



Sepa Request-to-Pay Homologation Guide

Payee and Payer's Service Providers



Passion for payments

Sommaire

1. Introduction	3
1.1. Purpose of the homologation guide.....	3
1.2. Reminder about SRTP scheme	3
1.3. Versioning	4
1.4. Abbreviations	5
1.5. Reference documents	5
1.6. Introducing the testing homologation process	5
2. Test data features.....	6
3. Execution of a functional tests campaign	6
3.1. Connectivity with the simulation tool	6
3.2. Responder testing.....	7
3.2.1. Responder tests, the applicant is a payee.....	7
3.3. Requester testing.....	8
3.3.1. Requester tests, the applicant is a payer	8
4. Final outcome.....	9

1. Introduction

1.1. Purpose of the homologation guide

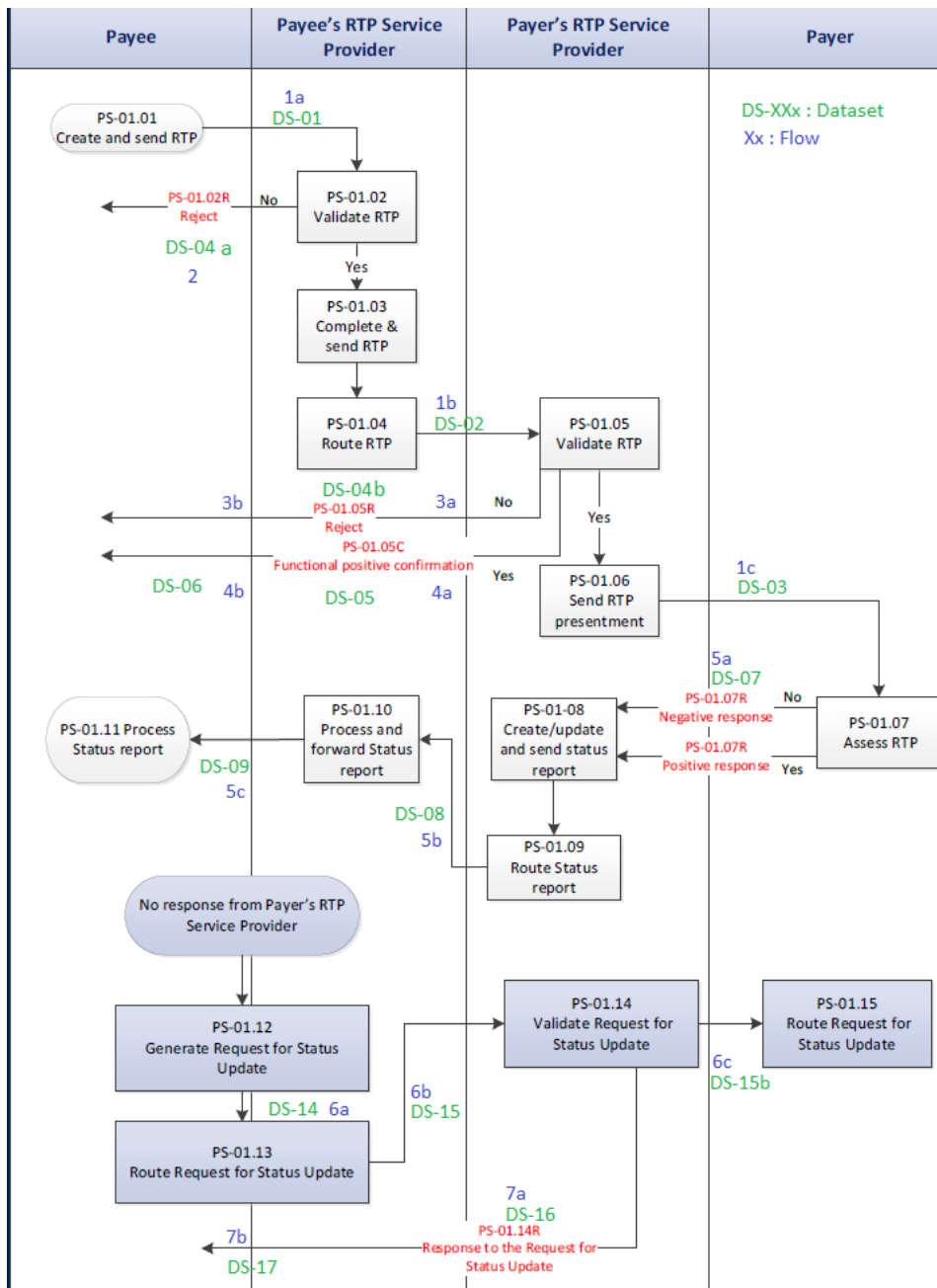
The purpose of this homologation guide is to provide the applicant with default required elements to execute tests in RTP solutions.

