

# **Request to Pay: Wo steht Europa heute?**

## **Swiss Banking Services Forum 2022**

Annick Moes  
Head of Industry Issues and Cooperation Initiatives

7. September 2022

# Request to Pay auf europäischer Ebene

Ein kurzer Überblick über den Stand der Dinge

- SEPA Request-to-Pay (SRTP) Scheme des European Payments Council (EPC) für die Single Euro Payments Area seit Juni 2021 verfügbar
  - Fassung 2.1 seit 30. Juni 2022 in Kraft, inkl. API-Spezifikationen für den Nachrichtenaustausch zwischen SRTP-Anbietern
  - Homologationsverfahren für Teilnahme am SRTP-Verfahren durch Drittanbieter
- Erstes paneuropäisches Infrastruktursystem für den Austausch von SRTP-Nachrichten ebenfalls verfügbar seit Juni 2021: R2P-System von EBA CLEARING
  - Entwickelt mit Unterstützung von 27 Banken aus 11 Ländern
  - Nutzertests laufen und erste Pilotprojekte in einzelnen Communities werden für 2023 erwartet
  - Geschlossene Nutzergruppe (“CUG”) für die RTP+-Lösung von PRETA (EBA CLEARING’s Tochtergesellschaft) ab November 2022, um Zahlungssicherheit für die auf den Request to Pay folgende Zahlung zu gewährleisten
- Verpflichtende Infrastrukturprojekte 2021/2022, insbesondere für SEPA Instant Payments und Großbetragszahlungen, haben bisher zu einer Deprioritisierung der Einführung von SRTP geführt. Das soll sich 2023 ändern.

## “Request to pay: what corporates want”

Schlüsselerkenntnisse aus  
der EBA-Unternehmensstudie  
zu Request to Pay

➤ [Survey Report](#) download



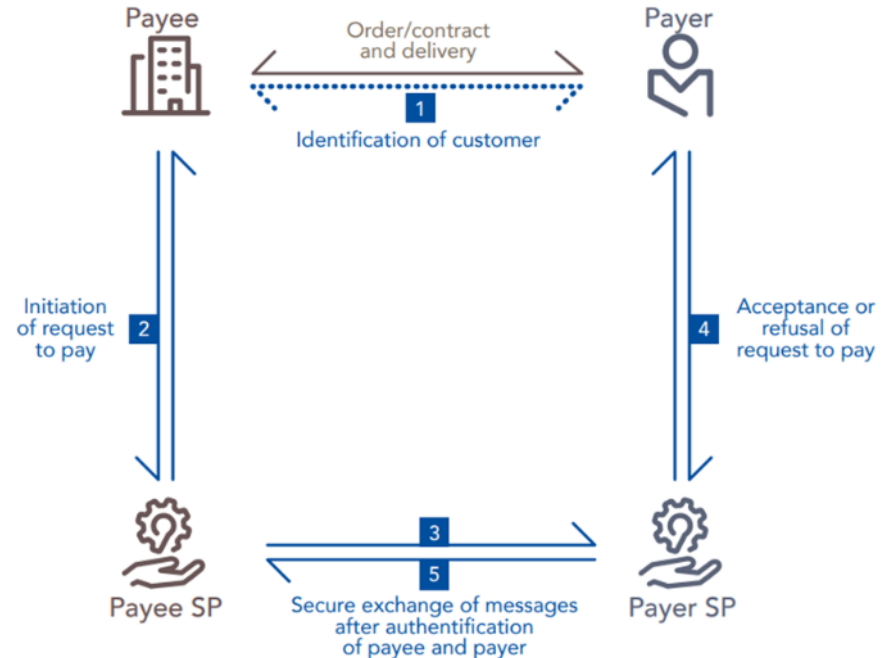
# Was ist Request to Pay?

