

# SRTP Homologation Process Guide

Sopra Steria Benelux

Homologation SEPA Request-to-Pay (SRTP)  
Scheme

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Abstract	The present document provides detailed guidelines for the homologation of Applicants to the SEPA Request-to-Pay SRTP scheme.
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# 1. Introduction to the SRTP Homologation Process Guide

## 1.1. Purpose of the document

This document (the “**SRTP Homologation Process Guide**”) provides detailed guidance on the homologation process which is a mandatory requirement to become a [SEPA Request-to-Pay](#) (“**SRTP**”) Scheme Participant.

## 1.2. Target audience

This document is intended for Request-to-Pay Service Providers wishing to adhere to the SRTP Scheme (“Applicants”), that have been preliminarily identified by the European Payments Council (EPC) Secretariat and wish to start the Homologation Process.

Identification with the EPC is a pre-requisite to proceed with the Homologation Process.

For all questions that are not covered by the present guide, SRTP Applicants can contact the **Homologation Body (HB)** at [SRTPHomologation@soprasteria.com](mailto:SRTPHomologation@soprasteria.com)

# 2. Terms and abbreviations

Terms & Abbreviations	Definition
Adherence process	The EPC process to identify the Applicant and to validate the Applicant’s fulfilment of the eligibility criteria to join the SRTP scheme.
Applicant	An entity, a Request-to-Pay Service Provider who formally requests to the EPC to be admitted as a participant in the SRTP Scheme.
Certificate of Homologation	A document granted by the Homologation Body confirming that the Applicant has successfully completed the Homologation Process and is compliant with the requirement of the SRTP Scheme.
European Payments Council (EPC)	The European Payments Council (in French: Conseil Européen des Paiements), an international non-profit association (in French: Association Internationale Sans But Lucratif, AISBL) established under and governed by Belgian law, having its registered office at Cours Saint-Michel 30, B-1040 Brussels, Belgium, and registered with the Crossroads Database for Enterprises under the enterprise number 0873.268.927 (register for legal entities Brussels).
EPC Registration Number	A registration number given by the EPC during the Adherence Process.
Expert Assessor	The Expert Assessor is a specialist who is responsible for evaluating compliance with requirements related to his field of competence.
Homologation Body (HB)	The Sopra Steria Benelux as independent entity conducting the Homologation Process on behalf of the EPC to assess that an Applicant complies with the operational, technical, security, and business continuity requirements of the SEPA Request to Pay scheme.

Homologation Process	<p>A review process performed by a Homologation Body and based on criteria set by the EPC that:</p> <ul style="list-style-type: none"><li>• Assesses the level of compliance of an SRTP Scheme Applicant with the technical, operational, security and business continuity requirements.</li><li>• Results in a report and, in case of a positive result, a Certificate of Homologation.</li></ul>
Homologation Report	Conclusions of the homologation process “Pass” or “Fail” are formalised in a Homologation report.
Homologation Types	Two types of homologations: Standard homologation & Simplified A homologation.
Lead Assessor	The Lead Assessor is the unique contact for the Applicant and is responsible for the entire homologation process.
RTP	Request-to-Pay.
SEPA	Single Euro Payments Area.
SRTP	SEPA Request-to-Pay.
Subject Matter Expert (SME)	The Subject Matter Expert is senior expert responsible for the detailed definition and documentation of criteria necessary for evaluating compliance related to his field of competence. He formalises assessor guides and provides training and support for the Expert Assessors.

### 3. General information on SRTP homologation process

#### 3.1. Goal of the process

The purpose of the Homologation Process is to assess and to validate that an Applicant to the SRTP Scheme complies with required technical, operational, security and business continuity requirements to exchange RTP messages as described in the SRTP Scheme Rulebook and the related implementation guidelines.

#### 3.2. Scope of the SRTP Homologation Process

The homologation process concerns the SRTP Scheme, the set of rules underlying the messaging functionality that allows a Payee to request the initiation of a payment from a Payer. The related business and payment transactions are out of scope.

