or from other Participants across SEPA. However, as of 30 November 2023, the SRTP Service Providers must at the minimum exchange SRTP messages based on API and have the capability to access the SRTP related API of other SRTP scheme Participants.

Participants may decide to use the EPC default API Specifications or other API specifications available on the market, as long as such API arrangements are consistent with the Rulebooks requirements and are interoperable with other arrangements, including the EPC one. For this purpose, to ensure this interoperability, Participants that use market APIs must at least ensure a translation into the EPC default API Specifications when exchanging messages with other Participants not using the same type of APIs. They should also 'understand' incoming EPC default API calls and be able to respond with the EPC default API responses.
To this end, the Participants may choose any means (e.g., develop their own translation tool; use a translator bench; use a (Referenced) Technical Solution Provider).

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 SRTPs can be done by any SRTP 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 SRTP eco-system in order to be able to exchange SRTP messages;
3) in case of outsourcing activities in the context of the SRTP service to third parties have in place legally binding agreements with all such third parties to ensure the correct provision of the SRTP service in accordance with the rules of the Scheme;
4) develop and effect operational and risk control measures appropriate to the business undertaken by the Participant;
5) follow the trust and security requirements outlined in Annex I (Trust and Security Annex);
6) fully comply with the applicable regulations in respect of data protection (GDPR);

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

3.4 Becoming a Participant

3.4.1 Application process

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

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

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

When the EPC Secretariat has validly concluded on the identity of an applicant, on the basis of the information provided under the Schedule information to the Adherence Agreement (see Annex II), the applicant will be asked to contact the Homologation Body appointed by the EPC to proceed with the Homologation (as mentioned in the Trust and Security Framework (TSF) (see Annex I) and detailed in the Guide for adherence to the SRTP scheme[12]).

Any application will remain valid up to 6 months from its submission, to allow time to obtain a valid Certificate of Homologation. After 6 months, the applicant is required confirm that all the other relevant details provided under the Schedule are still up to date and whether it still intends to become a participant in the Scheme.

Once the applicant has received a valid Certificate of Homologation from the Homologation Body, it will provide the EPC with a complete Adherence Package duly completed and signed.

The EPC Secretariat will determine whether or not the applicant is able to satisfy the eligibility criteria and shall review the Adherence Pack submitted by the applicant, together with the provided number of Certificate of Homologation, to make a positive or negative decision regarding the application.

Each legal entity that seeks to adhere to the Scheme, in the role of SRTP 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.

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[12] Link to the Guide for adherence to the SRTP scheme:
https://www.europeanpaymentscouncil.eu/sites/default/files/kb/file/2021-09/EPC085-21%20Guide%20to%20the%20SEPA%20RTP%20Scheme%20Adherence%20Process%20v2.0.pdf

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 complete application. In the event that the EPC Secretariat requires more time to arrive at a determination, it shall notify the applicant as soon as it is reasonably practicable to do so.

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

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

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

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

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

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

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

3.4.2 Unsuccessful applications

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

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

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

3.4.3 Complaints regarding unsuccessful applications

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

3.5 Scheme register of Participants

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

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

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

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

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

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

3.6 Obligations of Participants

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

For transparency reasons, the scheme participants are encouraged to implement the following recommendations (taking however into account the possible length limitations):
-A Payee must include its own legal name and should add its commercial trade name if different from legal name, and the ultimate Payee's legal name and the commercial trade name if different from its legal name, in any SRTP transaction it presents to the Payer.
-In the case of purchase of goods or services in a non-remote setting, Payees should provide the Payers with the actual place where the transaction took place.
-The information provided to the Payer should clearly indicate the date and time of the transaction (i.e., when the actual purchase was made whereby the Payer accepted the SRTP).