Eine Zahlungsaufforderung, die der Begünstigte über seinen Provider anstößt –  
sicherer Datenaustausch vor der Zahlung – Authentifizierung von Zahler und Begünstigtem durch ihre Provider

## Four-corner model

In the standard four-corner model that the SEPA Request-to-Pay Scheme by the EPC describes, the detailed steps of the request to pay are as follows:

- Based on the payer's identifier and information on the payer's request to pay service provider received from the payer **1**, the request to pay is initiated by the payee **2**.
- The request to pay reaches the payer via the payee's and the payer's request to pay service providers **3\***, which each authenticate their respective customer.
- The payer accepts or refuses the request to pay presented to him by his service provider with all the relevant data on the payee and on the subsequent payment **4**.
- The payer's service provider sends the acceptance/refusal message to the payee's service provider **5**.
- The payee's service provider informs the payee of the acceptance/refusal. In case the request to pay was accepted by the payer, this process is followed by a payment.



\* While the four-corner model is the standard model, the scheme can also be applied to other models. These could include a direct exchange of the request to pay between the payee and the payer. There could also be additional service providers involved in different roles (e.g. request to pay service providers and payment service providers).

# Warum brauchen Unternehmen Request to Pay?

Oder: Was fehlt der Echtzeitzahlung zum Erfolg?

## Der direkte Weg zum Kunden

Request to pay offers a path that leads straight to the customer, making instant payments and normal credit transfers universally accessible.

Unlike the PSD2-based payment initiation, for which only large corporates can put in place the necessary prerequisites, request to pay can be used by businesses of all sizes and holds benefits for all of them.



Jean-Michel Chanavas  
Délégué Général,  
MERCATEL

Request to pay could be an interesting instrument for us in combination with instant payments. We could send out a request to pay whenever a dealer hits the upper limit of their credit line. They could determine how much of their credit line they want to free up for new orders by modifying the amount. This would allow them to receive new merchandise much more quickly. For our core business, this will only work though if the current maximum amount restriction for instant payments is dropped.

## B2B-Zahlungen

Bessere Steuerung von Kreditlinien

We are planning to expand our online shop to allow the buyers of our agricultural technology and machinery to purchase, for example, digital licenses covering specific features available for our products.

Ideally, a farmer could buy such a license and immediately deploy the feature while running our harvester across his field. This means we need to enable the customer to conclude the transaction immediately and easily. We could imagine that request to pay in combination with instant payments could contribute to meeting this goal, if the e-commerce solution is convenient enough.



Verena Westrup-Alfermann  
Head of Credit Management,  
CLAAS

## C2B-Zahlungen

‘Abo-Erweiterung’ vom Mährescher aus

## Rechnungs- & Ratenzahlung

Und vieles mehr

Request to pay could significantly simplify the payment of an invoice. Other potential use cases include scenarios such as payment in instalments, payment on delivery, debt collection and rent models.