This document completes the Test plan where a guide to all the tests are defined.

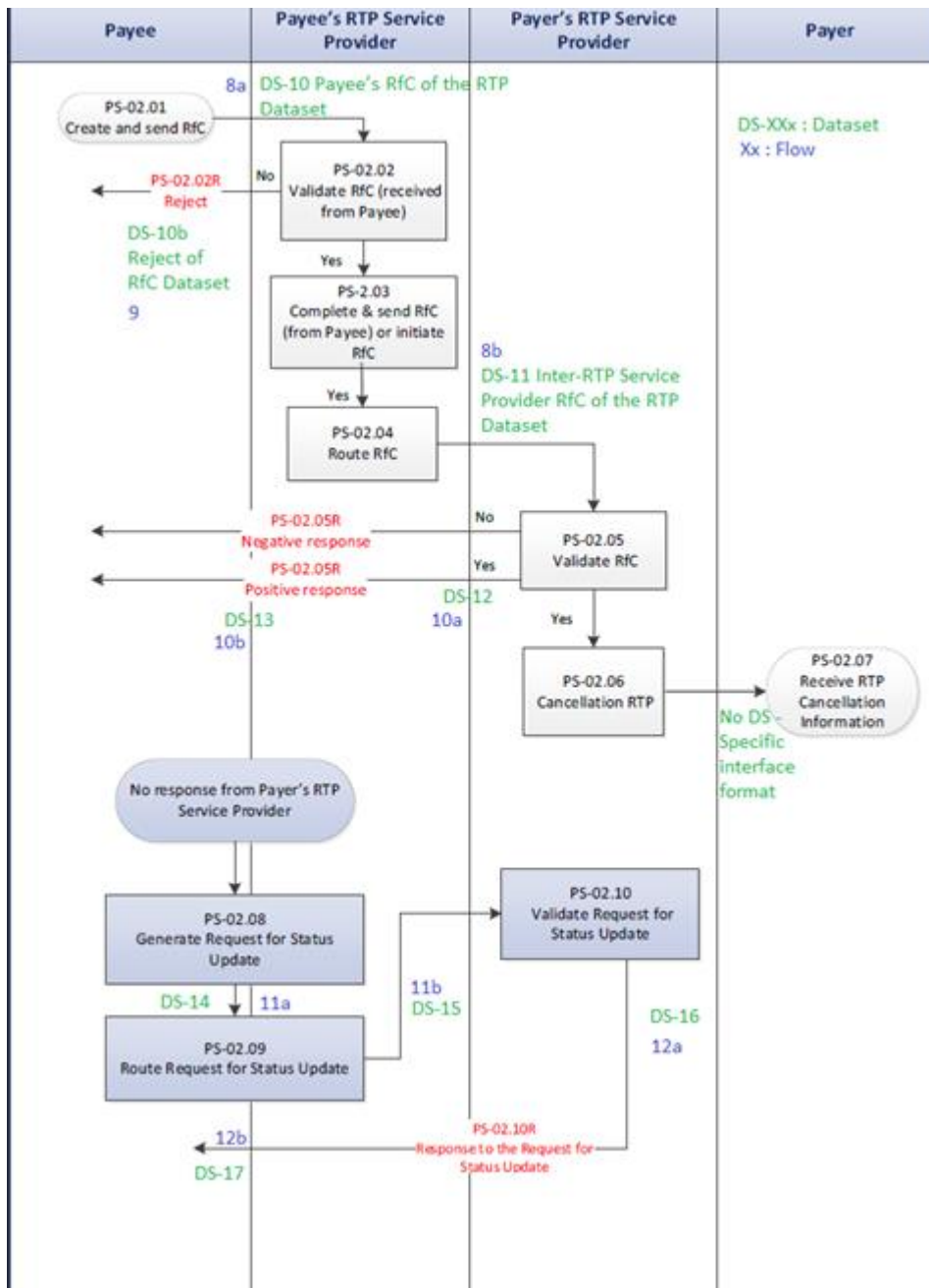
After the execution a test report document is generated.