3.6.1 Obligations of a Payee's SRTP Service Provider

A Payee's SRTP 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 SRTP Service Provider succession (e.g., through merger or acquisition), in accordance with the Rulebook;
4) Verify the identification and carry out KYC or equivalent checks of the Payees (i.e., Payee's identity, name, trade name…);

5) Ensure that the Payee is the account owner, directly or indirectly (i.e., financing firms or related (e.g., marketplace)), of the IBANs that are declared during the enrolment process;
6) For each SRTP message, check that the IBAN of the Payee (AT-C001) matches with one of the IBANs declared and verified during the enrolment of the Payee;
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) Not restrict its Payees from obtaining similar services relating to the Scheme from any other Payee's SRTP Service Provider;
10) Provide to the Payer's SRTP Service Provider the required SRTP information in sufficient time and manner to allow the Payer's SRTP Service Provider to comply with its obligations under the Rulebook;
11) Identify the SRTP to the Payer's SRTP Service Provider as an SRTP made under the terms of the Scheme;
12) Treat any SRTP not fulfilling the requirements of the Rulebook outside the Scheme or decline to process such instruction;
13) Provide to Payees the means (e.g., SRTP address, secure electronic channel …) of initiating s and accepting the applicable data and format requirements;
14) Provide Payees with adequate information on their risks as well as the respective rights and obligations of the Payee, Payer, Payer's SRTP Service Provider and Payee's SRTP Service Provider, where relevant, including those specified in the applicable legislation, in relation to the SRTP 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 information regarding the Activation principles, especially the obligations for the Payee to get the Consent of the Payer before sending an SRTP;
15) Provide to Payees information for the submission and execution of SRTPs through each available channel;
16) Process any SRTP received and related messages for its Payee Instantly on a 24/7/365 basis;
17) Apply the standards set out in the SRTP Service Provider Implementation Guidelines [3] to the processing of its received SRTPs and to the provision of information to its Customers
18) Validate the syntax of the SRTP, 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;
19) Ensure the authenticity and validity of the Payee's instructions;
20) In the event of a dispute, provide to the Payer's SRTP Service Provider an explanation as to how an SRTP has been processed and any further information reasonably requested;
21) Provide an explanation to the Payee of the reason for rejecting any SRTP in a manner and within a timeframe as may be agreed with the Payee;
22) Following positive validation of an SRTP, route the SRTP to the specified Payer's SRTP Service Provider Instantly
23) Effectuate response processing in accordance with the Rulebook;
24) Ensure adequate risk management and security, in particular compliance with the applicable provisions included in the Risk Management Annex (see Annex III);
25) Ensure the ongoing compliance of its own rules, procedures and agreements with the laws, regulations and generic supervisory requirements applicable to them;
26) Enter into legally binding agreements with their SRTP 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;
27) Immediately (without any further delay) report to the EPC about unmitigated Risks of scheme-wide Importance ;

28) Without delay report to the EPC about issues or complaints related to SRTPs 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 SRTP Service Provider shall oblige each of its Payees, in relation to any SRTP which the Payee's SRTP Service Provider accepts, in accordance with the relevant requirements set out in the Rulebook, to:

29) Provide the Payee's SRTP Service Provider with sufficient information for the Payee's SRTP Service Provider to process the SRTP in compliance with the Rulebook;
30) Supply the required SRTP data accurately, consistently, and completely.

3.6.2 Obligations of a Payer's SRTP Service Provider

A Payer's SRTP 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 SRTP Service Provider succession (e.g., through merger or acquisition), in accordance with the Rulebook;
4) Ensure the identification of the Payers, where possible and applicable[13];
5) Enter into an agreement governing the provision and use of services relating to the Scheme
6) Ensure that such agreement is consistent with the Rulebook and that such agreement is complete, unambiguous and enforceable;
7) Not restrict its Payers from obtaining similar services relating to the Scheme from any other Payer's SRTP Service Provider;
8) Provide the Payers with the means (e.g., SRTP address, secure electronic channel…) to receive SRTP messages and responding to them;
9) Provide to the Payee's SRTP Service Provider the required SRTP response information in sufficient time and manner to allow the Payee's SRTP provider to comply with its obligations under the Rulebook;
10) Identify the SRTP to the Payee's SRTP Service Provider as an SRTP made under the terms of the Scheme;
11) Treat any SRTP not fulfilling the requirements of the Rulebook outside the Scheme or decline to process such instruction;
12) Provide Payers with adequate information on their risks as well as the respective rights and obligations of the Payee, Payer, Payer's SRTP Service Provider and Payee's SRTP Service Provider, where relevant, including those specified in the applicable legislation, in relation to the SRTP 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 information about the Activation principles, especially the obligations for the Payee to get the Consent of the Payer before sending an SRTP, and, if relevant, information of the connection to the payment to follow;
13) Process any SRTP received and related messages for its Payer Instantly on a 24/7/365 basis;
14) Apply the standards set out in the SRTP Implementation Guidelines [3] to the processing of its received SRTPs and to the provision of information to its Customers;
15) Validate the syntax of the SRTP, accept it if it is in accordance with the requirements of the Rulebook, and carry out response processing in accordance with the Rulebook if it is invalid together with a reason code and forward to the Payer without delay;
16) Ensure the authenticity and validity of the Payer's instructions;
17) In the event of a dispute, provide to the Payee's SRTP Service Provider an explanation as to how an SRTP has been processed and any further information reasonably requested;