Stefan Hölscher  
Lead Expert Payment,  
Otto Group

# Vier zentrale Anwendungsfälle

Besonders attraktiv: Nutzung im Online-Handel und im E-Invoicing

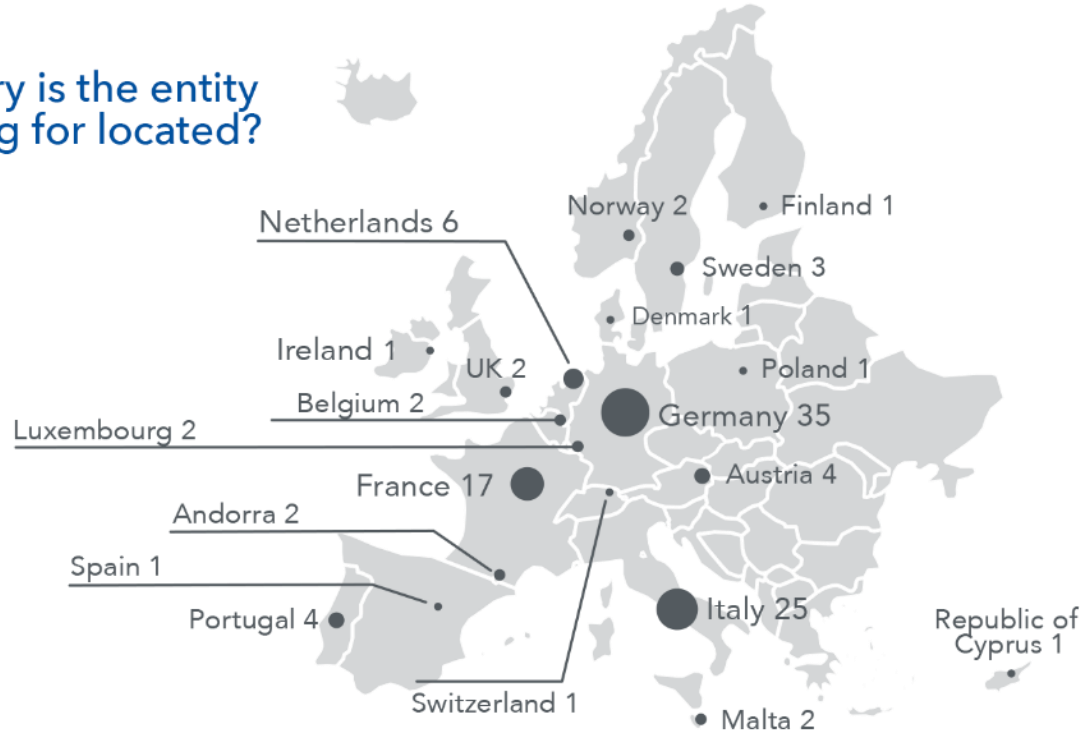


## Wer hat an unserer Studie teilgenommen?

Starke Beteiligung aus DE, IT und FR – vier Teilnehmer aus Österreich



In which country is the entity you are working for located?

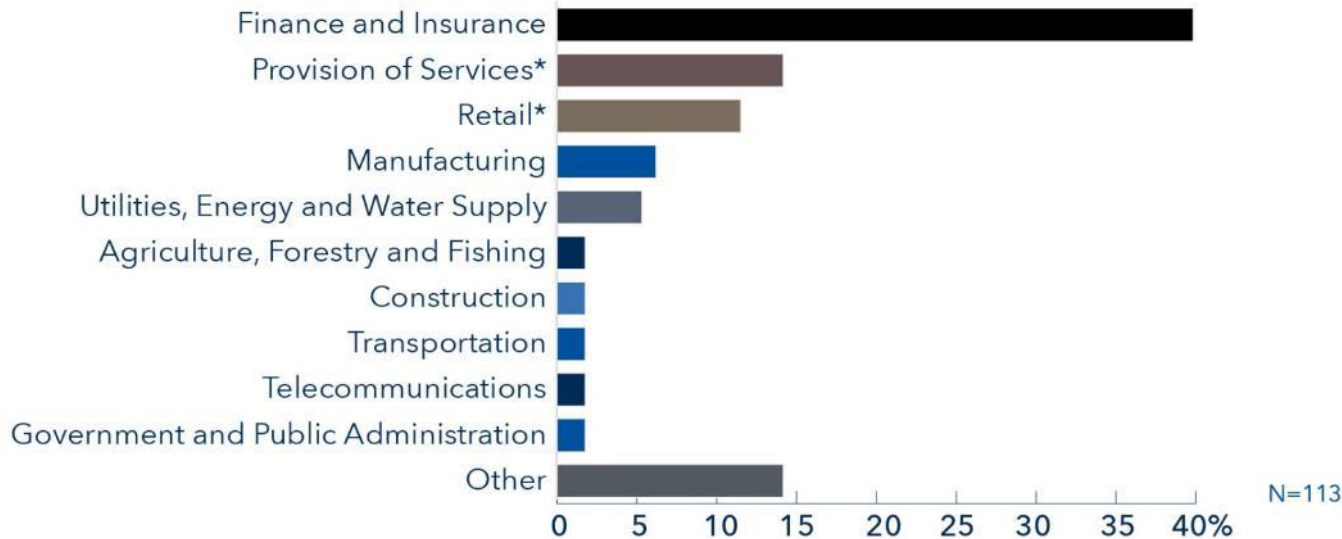


# In welchem Wirtschaftszweig sind diese Unternehmen tätig?

Viel Resonanz im Finanz- und Versicherungsbereich, hauptsächlich von größeren Unternehmen



In which business area is your company active?



\*While provision of services refers to the provision of intangible goods provided by e.g. information services, transportation services, health care or arts, retail refers to selling consumer goods e.g. groceries, electronics or furniture.



## Welche lokalen Request to Pay Services nutzen diese Unternehmen bereits?

70 % haben allerdings Request to Pay noch nie genutzt und nur 12 % nutzen es regelmäßig lokal



In which country/ies do you already use request to pay?