This process can only be initiated when:

- a SRTP Service Provider is formally identified as an “Applicant”. This means that a successful initiation of the adherence process took place and that the applicant has been identified by the EPC as ready to proceed with the Homologation Process.
- a type of homologation, defining the precise scope of the Homologation Process has been indicated by the EPC.

This document (the “**SRTP Homologation Process Guide**”) covers the homologation requirements related to version 1.0 of the SRTP scheme rulebook<sup>1</sup>.

#### 3.3. Reference documents

ID	Document number	Title	Issued by
Rd1	EPC014-20	SEPA Request-to-Pay (SRTP) Scheme Rulebook	EPC
Rd2	EPC133-20	SEPA Request-to-Pay (SRTP) Implementation Guidelines	EPC
Rd3	EPC085-21	Adherence Guide to the EPC SEPA RTP Scheme	EPC

<sup>1</sup> SEPA Request to Pay scheme rulebook: <https://www.europeanpaymentscouncil.eu/sites/default/files/kb/file/2020-12/EPC014-20%20v1.0%20SEPA%20RTP%20Scheme%20Rulebook.pdf>

## 4. Roles & Responsibilities

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### 4.1. Homologation body

The Homologation Body is officially mandated by the EPC to:

- Perform the necessary reviews, assessments and testing to ensure that a SRTP Applicant has the technical, operational, security and business continuity capabilities to conform with the SRTP scheme requirements as defined by the SRTP Rulebook.
- Validate that the SRTP Applicant complies with the SRTP scheme Rulebook and the related Implementation Guidelines.
- Be the primary contact for the SRTP Applicants for homologation.
- Set up and maintain the homologation framework and process.
- Ensure effective communication with the Applicant and the EPC.
- Deliver a Homologation Report and in case of successful Homologation a Certificate of Homologation.

### 4.2. European Payments Council

The EPC as the Scheme Manager is responsible for:

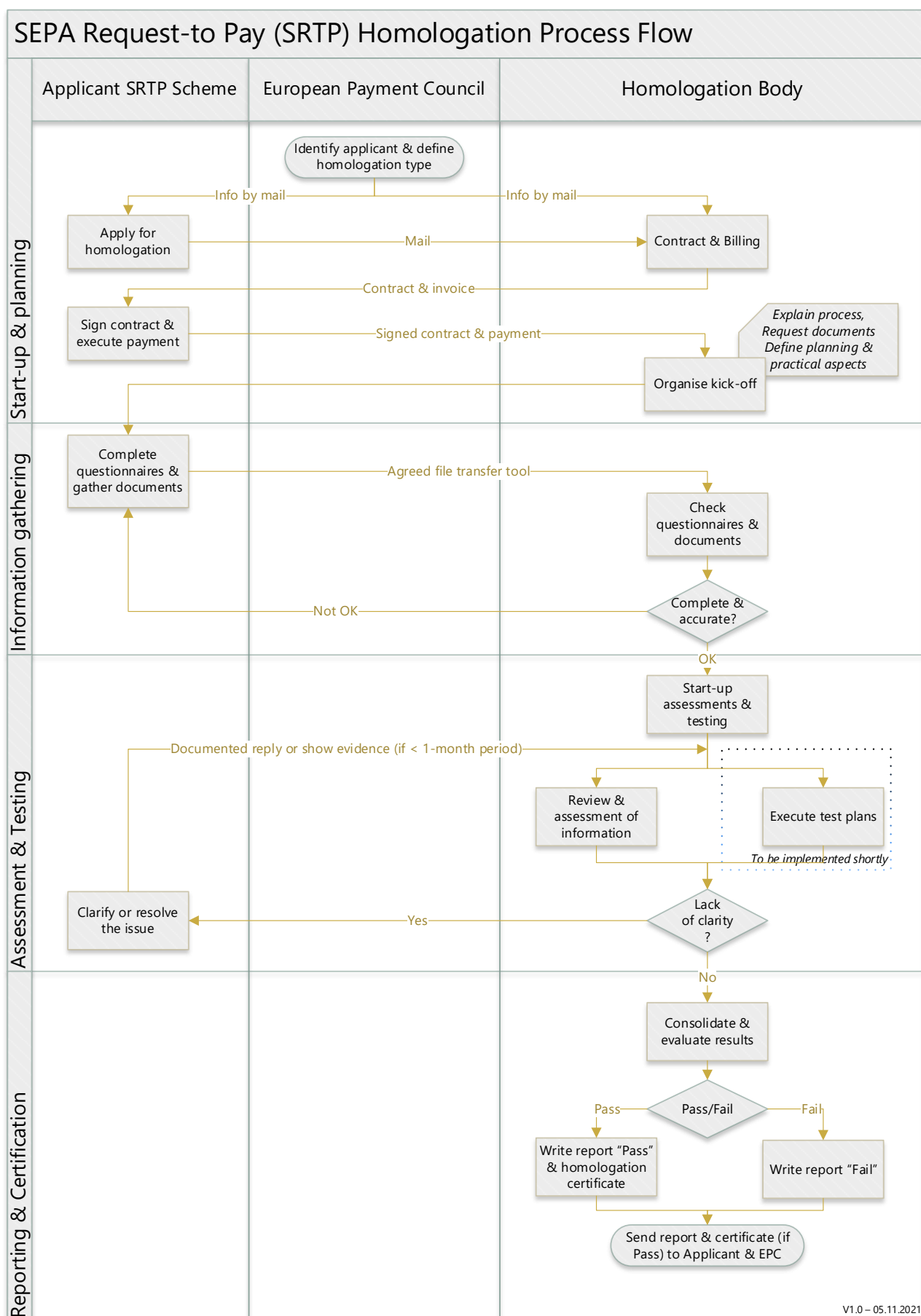
- The overall adherence process, from processing the initial adherence request of an Applicant to its inclusion in the Register of Scheme Participants.
- The final decision on whether an Applicant can be included in the SRTP Scheme.
- Decision about the type of homologation to be applied.