[13] The guest service can be used if and only if the Payer has not been enrolled by any RTP Service Provider yet and/or if explicitly agreed by the Payer.

18) Cleary indicate that the Payer has a choice between accepting or refusing an SRTP
19) Effectuate response processing in accordance with the Rulebook;
20) Ensure adequate risk management and security, in particular compliance with the applicable provisions included in the Risk Management Annex (see Annex III);
21) Ensure the ongoing compliance of its own rules, procedures and agreements with the laws, regulations and generic supervisory requirements applicable to them;
22) Enter into legally binding agreements with their SRTP 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.
23) Immediately (without any further delay) report to the EPC about unmitigated Risks of scheme-wide Importance;
24) Without delay report to the EPC about issues or complaints related to SRTP that were raised by Payers and about internal or external audit findings, where such issues, complaints or findings are of scheme-wide importance.

3.7 Liability

3.7.1 Liability of Participants for Breach of the Rulebook

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

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

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

3.7.2 Force Majeure

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

3.7.3 Liability of the EPC

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

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

3.8 Compliance

3.8.1 General

Each Participant shall comply with:

- The Rulebook, including amendments as and when they are made and properly communicated to Participants;

The Scheme Implementation Guidelines [3];The parties to the Rulebook are the EPC and each Participant. The Rulebook is a multilateral agreement comprising contracts between:

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

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

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

3.8.2 Dispute Resolution Committee

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

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

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

3.9 Termination

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

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

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

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

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

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

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

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

3.10 Intellectual property

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

3.11 Contractual provisions

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

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

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

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

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

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

3.12 Applicable legal framework

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

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

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

3.13 Governing law

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

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

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

4. Scheme Management

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

4.1.1 Composition of the RTP TF

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

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

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

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

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

4.1.2 Organisation

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

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

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

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

4.1.3 Mandate

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

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

4.1.4 Scope

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

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

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

4.2 Maintenance and evolution (change management process)

4.2.1 Guiding principles

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

The key principles underpinning change management are the following:

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

4.2.2 Role of the RTP TF

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

4.2.3 Submission of Change Requests to the EPC Secretariat

A Change Request denotes any concrete and comprehensible proposal for making a change to the Scheme which is to be presented along with a substantiated reasoning on why and how it concerns the Initiator (or the Stakeholders it is representing). A Change Request may be devised by any individual or organisation that is able to claim a legitimate interest in this change management process and is submitted to the EPC Secretariat.

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

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

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

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

4.2.4 Acknowledgement of receipt of a Change Request

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

4.2.5 Consideration of a Change Request

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

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

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

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

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

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

4.2.6 Publication of Change Requests

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

4.2.7 Process for Major Rulebook changes

4.2.7.1 Preparation of RTP TF recommendation

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

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

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

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

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

a. The change is already provided for in the Scheme: No action is necessary for the EPC.

b. The change should be incorporated into the Scheme: The Change Request becomes part of the Scheme and the Rulebook is amended accordingly.

c. The change should be included in the Scheme as an optional feature:

- The new feature is optional, and the Rulebook will be amended accordingly.
- Each Participant may decide to offer the feature to its Customers, or not.

d. The change is not considered fit for the SEPA Geographic Area.

e. The change cannot be part of the Scheme:

- It is technically impossible or otherwise not feasible (to be explained on a case by case basis).
- It is out of scope of the Scheme.