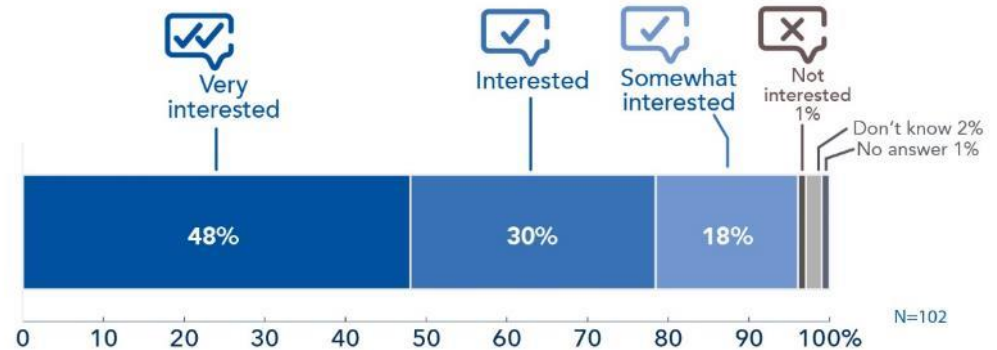


# Wie stark sind die Unternehmen an Request to Pay interessiert?

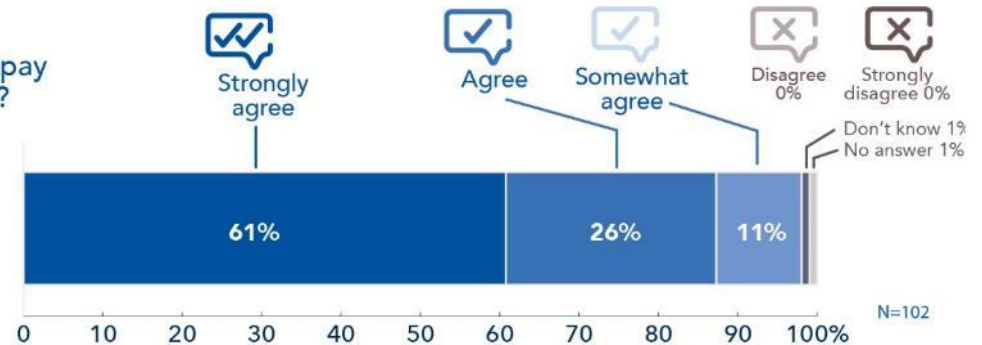
Großes Interesse – 87 % finden einen paneuropäischen Ansatz sehr wichtig oder wichtig



How interested are you in using request to pay in general?



Do you agree that it is important that request to pay offers a Europe-wide uniform mode of operation?



## Welchen Mehrwert sehen die Unternehmen für ihre Kunden?

Mehr Schutz und Nutzerfreundlichkeit, besseres Management eigener Finanzen, vereinfachter Kundenkontakt



Which request to pay features or additional services do you consider as being especially valuable for your customers? Why?



**Request to pay should enhance customer experience and protection for payments**



**Request to pay should support payers in actively managing their personal finances**



**Request to pay should facilitate post-transaction communication and actions**

# Welche Services erwarten die Unternehmen von Banken und anderen Anbietern?



Which value-added services would you like your service providers to develop around/on top of request to pay?

## Value-added services for both payers and payees

Simple user interfaces for payees and payers providing full visibility

Uniform app for acceptance of request to pay at POS

Digital receipts

Transportation of invoices, e.g. with link

Communication of product-related data or guarantees to the payer

Usage of request to pay channel for further electronic communication between payee and payer, e.g. for handling of damage claims

Support in case of transaction reversals

Payment mandates

Certificates for payees that payers can trust

Registry of payees and payers

## Value-added services for payers

Payment in instalments

Payment financing

Electronic invoice repository

## Value-added services for payees

Payment guarantee

Integration of request to pay with ERP systems

Possibility to automatically trigger a request to pay via the ERP system upon receipt of an SDD R-message

Reconciliation support services

Payment receipt should trigger push message (e.g. SMS) from relevant (virtual) account of payee

Liquidity reporting and forecasts

# Was wird konkret gebraucht: Echtzeitzahlung & -Reporting oder Zahlungsgarantie?

Instant Payments am POS/POI beliebter; beim Online Commerce überwiegt die Zahlungsgarantie



What level of certainty / additional actions would your company require for concluding the business transaction at the moment it receives the request to pay approval?



