

Request to Pay: Où en est l'Europe aujourd'hui?

Swiss Banking Services Forum 2022

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Request to Pay au niveau européen

Bref vue d'ensemble de la situation du moment

- Le système SEPA Request-to-Pay (SRTP) de l'European Payments Council (EPC) pour le Single Euro Payments Area est disponible depuis juin 2021
 - Version 2.1, en vigueur depuis le 30 juin 2022, y compris les spécifications API pour l'échange de messages entre prestataires SRTP
 - Procédure d'homologation pour la participation à la procédure SRTP par des prestataires tiers
- Premier système paneuropéen d'infrastructure pour l'échange de messages SRTP également disponible depuis juin 2021: système R2P d'EBA CLEARING
 - Développé avec le support de 27 banques issues de 11 pays
 - Des tests utilisateurs sont en cours et de premiers projets pilotes sont prévus dans des communautés en 2023
 - Groupe fermé d'utilisateurs («CUG») pour la solution RTP+ de PRETA (filiale d'EBA CLEARING) à partir de novembre 2022 afin d'assurer la sécurité du paiement issu de la Request to Pay
- Les projets d'infrastructures obligatoires 2021/2022, en particulier pour SEPA Instant Payments et les paiements de gros montants, ont jusqu'à présent conduit à la dépriorisation de l'introduction de SRTP. Cette situation devrait changer en 2023.

«Request to Pay: what corporates want»

Conclusions principales tirées
de l'étude d'entreprises EBA
sur Request to Pay

➤ [Survey Report](#) download



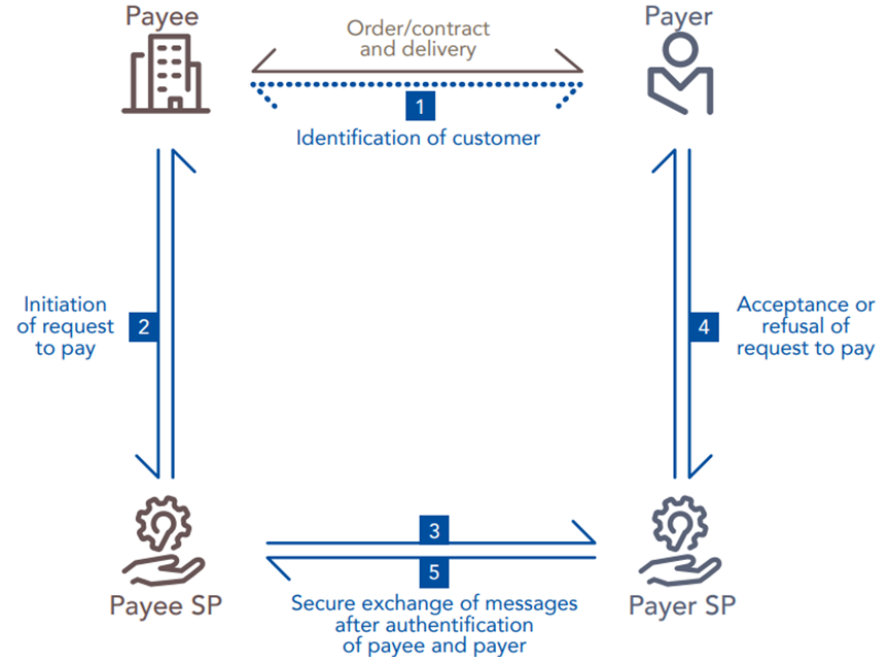
Qu'est-ce que Request to Pay?

Une demande de paiement que le bénéficiaire déclenche par l'intermédiaire de son prestataire – échange de données sécurisées avant le paiement – authentification du payeur et du bénéficiaire par leurs prestataires

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).

Pourquoi les entreprises ont-elles besoin de Request to Pay?

Ou: Qu'est-ce qui manque à la réussite du paiement en temps réel?

La voie directe vers le client

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.

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

Paiements C2B

«Extension d'abonnement» depuis la moissonneuse-batteuse



Stefan Hölscher
Lead Expert Payment,
Otto Group

Paiements B2B

Meilleure gestion de lignes de crédit

Paiement de facture et paiement échelonné

Et bien plus encore

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.