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

4.2.7.2 Dialogue with the Initiator

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

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

4.2.7.3 Public consultation on Change Request

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

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

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

4.2.7.4 Process following public consultation

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

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

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

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

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

4.2.7.5 EPC Board deliberations on the RTP TF Change Proposal Submission Document

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

4.2.7.6 Publication

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

4.2.7.7 Exceptional change

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

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

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

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

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

4.2.7.8 Change for regulatory reasons

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

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

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

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

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

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

4.2.8 Process for Minor Rulebook changes

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

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

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

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

4.2.9 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
Acceptance	The Payer accepts the SRTP as presented by the Payer's SRTP Service Provider.
Activation	The Activation is the mutual arrangement between the Payer that consents to receive SRTP messages and the Payee that agrees to send SRTP messages, and the exchange of the required information (e.g., SRTP addresses) enabling the Payee and/or the Payee's SRTP Service Provider to send SRTP messages to the Payer and enabling the Payer to receive SRTP messages from the Payee. (In the SRTP scheme, Consent means approval/authorization given by a Payer to a Payee to exchange SRTP through the SEPA RTP scheme. The Consent is a prerequisite for exchanging SRTP messages between two customers (a Payer and a Payee). It can be a non-fixed term or a one-off Consent.)
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 II of the Rulebook.
Admission Date	A date specified for admission to the SRTP Scheme for a group of successful applicants.
API	Application Programming Interface.
Authentication	The provision of assurance that a claimed characteristic of an entity is correct. The provision of assurance may be given by verifying an identity of a natural or legal person, device or process. (see ISO 12812 – Part 1)
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 SRTP Service Providers in the relevant jurisdiction are generally open for business with Customers.
Calendar Day	A Calendar Day means any day of the year.
Certificate Authority	An entity that issues digital certificates.
Certificate of Homologation	Document delivered by the Homologation Body to the SRTP scheme applicant confirming that the applicant has successfully passed all tests and requirements of the Homologation process.
Chair	Refers to the Chair of the RTP TF.

Change Proposal	A Change Proposal is formulated by the RTP TF on the basis of the Initiator's Change Request. A Change Proposal should take into account any impact analysis that may be submitted together with the Change Request, and any other details in relation to the change proposed.
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 RTP TF 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.
Clarification Paper	The Clarification Paper on the SRTP scheme rulebook is published on the EPC website and provides guidance, and where feasible, recommendations, to the SRTP scheme participants on matters that are not as such described in the SRTP scheme rulebook. This additional clarification aims to avoid a fragmented approach in the way the rulebook is implemented.
Consent	In the SRTP scheme, Consent means approval/authorization given by a Payer to a Payee to exchange SRTP through the SEPA RTP scheme. The Consent is a prerequisite for exchanging SRTP messages between two customers (a Payer and a Payee). It can be either a non-fixed term or a one-off Consent.
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.
Enrolment	The Enrolment is the actions and processes performed by an SRTP Service Provider to ensure a Payee's or a Payer's operational readiness for using an SRTP service.
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 SRTP. Beyond this date/time the SRTP 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.
Guest service	When this consumer does not already have an SRTP service, the merchant may have a partnership with an SRTP Service Provider to offer a "Guest SRTP service" to that consumer for a one-off transaction, if explicitly agreed by the Payer. The "Guest" SRTP Service Provider extracts relevant information from the SRTP message (e.g., amount, preferred SCT method, etc…) and transforms the initial SRTP message in a pure request for payment initiation. Contractual conditions of the "Guest service" can easily be merged with the contractual conditions of the merchant or with that of PISP service without requiring an additional step for the Payer. The merchant has to be aware that with this arrangement, some options (e.g., Accept later, essential URLs) are not available.
Homologation	A proving process approved by the EPC that is developed by an Homologation Body based on criteria set by the EPC that: i. assesses the capability of an SRTP scheme applicant to meet the technical, operational, security and business requirements defined by the EPC for the SRTP scheme for on-boarding and subsequent live operations ii. manages the onboarding of applicants onto the SRTP scheme and iii. assists the EPC in deciding whether an applicant is allowed to participate in the SRTP scheme
Homologation Body	An independent entity that will certify that an applicant has the 'capability' from an operational, security, and business continuity point of view to fulfil the following list of requirements as defined in Annex I 'Trust and Security Framework'.
HTTPS	HyperText Transfer Protocol Secure
IBAN	International Bank Account Number: uniquely identifies an individual account at a specific financial institution in a particular country (ISO 13616) [4].
Identification	A means of uniquely identifying a natural or legal person.