## Use Case Point of Sale



## Use Case Online commerce



Online commerce: types of goods/services sold online – level of certainty / additional actions required to conclude the business transaction

The immediate triggering of an instant payment      Payment guarantee provided by a service provider      No further certainty needed

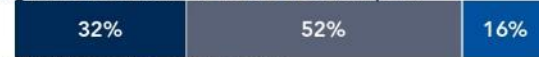
Physical goods that can be exchanged following the purchase



Physical goods that canNOT be exchanged following the purchase



Digital goods or services for deferred consumption



Services for immediate consumption



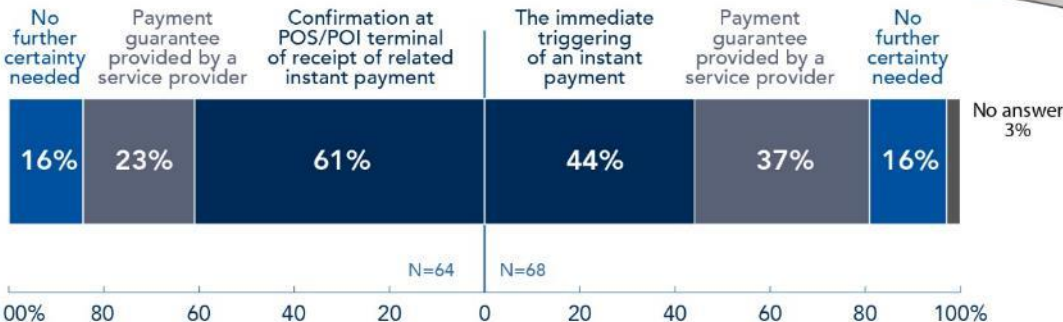
No category given



No answer



No answer  
3%

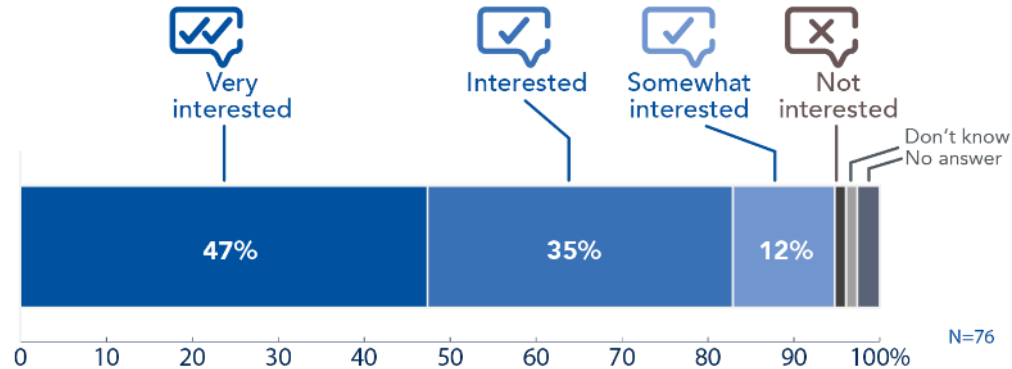


# Was wird konkret gebraucht: Rechnungsdaten oder -link im Request to Pay?

82 % zeigen sich interessiert oder sehr interessiert an einer solchen Lösung



How interested are you in a solution where the request to pay would help with the transportation of the invoicing data or invoice, e.g. by including a link to the invoice?