Quatre cas d'application clés

Particulièrement attrayant: l'utilisation dans le commerce en ligne et la facturation électronique

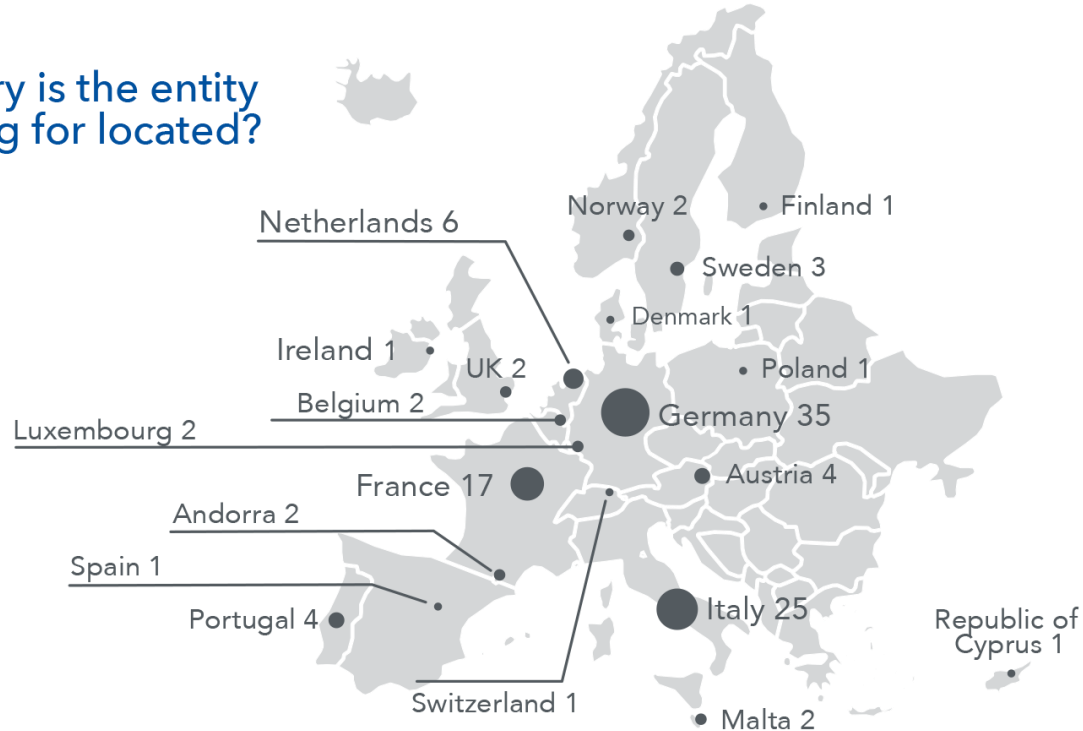


Qui a participé à notre étude?

Forte participation de l'Allemagne, de l'Italie et de la France – quatre participants d'Autriche