### 4.3. SRTP Applicant

The SRTP Applicant undertakes the following tasks:

- Makes itself familiar with the SRTP Scheme Rulebook and related documents and take the appropriate measures to ensure compliance with the SRTP Scheme Rulebook requirements.
- Contact the EPC to kick-start the adherence process.
- Once initially identified by the EPC, proceed with the homologation as instructed by the EPC.
- Sign Applicant contract with the HB and execute payment to the HB before kick-off.
- Provide all the information/documents/evidence requested by the HB for the Homologation Process, complete and in a timely manner.
- Identify and inform the HB on confidential information.

## 5. SRTP Homologation Process flow



## 6. Process description

### 6.1. Start-up & planning

#### 6.1.1. Purpose

The aim of this activity is to fulfil all the necessary prerequisites, namely:

- 1) The Applicant and the Homologation Body are informed by the EPC that the applicant has been duly identified and can proceed with the Homologation.
- 2) To settle contractual and billing aspects between HB and Applicant.
- 3) To provide full information on the Homologation Process to the SRTP Scheme Applicant.
- 4) To agree on a timetable of homologation in line with the EPC adherence windows, as available on the EPC website [\[link\]](#).

#### 6.1.2. Description

##### 6.1.2.1 Identify applicant & define homologation type

The EPC identifies an Applicant and informs the HB and the Applicant of the type of homologation applicable referencing the EPC Reference Number.

##### 6.1.2.2 Apply for homologation

As defined by the Adherence Guide [Rd3], following identification with the EPC, the Applicant will trigger the effective start-up of homologation by contacting the HB ([SRTPHomologation@soprasteria.com](mailto:SRTPHomologation@soprasteria.com)).

To meet the readiness date expectation, the Applicant should apply for homologation as soon as possible taking into account that:

- Homologation should be done within a maximum of 6 months after the confirmation by the EPC
- the assessment will take maximum a month after fulfillment of pre-conditions (contract signature, payment, all documents provided).