# Was wird konkret gebraucht: eine Alternative für Hochbetragszahlungen am POS/POI?

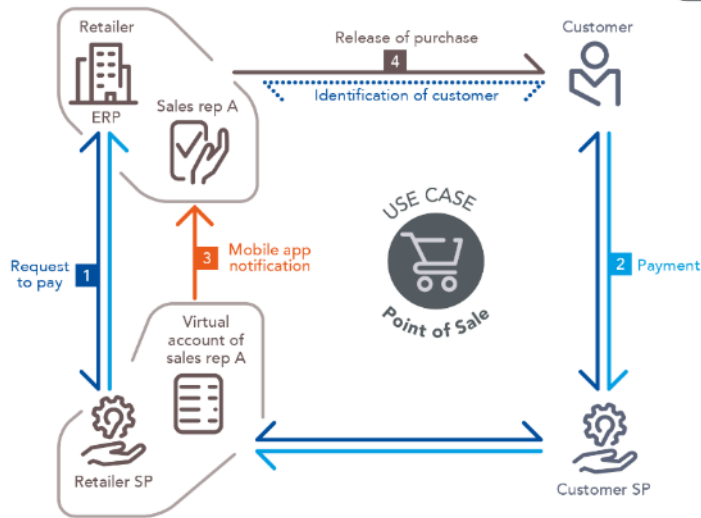
## Today's showstopper: No cashless & secure method for large-value payments at POS

The graph on the right depicts a potential solution for making cashless large value payments at the POS with the support of request to pay. The advantage of the proposed approach is the fast track it includes for reporting the receipt of the payment. This would make the solution speedy enough for POS payments, such as the purchase of a new or used car.

The solution was described by Heimo Tiefenböck during an in-depth interview that was part of this survey.

How the solution could work in detail:

- Set up a virtual account for each salesperson **1**
- Salesperson triggers request to pay via mobile app **1**
- Customer accepts request to pay and initiates instant payment **2**
- Payment hits virtual account of salesperson
- Salesperson is notified in real time, e.g. via push message to mobile **3**
- Customer leaves with large-value purchase e.g. used car **4**



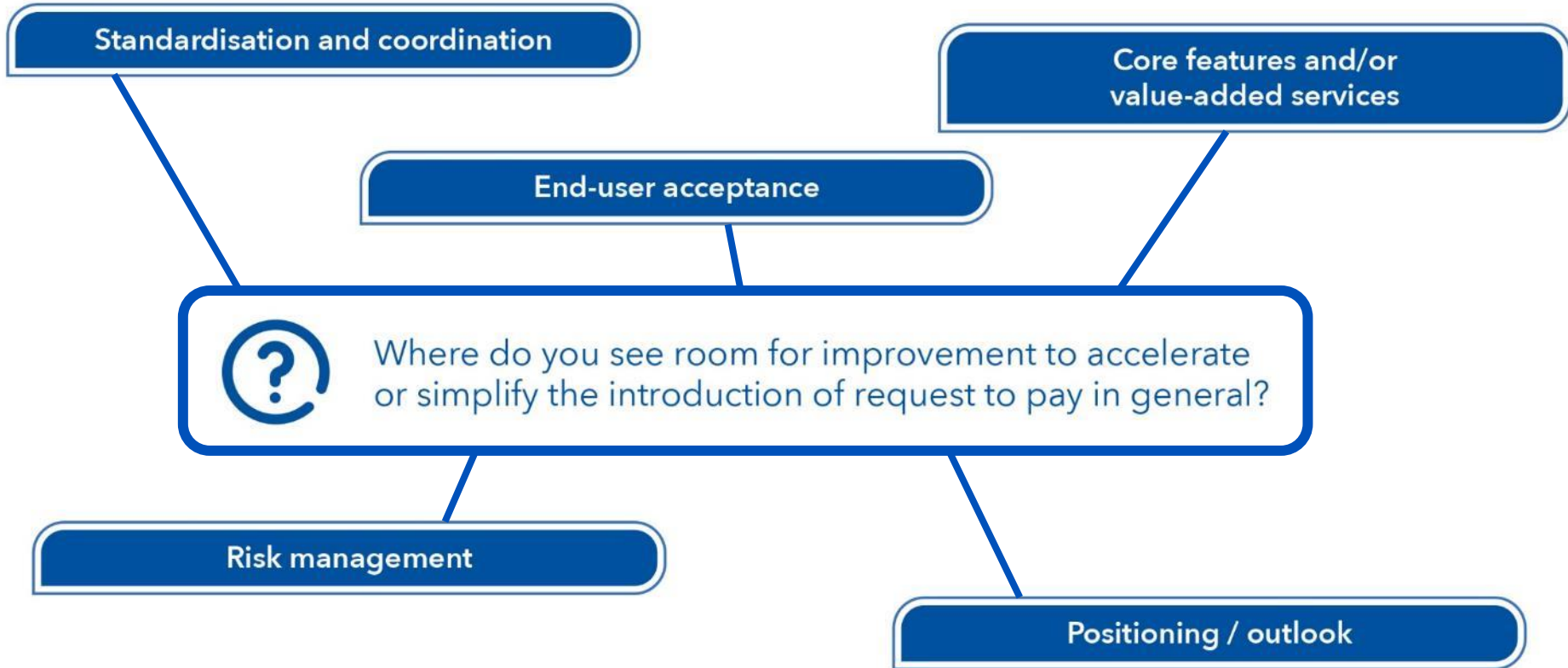
We need a shortcut to the person on the floor who has to act on the payment information.