1.2. Reminder about SRTP scheme

Sepa Request-to-Pay scheme workflows:



Sepa RTP Request and update



Sepa RTP Request Cancellation and update

1.3. Versioning

Version Number	Dated	Person	Reason for revision
V.1.0	14/04/2023	Bruno DUBOIS	Document's creation
V.2.0	13/07/2023 28/07/2023	Laura LEMONNIER Kay DIBA	Add of Versioning and abbreviations Reference Document, completed Format correction: document's language,

1.4. Abbreviations

Term/Abbreviation	Definition
EPC	European Payment Council
SEPA	Single Euro Payments Area
RTP	Request To Pay
RfC	Request for Cancellation
PSP	Payment Service Provider
SP	Service Provider
PYEE	Payee
PYER	Payer

1.5. Reference documents

Name	Source	version
SEPA_RTP_Scheme Rulebook	EPC	v3.1
EPC216-20 Clarification Paper SRTP Rulebook	EPC	v3.0
EPC137-22 - SRTP related API Specifications - Preliminary Information	EPC	v3.1
EPC240-22 SRTP related API Security Framework	EPC	v1.0
EPC259-22 Inter-RTP Service Provider SRTP IG	EPC	V3.0
EPC133-22 - SRTP scheme rulebook related API specifications	EPC	v3.1
SEPA_RTP_Homologation_Guide	Sopra Steria/Galitt	V2.0 or superior
SEPA_RTP_Test_Plan-GALITT	Sopra Steria/Galitt	V2.0 or superior
SEPA_RTP_Test_Report_Template	Sopra Steria/Galitt	V2.0 or superior

1.6. Introducing the testing homologation process

All the tests campaign starts with a meeting called Kick-off.

During this meeting, we explain to the applicant how the Assessment and testing will be conducted:

1. Initial kick-off meeting
2. Homologator send to the applicant questionnaires (the questionnaire asked for some documents)
3. The applicant completes the questionnaire with the documents asked in attachment (Digi Home)
4. Homologation analyze process
 - 4.1. Start-up assessments
 - 4.2. Review and assessment of information
 - 4.3. Kickoff meeting for testing and security testing
 - 4.4. Functional testing
 - 4.5. Penetration testing
5. The homologator complete the document "SEPA_RTP_Test_Report_Template" (V2.0 or superior)
6. Send the document "SEPA_RTP_Test_Report_Template" (V2.0 or superior) to EPC and the applicant.

This homologation guide concerns only functional testing which is highlight in the process written above

2. Test data features

The documents used during the homologation are:

- SEPA_RTP_Test_Booklet_Payer – HOMOLOGATOR.
- SEPA_RTP_Test_Booklet_Payee – HOMOLOGATOR.
-

These documents implement the test plan, and are managed at Homologation Body side during the tests.

The simulation tool will be used as:

- A **Responder** : the SUT will initiate the exchanges
- A **Requester** : the simulator will initiate the exchanges

The different options are identified in the tests:

- In one hand, tests can be:
 - As a responder:
 - the homologation tool act as a responder (server), it will wait for an external request to start.
 - as a requester:
 - The homologation tool is initiator of a transaction, it will send a message to the remote server in order to expect a response.
- In another hand, the applicant can be:
 - In Payer role
 - In Payee role

3. Execution of a functional tests campaign

A campaign will follow the following steps:

- 1) During the Kick-off, the test plan to execute will be defined (Payer/Payee)
- 2) Then a check the connectivity for reception of messages (simulator tool is a server) at client side
- 3) Then check the connectivity for sending messages (simulator tool is a requester) at client side.
- 4) Set up the secure communication between simulation tool and applicant.
- 5) Execution of the testcases

3.1. Connectivity with the simulation tool

The communication with the simulation tool will be performed with a SSL certificate: a QWAC certificate is specified by EPC for the communication.