Implementation Guidelines	The SRTP Implementation Guidelines [3] which support the Scheme operationally by setting out the rules for implementing the RTP related ISO 20022 XML message standards [2] and which constitute binding supplements to the Rulebook.
Initiator	Any individual or organisation submitting a Change Request.
Instalment payments	Instalment payments refer to the possibility for a Payer to pay a bill in small portions throughout a fixed period of time. Instalment payments are a payment plan agreed between the Payer and the Payee.
Instantly	At once, without delay.
LEI	Legal Entity Identifier (ISO 17442)
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.
Onboarding	The action or process of integrating a new participant in the SRTP scheme, which consists of an administrative and legal part which is performed by the EPC as SRTP scheme manager as well as an homologation part which may be outsourced to an Homologation Body
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 SRTP as presented by the Payer's SRTP Service Provider.

Reject	See section 2.3.2.
Remittance Information	Information supplied by the Payee in order to facilitate the SRTP and/or related payment reconciliation.
Request for Status Update	In some cases, the Payee or Payee's SRTP Service Provider may need to investigate the status of a previously sent SRTP or RfC. In this case a Request for Status Update may be sent by the Payer or Payee's SRTP 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 SRTP (initiated by the Payee or Payee's SRTP Service Provider).
RfP	Request for Proposal.
Risk Management Annex (RMA)	The RMA highlights the risks related to the SRTP Scheme Participants in their role as Payee's SRTP Service Provider and or Payer's SRTP Service Provider, and how these risks should be managed (see Annex III).
"R" message	This term refers collectively to a Reject of an SRTP, a Request for cancellation (RfC), a Reject of a RfC, a Request for Status Update of an SRTP and a Request for Status Update of an RfC.
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.
SRTP Service Provider	Payee's or Payer's SRTP Service Provider as described in section 1.3.
RTP TF	The EPC group that performs the SRTP Scheme Management functions as described in section 4.2.2.
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 II).
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.
Solution Provider	Entity providing reliable solutions, networks and protocols for transmitting SRTP data.
SRTP	SEPA Request-to-Pay
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 SRTP 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.
TLS	Transport Layer Security.
Trade Name	A name used e.g., by a Payee or Payer (if a company) in dealing with customers, which may not be the same as the one it uses for legal purposes.
URL	Uniform Resource Locator.
UTC	Coordinated Universal Time.

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

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

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

It should be noted that security related topics will be covered in detail in the Risk Management Annex (RMA – see Annex III) and the API Security Framework [10] document, hence the main focus of this TSF is to incorporate the 'trust' element in the SRTP Rulebook.

1 SRTP Service Provider onboarding

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

a. Identification of candidate SRTP Service Providers

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

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

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

b. Homologation of applicant SRTP Service Providers

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

- Provide a secure and reliable technical infrastructure for the connection with the SRTP eco-system (as of 30 November 2023, the SRTP Service Providers must at the minimum exchange SRTP messages based on API and have the capability to access the SRTP related API of other scheme Participants);
- Ensure reachability and interoperability with the other SRTP scheme participants.
  Participants may decide to use the EPC default API Specifications or other API specifications available on the market, as long as such API arrangements are consistent with the Rulebooks requirements and are interoperable with other arrangements, including the EPC one. For this purpose, to ensure this interoperability, Participants that use market APIs must at least ensure a translation into the EPC default API Specifications when exchanging messages with other Participants not using the same type of APIs.