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

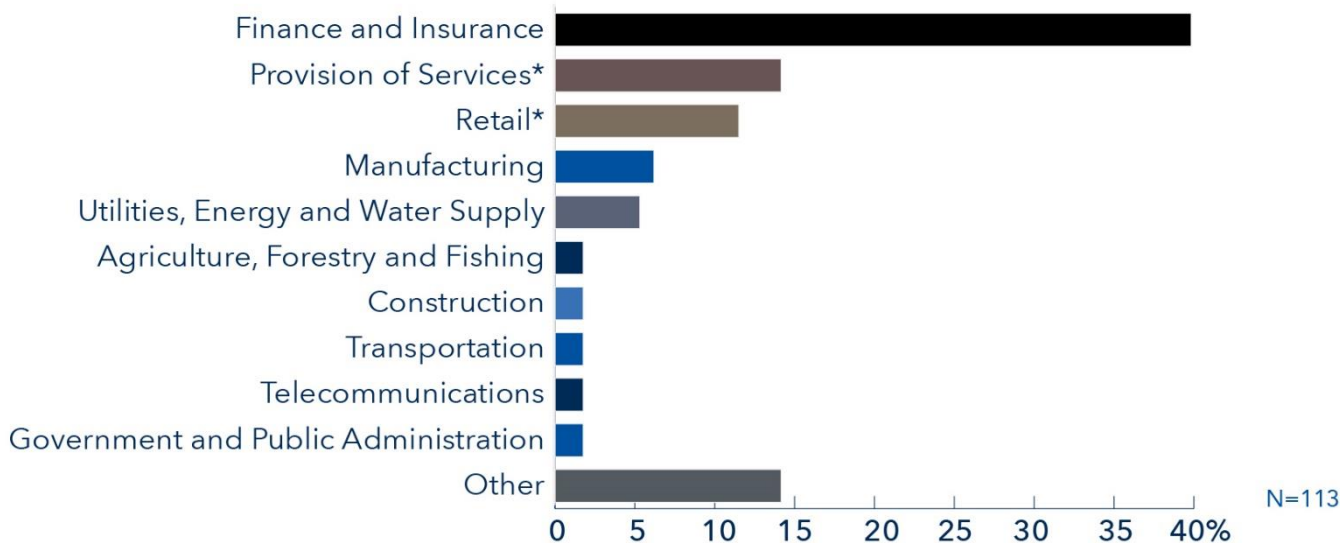


Quelle est la branche économique dans laquelle ces entreprises opèrent?

Beaucoup d'intérêt soulevé dans le secteur de la finance et de l'assurance, principalement auprès de plus grandes entreprises



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.

Quels services locaux Request to Pay ces entreprises utilisent-elles déjà?

70 % n'ont toutefois jamais utilisé Request to Pay jusqu'ici et seulement 12 % y font appel régulièrement sur le plan local



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

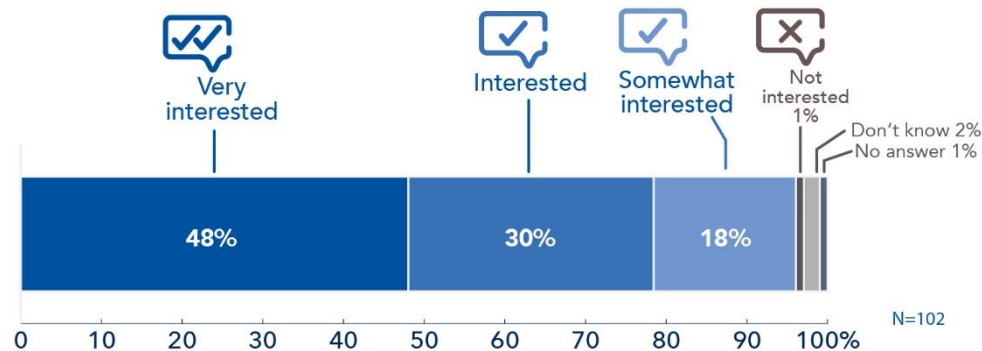


Dans quelle mesure les entreprises sont-elles intéressées par Request to Pay?

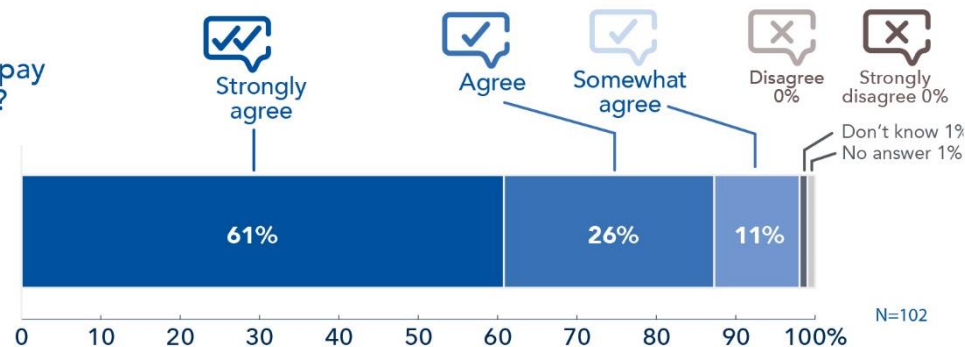
Grand intérêt – 87 % pensent qu’une approche paneuropéenne est importante, voire très importante



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?