The URL to contact will be like : https://testing-srtp.galitt.com/dedicated_id

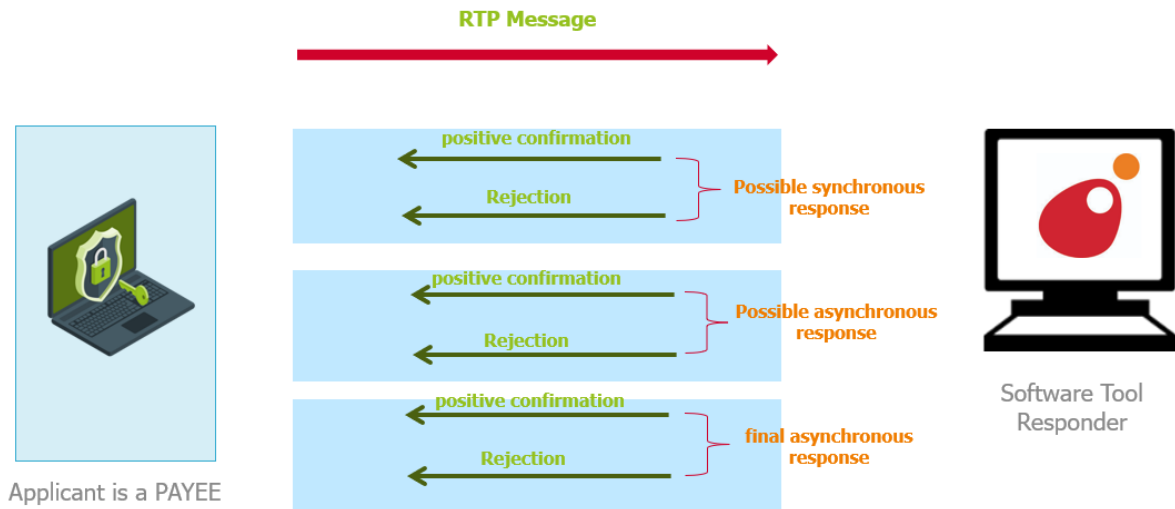
Note that a DNS entry may be added to platform to test to manage this specific URL and its specific IP: 10.249.157.1

The tool communicates with IPs and ports. It's always interesting to have a URL with its target IP and port to avoid any misunderstanding while communicating with other servers.

At the input of the platform, a QWAC certificate will be used for server communication (the simulator listens) and for client communication (the simulator connects to an other server).

3.2. Responder testing

The platform is setup as following :



Configuration of the SUT (Payee's SP) and Simulation Tool

In this case, the SUT is initiating the message exchanges.

3.2.1. Responder tests, the applicant is a payee.

Execution of these tests require a generation of a message (RTP, cancellation) from the SUT. The detailed definition for the messages is in different documents from EPC. Our test plan includes the following testcases for this section:

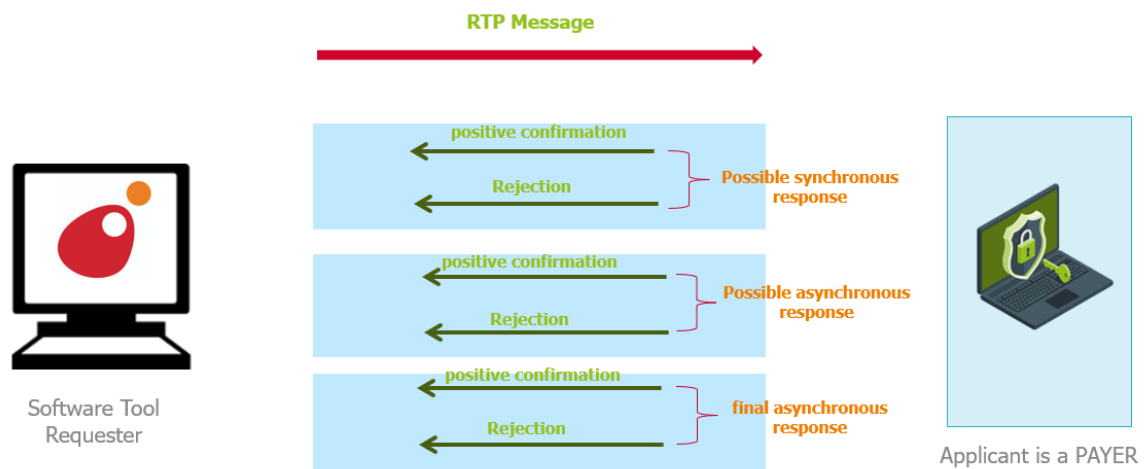
- **REQUEST TO PAY**
 - **PYEE-RTP.01**
 - PYEE-RTP.01. A
 - PYEE-RTP.01. B
 - PYEE-RTP.01. C
 - PYEE-RTP.01. D
 - **PYEE-RTP.02**
 - PYEE-RTP.02. A
 - PYEE-RTP.02. B
 - PYEE-RTP.02. C
 - PYEE-RTP.02. D
 - PYEE-RTP.02. E
 - **PYEE-RTP.03**
 - PYEE-RTP.03. A
 - **PYEE-RTP.04**
 - PYEE-RTP.04. A
 - **PYEE-RTP.05**
 - PYEE-RTP.05. A
 - PYEE-RTP.05. B
 - PYEE-RTP.05. C
 - **PYEE-RTP.06**
 - PYEE-RTP.06. A
 - PYEE-RTP.06. B
 - **PYEE-RTP.07**
 - PYEE-RTP.07. A
 - **PYEE-RTP.08**
 - PYEE-RTP.08. A

- **REQUEST FORT CANCELATION**

- **PYEE-RfC.01**
 - PYEE-RfC.01. A
- **PYEE-RfC.02**
 - PYEE-RfC.02. A
 - PYEE-RfC.02. B
 - PYEE-RfC.02. C
 - PYEE-RfC.02. D
 - PYEE-RfC.02. E
- **PYEE-RfC.03**
 - PYEE-RfC.03. A
 - PYEE-RfC.03. B
- **PYEE-RfC.04**
 - PYEE-RfC.04. A
 - PYEE-RfC.04. B
- **PYEE-RfC.06**
 - PYEE-RfC.06. A

3.3. Requester testing

The platform is setup as following:



In this case, the simulator tool is initiating the simulation exchanges.

3.3.1. Requester tests, the applicant is a payer

The list of tests is the following: Execution of these tests require a generation of a message (RTP, cancellation) from the Software tool requester. The detailed definition for the messages is in different documents from EPC. Our test plan includes the following testcases for this section:

- **REQUEST TO PAY**
 - **PYER-RTP.01**
 - PYER-RTP.01. A
 - PYER-RTP.01. B
 - PYER-RTP.01. C
 - PYER-RTP.01. D

- **PYER-RTP.02**
 - PYER-RTP.02. A
 - PYER-RTP.02. B
 - PYER-RTP.02. C
 - PYER-RTP.02. D
 - PYER-RTP.02. E
- **PYER-RTP.03**
 - PYER-RTP.03.a
 - PYER-RTP.03.c
 - PYER-RTP.03d
 -
- **PYER-RTP.04**
 - PYER-RTP.04. A
 - PYER-RTP.04. B
 - PYER-RTP.04. C
- **REQUESTO FOR CANCELATION**
 - **PYER-RfC.01**
 - PYER-RfC.01. A
 - PYER-RfC.01. B
 - **PYER-RfC.02**
 - PYER-RfC.02. A
 - **PYER-RfC.03**
 - PYER-RfC.03. A

4. Final outcome

For each test case, a log is generated by the simulation tool.

- Each log includes the different steps performed by the tool.
- Each message sent/received by the simulator.
- A final status following the verifications implemented.

A Report will be generated with all the testcases executed.

All the logs are stored.

According to the test results a validation of the homologation process will be decided with EPC.