They should also 'understand' incoming EPC default API calls and be able to respond with the EPC default API responses.
To this end, the Participants may choose any means (e.g., develop their own translation tool; use a translator bench; use a (Referenced) Technical Solution Provider;

- Be operational on a 24/7/365 basis;
- Ensure instant exchange of messages in the inter-SRTP Service Provider space;
- Have in place a business continuity plan which is tested on a regular basis;
- Ensure adequate risk management and security, via compliance with the applicable provisions included in the RMA;
- Ensure adequately fraud screening through monitoring and warning mechanisms;
- Use trusted Certificate Authorities;
- Be able to pass with success a Homologation before entering live;
- Be able to Authenticate securely their customers ;
- Capability to send the data to the Payer to perform the payment instruction.

In case of substantial changes introduced under a subsequent version of the SRTP scheme rulebook, the EPC can ask a Participant to undergo a complementary homologation.

The homologation process (including complementary homologation and re-homologation if and when needed) is outsourced by the EPC to a reliable independent third party (Homologation Body) selected by means of a Request for Proposal (RfP).. Moreover, the homologation costs will be borne by the applicants.

c. <u>Eligibility requirements</u>

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

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

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

2 Responsibility of an SRTP Service Provider to identify and Authenticate its own customers

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

An SRTP Service Provider also needs to Authenticate its own customers each time they send an SRTP related message.

3 Authentication/Identification/non-repudiation in the inter-SRTP Service Provider space

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

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

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

4 Liabilities

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

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

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

An SRTP Service Provider is in fact not responsible for the content of an SRTP related message (e.g. SRTP, Request for Cancelation of an SRTP,…) or for issues related to the payment resulting from the SRTP (as the payment is out of scope of the Rulebook) as long as the rules and obligations as stipulated in the SRTP Rulebook have been respected. It should be noted that business and information technology risks related to the exchange of SRTPs will be covered in detail in the RMA (see Annex III). The EPC’s Dispute Resolution Committee (DRC) (see section 3.8.2) will handle disputes in case of a complaint. In addition, the EPC as a scheme manager can also ‘facilitate’ between participants in order to help solve a dispute in an ‘amicable’ manner. In that respect, in case of sufficient reasons to believe that a Participant that has been homologated in the past is not providing SRTP services in a way that ensures continuous compliance with the SRTP Rulebook and related documents. the EPC can ask a Participant to undergo a re-homologation. The EPC will however not intervene in disputes between the RTP Service Provider and its clients.

7. Annex II: Adherence Agreement and related documents

SRTP

Annex E-1 SEPA Request to Pay Scheme Adherence Agreement v2.0

Date received by EPC ____________________________

Date above and table below are exclusively for use by EPC – please leave blank

Check	Y/N	Date	Initials	Narrative
Adherence Agreement check OK				
Valid Identifier (BIC/LEI/etc.)				
Plausible readiness date				
Certificate of Homologation				
Contact e-mail address				
VAT				
Standard legal opinion wording				
Legal opinion signature certainty				
Documents order correct				
Entered into Register as “received”				

SEPA Request to Pay Scheme Adherence Agreement

To: The European Payments Council AISBL (the “EPC”)