Some information related to homologation is also available in the Adherence Guide [Rd3]

##### 6.1.2.3 Contract and billing

The HB shares a standard contract, as agreed by the EPC, with the Applicant for signature. Upon receipt of the signed contract, the HB countersigns the contract and shares the document together with the invoice to the Applicant.

The HB initiates the billing process and addresses the invoice to the Applicant. The homologation process will be on hold until the payment has been executed.

##### 6.1.2.4 Organise kick-off meeting

The HB [Lead Assessor](#) contacts the Applicant to schedule the online kick-off meeting.

The main purpose of this meeting is that both parties are aligned about the roadmap towards homologation and that the expectations and tasks are clearly defined. The main subjects on the agenda are:



- the clarification of the homologation process in relation with the type of homologation as indicated by the EPC.
- The information to be provided by the Applicant.
  - Questionnaires to be completed
  - Documents to be delivered
- The finetuning and agreement on the planning taking into account that the homologation:
  - should be done within a maximum of six-month period after identification of the applicant by the EPC.
  - should be completed within maximum one month upon receipt and acceptance of documentation by the HB.
- Practical aspects
  - Communication & contacts,
  - Documents : language, formats, file transfer, encryption...
  - Impediments: missing info, non-compliances, issues, timing conflicts...
  - Other

The HB will make the kick-off presentation and questionnaires available for the Applicant via Syncplicity. The agreements and decisions are summarised in a kick-off meeting report and addressed to the Applicant.

If the Applicant doesn't react on the minutes within 3 working days, the HB considers them as accepted and that the decisions and agreements will be respected.

## 6.2. Information gathering

### 6.2.1. Purpose

The aim of this work activity is to provide the necessary information and evidence to prove compliance with the requirements as defined by the SRTP scheme Rulebook [Rd1]. The quality of this input should allow the experts in the different domains to do an initial assessment.

### 6.2.2. Description

#### 6.2.2.1 Complete questionnaires & gather documents

As agreed during the kick-off meeting, the Applicant prepares the information for review and analysis:

- Questionnaires should be filled out as detailed as possible
- Documents will be gathered

The applicant should provide documents to give evidence that the SRTP Scheme Rulebook requirements are met. Some documents have been predefined in the questionnaire. The applicant can add other documents as evidence to support his answers. Naming conventions for document files are defined in the introduction of the questionnaires.

To ensure a consistent evaluation of the Applicant documentation by the HB, the required data and documentation must be provided in English.

Documents will be exchanged via the secured tool Syncplicity.

In case of a (potential) non-respect of the planning, for the entire or a part of the information, the Applicant should inform the HB immediately.

#### 6.2.2.2 Check questionnaires & documents

The HB will follow-up the delivery of the requested questionnaires and documents. In case that the Applicant fails to deliver all information on time, the HB will inform the Applicant. In case of non-capacity to deliver the info in a reasonable timeframe the process will be stopped. In that case, the HB informs the Applicant and the EPC.

Once the information arrives, the HB performs an initial check on the information delivered. The purpose is to evaluate the quality of information. The information should be complete, accurate and relevant to allow the Expert Assessor to review and assess the content. The Applicant receives an acknowledgement of receipt with an acceptance statement or with a request to deliver additional information at short notice.

If the information is accepted by the HB, the execution of the homologation begins and takes one month maximum until final certification.

## 6.3. Assessment & testing

### 6.3.1. Purpose

The aim of this work activity is to proceed with assessment and testing of compliance.

- 1) The HB will validate that the Applicant fulfills the requirements related to its type of homologation.
- 2) Each compliance issue will receive a level of importance.
- 3) In case of impediments or a detected compliance issues which will certainly lead to a "Fail" for homologation, the interruption of the process should be evaluated.

### 6.3.2. Description

#### 6.3.2.1 Start-up assessments & testing

Once the requested information is complete the HB plans the review and testing. Time slots for the [Expert Assessor](#), specialized in the different domains, are scheduled and informed.