Combining request to pay with virtual accounts, instant pay and push notifications for our salespersons would do the trick.



**Heimo Tiefenböck**  
Cashmanager,  
Porsche Corporate Finance GmbH

## Wie kann die Einführung von Request to Pay beschleunigt oder erleichtert werden?





## Request to Pay: Videos, Unterlagen und nächste Schritte

- Survey [report](#) “Request to pay: what corporates want”
- EBA [RTP web section](#): slidesets and video recordings of our request to pay deep-dive sessions
  - on e-commerce (October 2021 – only slides available)
  - on e-invoicing & recurring payments (November 2021)
  - on POS/POI (March 2022)
- More deep-dive material on request to pay to follow for Sibos industry event in October 2022
- EBA is planning to launch a wider Round Table initiative in November 2022 bringing together supply and demand side players.

## Herzlichen Dank für Ihre Aufmerksamkeit!

Annick Moes  
Euro Banking Association  
40 rue de Courcelles, F-75008 Paris  
[annick.moes@abe-eba.eu](mailto:annick.moes@abe-eba.eu)  
<https://www.abe-eba.eu>

Follow us on Twitter and LinkedIn:  
[https://twitter.com/EBA\\_Association](https://twitter.com/EBA_Association)  
<https://www.linkedin.com/company/euro-banking-association>

# Q&A

## Kontakt

**Annick Moes**

Head of Industry Issues and  
Cooperation Initiatives,  
Euro Banking Association



[annick.moes@abe-eba.eu](mailto:annick.moes@abe-eba.eu)

# Disclaimer

Diese Unterlagen wurden von SIX Group AG, ihren Tochter-, Schwestergesellschaften und/oder ihren Niederlassungen (zusammen «SIX») für den ausschliesslichen Gebrauch durch diejenigen Personen, welchen SIX sie zustellt, ausgearbeitet. Diese Unterlagen und ihr Inhalt stellen keine verbindliche Vereinbarung, Empfehlung, Anlageempfehlung, Angebot, Einladung oder Offerte zum Kauf oder Verkauf von Finanzinformationen, Produkten, Solutions oder Dienstleistungen dar. Sie dienen einzig Informationszwecken und können ohne Ankündigung jederzeit geändert werden. SIX hat keine Verpflichtung, diese Unterlagen zu aktualisieren, abzuändern oder den Inhalt auf dem aktuellsten Stand zu halten. SIX gibt keine Erklärungen, Gewährleistungen, Garantien oder Zusicherungen – weder ausdrücklich noch implizit – in Bezug auf die Richtigkeit, Vollständigkeit, Angemessenheit, Eignung oder Verlässlichkeit des Inhalts dieser Unterlagen ab und wird auch keine solchen abgeben. SIX und ihre Verwaltungsräte, Führungskräfte, Mitarbeiter, Vertreter und Beauftragte schliessen jegliche Haftung für Verluste, Schaden oder Beeinträchtigungen, welche aus oder im Zusammenhang mit diesen Unterlagen entstehen, aus. Diese Unterlagen sind Eigentum von SIX und dürfen ohne die vorgängige, ausdrückliche sowie schriftliche Zustimmung von SIX in keiner Weise gedruckt, kopiert, reproduziert, veröffentlicht, weitergegeben, offengelegt oder verbreitet werden.

© 2022 SIX Group AG. Alle Rechte vorbehalten.