SRTP	**From:** **Name of Applicant[s]*:________________________** [*] If the Adherence Agreement covers more than one Applicant, please list them as annex to this Adherence Agreement. If the Adherence Agreement is signed by an Agent, please amend and/or remove the text in square brackets where applicable. ([each] an "**Applicant**") **PREAMBLE** (A) The SEPA Request to Pay Scheme (the "**Scheme**") is a payment-related Scheme that operates in all SEPA countries, namely the EU member states, the three additional member states of the European Economic Area (the "EEA"), countries and territories which have been admitted to the SEPA geographical scope having met the EPC's criteria for adherence to and participation in SEPA as listed on the EPC website and updated from time to time. (B) The EPC oversees the operation of the Scheme in accordance with the terms and conditions set out in the SEPA Request to Pay Scheme Rulebook (the "**Rulebook**").
SRTP	(C) The Rulebook sets out the rights and obligations of all institutions bound by its terms (the "**Participants**") and the EPC, and binds each Participant to comply with their obligations to the EPC and to all other Participants pursuant to the rules set out therein. (D) The EPC, acting on its behalf and on behalf of all Participants, will notify the Applicant of the date of inclusion of the Applicant in the EPC Register of Participants. This Adherence Agreement becomes effective as of the provided "**Readiness Date"** as between the Applicant, the EPC and other Participants. (E) As of the Readiness Date the Applicant shall become a Participant and be bound to all the obligations, and entitled to all the benefits, set out in the Rulebook. **IT IS HEREBY AGREED AS FOLLOWS:** (1) The Applicant hereby undertakes to all Participants and to the EPC to perform the obligations imposed by and to comply with the provisions of the Rulebook, as amended from time to time, with effect from the Readiness Date.

SRTP	(2) The Applicant makes the following representations and warranties: (2.1) The Applicant has the power and authority to enter into and has taken all corporate action to authorise its entry into the Scheme and to perform the obligations and comply with the provisions of the Rulebook, including the rules governing the applications for participation in the Scheme and the ongoing compliance of its own rules, procedures and agreements with the laws, regulations and generic supervisory requirements applicable to them. (2.2) In case the Applicant has obtained a formal authorisation/license and is subject to regulatory and/or supervisory requirements for the provision of payment services, the Applicant commits to use, for the provision of SEPA Request to Pay services, the same or equivalent systems and processes used for the provision of payment services. The Applicant commits to perform the obligations imposed by and to comply with the provisions of the SEPA Request to Pay Rulebook, as amended from time to time, on the basis of at least equivalent regulatory/supervisory requirements, as applicable. (2.3)The signatories of the Applicant [and the Agent signing on behalf of the Applicant] have all necessary corporate authorisations and the power and authority to bind the Applicant to the Rulebook. (2.4) The Applicant shall ensure that it satisfies and will at all times during its participation in the Scheme satisfy the eligibility criteria for participation in the Scheme as set out in the Rulebook. If at any time, the Applicant has reason to believe that it no longer satisfies such criteria, or may be unable to satisfy such criteria, it shall notify the EPC immediately of the circumstances. (2.5) The Applicant is in a position to comply with all of the obligations set out in the Rulebook by the Readiness Date as stated in the accompanying Schedule and in accordance with the representations made under the Legal Opinion.
SRTP	(3) Any communication, including service of process, to be made with the Applicant under or in connection with the Rulebook shall be made in writing and addressed to the Applicant at the address set out above. (4) The Applicant consents to the publication of its name and basic details of its adherence application on the public website of the EPC. (5) This Agreement is governed by Belgian law. FOR AND ON BEHALF OF THE APPLICANT Signed by (1) By (2) (if necessary) ------------------------------------- ------------------------------------- Name/Position ---------------------- Name/Position ---------------------- Date of signature ------------------- Date of signature ------------------ Where this Adherence Agreement was signed by two signatories on different dates, it shall be considered as being dated the later date.

Annex E-2 Schedule[14] information to the Adherence Agreement for adherence to the SEPA Request to Pay Scheme v2.0

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(A) The Applicant must supply the information requested in the Schedule in support of its application to adhere to the Scheme. A failure to supply this information may result in a rejection of the application or a delay in processing it. The information set out below must be included in the Schedule.

(B) Templates to be used for providing the Schedule information (Excel or Word) can be downloaded from the EPC website at www.epc-cep.eu. It is strongly recommended that Applicants provide the Schedule information as an Excel File.

(C) The information supplied below shall be recorded on the EPC's Register of Participants for the SEPA Request to Pay Scheme. The Applicant understands that any information supplied in this section (C) of the Schedule shall be published in the relevant EPC Register of Participants on the public website of the EPC and may be made generally available for download by the EPC.