#### 6.3.2.2 Review and assessment of information

The HB Expert Assessor will verify the compliance with the requirements:

- Review the answers on questionnaires and documentation. To support his decision on compliancy, he calls upon:
  - detailed evaluation criteria documented in the SRTP assessor guides,

- support of the [Subject Matter Expert](#) in case he needs a second or complementary opinion.
- In case of doubt when the evidence is not sufficient to take a decision, the Expert Assessor might contact the applicant for complementary information or evidence. This can be done via:
  - The provision of additional documents.
  - Online collection of evidence
- The Expert Assessor documents his findings and keeps an audit trail, the trace of his verification activities and the evidence collected. This information should support his compliance decision.
- Based on the evidence and compliance criteria, the Expert Assessor will decide if the applicant is compliant for each individual requirement.
- In case of a non-compliance, the Expert Assessor will justify his decision (why?) and indicates the importance.

#### 6.3.2.3 Execute test plan

The HB Expert Assessor will execute several tests conforming with the test plan and in line with the specifications provided by the EPC. These tests include:

- Functional testing
- Technical testing
- Penetration testing

For testing purposes, the Homologation Body uses dedicated platform and tools.

In case of impediments or non-compliances the Applicant will be informed immediately to allow remediation which should be done before the end of the 1-month period to avoid a “Fail”.

## 6.4. Reporting & certification

### 6.4.1. Purpose

The aim of this work activity is to share with the SRTP Applicant and the EPC the results of the homologation process:

- the Homologation Report with the “Pass” or “Fail” conclusion
- the Certificate of Homologation in case of a “Pass”.

In case of a “Fail” the Applicant should understand the non-compliances which are documented in the report.

### 6.4.2. Description

#### 6.4.2.1 Consolidate & evaluate results

The HB *Lead Assessor* consolidates the results from all Expert Assessors for the different assessments & testing. Non-compliances and other issues are reviewed before taking a final decision “Pass” or “Fail”.

The HB Lead Assessor contacts the Applicant to communicate the decision. In case of a “Fail” he gives feedback on the non-compliances.

#### 6.4.2.2 Issue report “Pass” & homologation certificate

In case of a successful homologation, the HB Lead Assessor ensures that the final report is issued and verified and that the certificate is generated and signed.

In case of a new homologation (re-homologation) with the purpose to verify the results of the measures, resolving one or more non-compliances of a previous homologation, the initial report will be updated to a new version.

#### 6.4.2.3 Issue report “Fail”

In case of a failed homologation, the HB Lead Assessor ensures that the final Homologation Report is issued and verified. The non-compliances are clearly stated to allow the applicant to take the necessary corrective actions.

The HB will make an estimation of the efforts needed to verify the results of the measures taken by the applicant to achieve full compliancy and set a price.

#### 6.4.2.4 Send report & certificate to Applicant & EPC

The report and the certificate in case of a “Pass” are sent by email to the Applicant and the EPC. The original certificate is also sent by mail to the Applicant.

## 7. Complementary information

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### 7.1. Advice to the applicant

To maximise the probability of homologation, to avoid waste of efforts, extra cost and multiple homologation process iterations, applicants are advised to do a self-assessment on compliance with the SRTP Scheme requirements as defined by the rulebook [Rd1] and Implementation Guidelines [Rd2] prior to the homologation request.

Applicants are also advised to familiarise themselves with the Homologation Process and to:

- Plan the time schedule for each work activity of the process.
- Plan the effort and resource allocation to support the process.
- Provide all the information/documents requested in a timely manner.
- Provide clear, accurate and relevant answers.

### 7.2. HB document storage and retention

The documents related to a homologation (questionnaires, provided documents, results, test details...) will be retained by the **HB** for five (5) years counting from the day the relevant Homologation process has been finalized. Document will be stored in a secured repository.

### 7.3. Confidential information

The Homologation Process is based on the review and assessment of information or documents provided by the Applicant. Some of it might be confidential.

The confidential information collected are only accessible by the HB team to execute the Homologation Process.

It is the responsibility of the SRTP Applicant to indicate which data are provided under confidentiality restrictions.

In any case, confidential data will not be shared with any third party including the EPC.