Quelle valeur ajoutée les entreprises voient-elles pour leurs clients?

Une meilleure protection et une plus grande convivialité, une meilleure gestion des propres finances, un contact client simplifié



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

Quels sont les services que les entreprises attendent des banques et d'autres prestataires?



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

Ce qui est nécessaire sur le plan pratique: paiement et reporting en temps réel ou garantie de paiement?

Les Instant Payments au POS/POI sont plus populaires; dans le commerce en ligne, la garantie de paiement est prépondérante



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



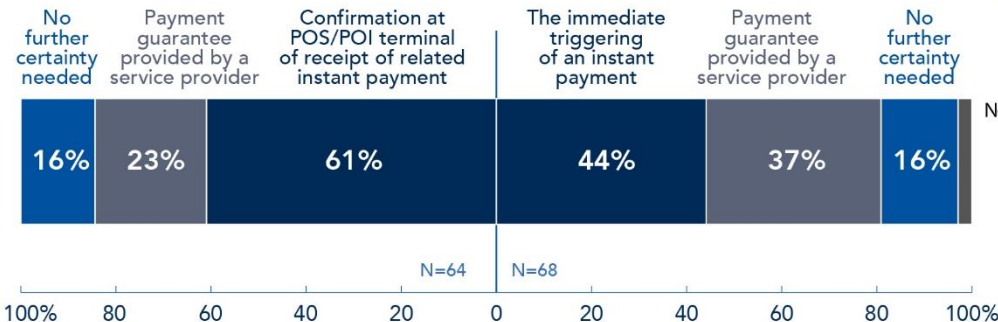
No answer



No answer 3%

N=64

N=68

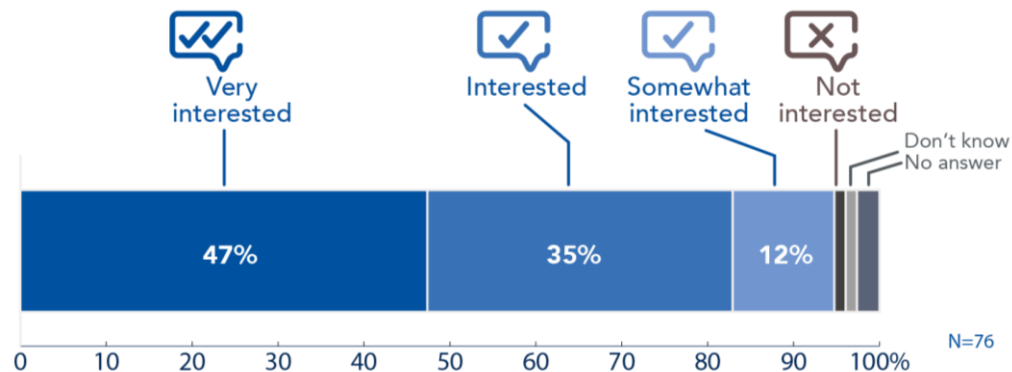


Ce qui est nécessaire sur le plan pratique: données ou lien de facturation dans la Request to Pay?

82 % sont intéressés, voire très intéressés par une telle solution



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?



Qu'est-ce qui est nécessaire sur le plan pratique: une alternative pour les paiements de gros montants au POS/POI?

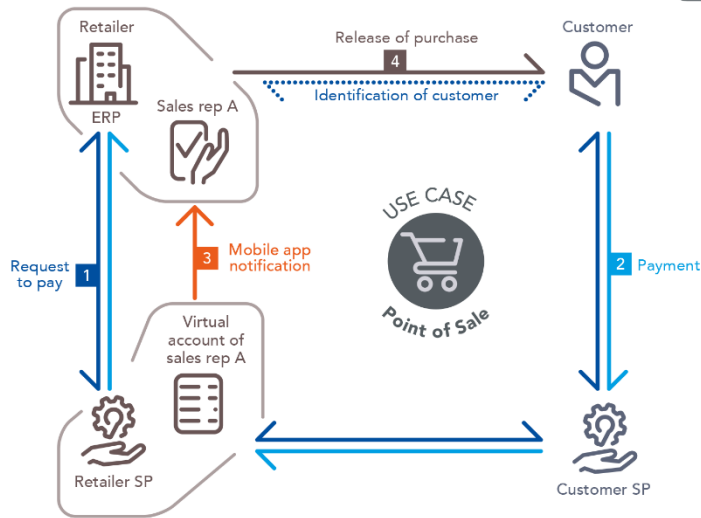
Today's showstopper: No cashless & secure method for large-value payments at POS