Full Name of Applicant	
Official Address for Notices	
Identifier (BIC 8 or 11, LEI[15] or National Registration Number)	Choose an item. ______________

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(D)

Details of Contact Point (for communication with the EPC, a generic email must be supplied here, e.g., sepa@company name.com)	
Readiness Date	
SP of the Payer/Payee/Both	Choose an item.
E-mail and phone number of contact person handling Applicant's Adherence Application in-house	

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(E)

VAT Number	
Generic E-mail address for invoicing	

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

[15] The LEI is based on the international standard ISO17442:2012 "Financial Services - scheme to identify the legal entities (LEI)"

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E-mail and phone number of contact person/ department for invoicing	
Invoicing Address (if different from the Official Address for Notices)	
Legal Entity Identifier 'LEI' (optional, if not provided under (C) and if available)	
Preferred payment instrument for Scheme Participation fee invoicing	☐ SEPA Direct Debit Core[16] ☐ SEPA Credit Transfer

(F) The Applicant understands that any information supplied in the Schedule other than the information listed in section (C) of this Schedule shall be available only to the EPC and any Agent chosen by the Applicant that has agreed to assist in the completion of this application, and will not be disclosed to any other body.

Full Name of Agent	

(G) All EPC communication may be sent to the generic e-mail address specified in the Schedule.

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

8. Annex III: Risk Management Annex

The SRTP Scheme Risk Management Annex (EPC210-20) document in relation to the SRTP rulebook has a restricted distribution and is therefore not included here.

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

EXAMPLE NON-DISCLOSURE AGREEMENT

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

[Insert name and address of person receiving information] [insert date]

Dear Sirs,

SEPA REQUEST-TO-PAY SCHEME - RISK MANAGEMENT ANNEX

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

1. KEEPING CONFIDENTIAL INFORMATION CONFIDENTIAL

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

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

2. DEFINITIONS

In this Agreement:

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

2.2 Shall not be considered as “Confidential Information” information which:

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

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

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

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

3. DISCLOSURE OF CONFIDENTIAL INFORMATION

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

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

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

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

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

4. ENTRY INTO FORCE AND DURATION

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

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

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

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

5. FURTHER AGREEMENTS

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

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

6. GOVERNING LAW

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

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

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

Yours faithfully

____

for and on behalf of

[ ]

Agreed and accepted by

____

for and on behalf of

[ ]

Dated [ ]

9. Annex IV: List of changes compared to version 3.1 of the SRTP Scheme Rulebook

The below table lists the changes compared to version 3.1 of the SRTP scheme rulebook. This list is for information only. The changes included in the body of document are the changes in effect.

Symbols used:

1 Column one contains the rulebook reference.

2 Column two contains a description of the change.

3 Column three contains the type of change, as classified below:

- TYPO: typing and layout updates/errors
- CLAR: clarification of the text
- CHAN: change of the Rulebook content

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Section	Description	Type
0.1	Update of the Implementation Guidelines document's numbers	CHAN
2.3.1.1 Figure 3	Update of the Datasets references in the flow	CHAN
2.3.1.2 Figure 4	Update of the Datasets references in the flow	CHAN
2.4	Addition of 16 new Enrolment/Activation related Datasets to separate the Payee's and the Payer's initiated Enrolment and Activation processes, for clarity purposes	CHAN
2.4.1 to 2.4.32	Removal of attribute AT-B005 – 'Supplementary Data' as it should not be used yet	CHAN
2.4.1	Addition of attribute AT-E012 – 'Ultimate Payee' as it was omitted	CHAN
2.4.5	Addition of attribute AT-B036 – 'Identification of the Payee expected by the Payer' as it was omitted	CHAN
2.4.17	Addition of attribute AT-P016 – 'Ultimate Payer' as it was omitted	CHAN
2.4.5 to 2.4.32	Addition of attribute AT-P017 – 'Merchant Category Code of the Payer' as it was omitted	CHAN
2.5	Addition of attribute AT-B036 – 'Identification of the Payee expected by the Payer' as it was omitted Addition of attribute AT-P017 – 'Merchant Category Code of the Payer' as it was omitted Removal of attribute AT-B005 – 'Supplementary Data' as it should not be used yet	CHAN
2.5.1	Clarification of some Enrolment/Activation related attribute's names and/or descriptions	CLAR