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
- 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**



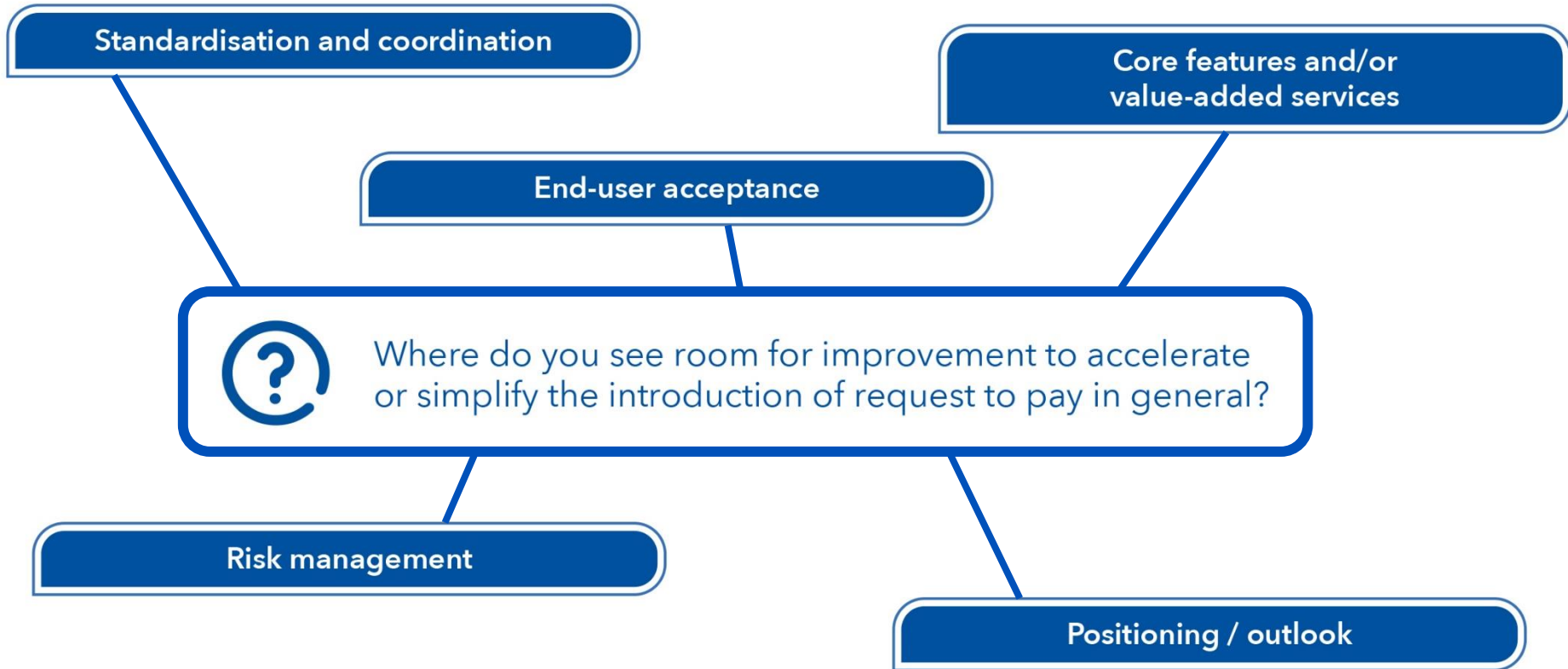
We need a shortcut to the person on the floor who has to act on the payment information.

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

Comment l'introduction de Request to Pay peut-elle être accélérée ou facilitée?



Request to Pay: vidéos, documents et étapes suivantes

- 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.

Merci de votre attention!

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Q&A

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