



## EPC SEPA REQUEST-TO-PAY (PART 1)



 European Payments Council

# SEPA REQUEST-TO-PAY (PRINCIPLES)

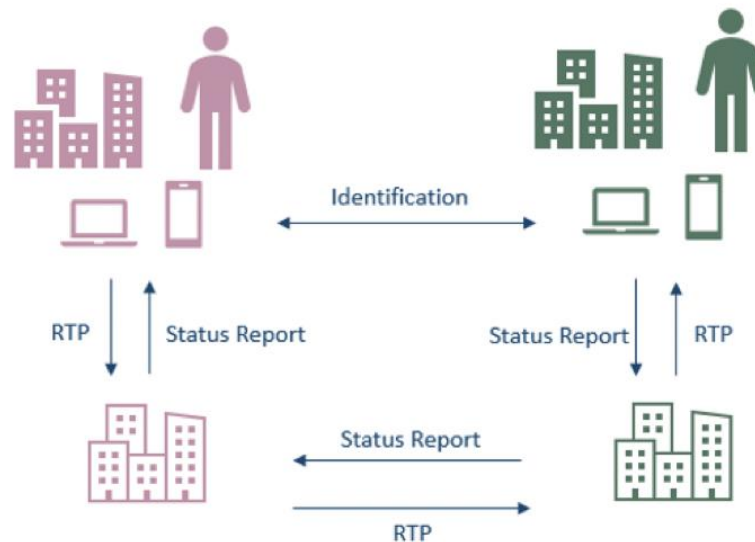
The SRTP is a messaging scheme. It is not a payment means or a payment instrument or a payment scheme, but a **Way to request a payment from a payee side.**

## Payee

The initiator of an SRTP process and usually the beneficiary of the funds transferred in the resulting payment flow.

## 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.



## Payer:

It represents the party to whom the SRTP is addressed, and the originator of the funds transferred in the resulting payment flow.

## 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.



# SEPA REQUEST-TO-PAY (ORIGINS)



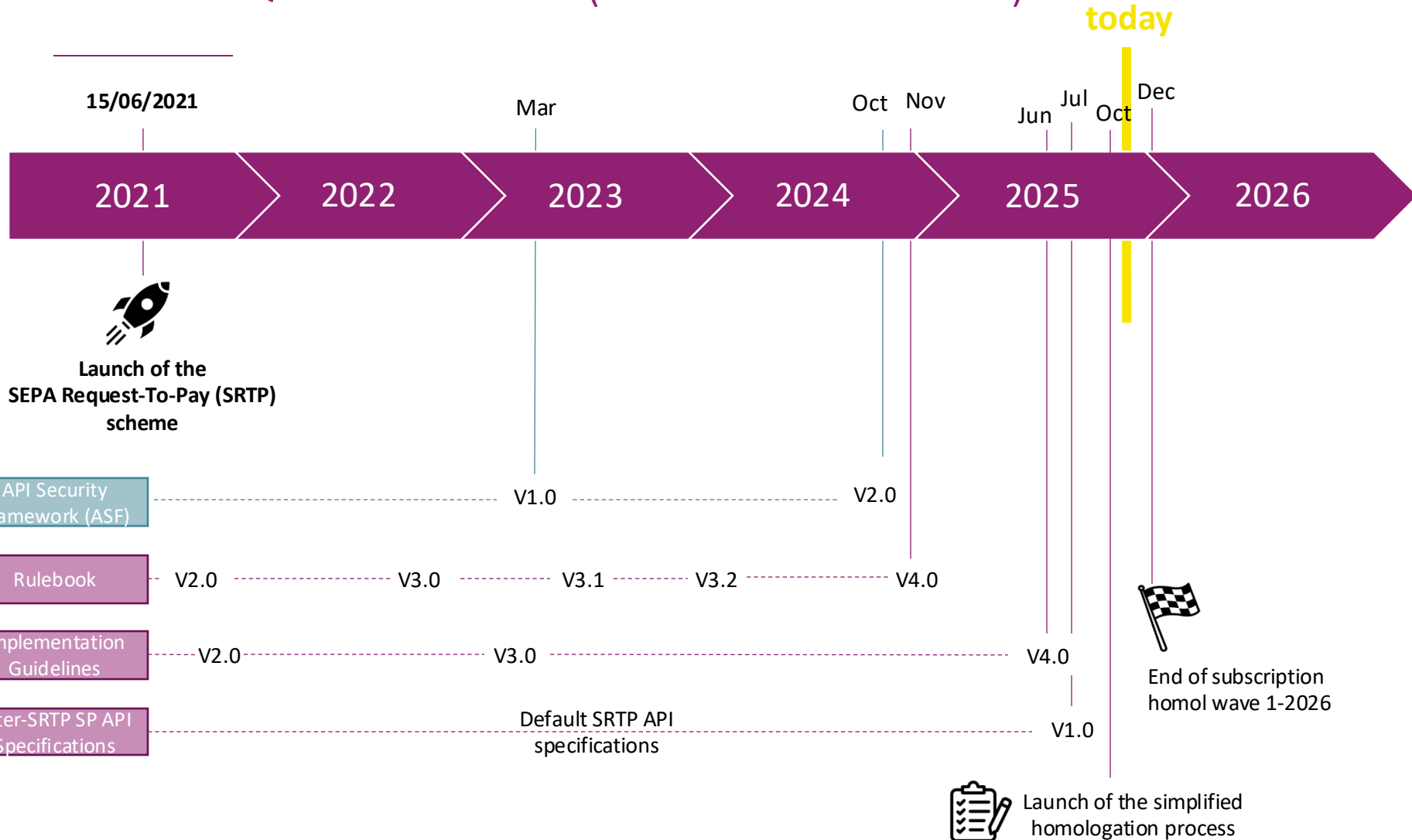
- November 2016 : A first Euro Retail Payment Board (ERPB) Working Group on “**E-invoicing solutions related to retail payments**” presented its report to the **ERPB**
- 2017 : The ERPB WG continued the work with a view to support the development of **harmonised E-Invoicing Presentment & Payment (EIPP) services with pan-European reach** for consumers and businesses



- Beginning of 2018 : The E-Invoicing Presentment & Payment (EIPP) **Multi-Stakeholder Group**, commissioned by the ERPB, is launched and driven by the European Payment Council (EPC) = Business Justification / Message Definition Reports, and decision to use ISO 20022 pain.013 & pain.014
- Beginning of 2019 : The **Request-To-Pay (RTP) Multi-Stakeholder Group (RTP MSG)** is launched by the EPC, in response to an invitation from the ERPB
- November 2019 : Publication of the Request-to-Pay - **Specifications for a standardisation framework** = Roles and responsibilities / use cases taxonomy / options (accept now/later, pay now/later...) / channel agnostism / 4 corners model
- November 2020 : Publication of the **SEPA Request-To-Pay Rulebook V1.0**


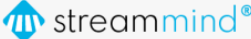


# SEPA REQUEST-TO-PAY (SCHEME HISTORY)






# SEPA REQUEST-TO-PAY : PROVIDERS

- List of SRTP API Test Toolbox Providers compliant with the SRTP scheme and supporting all the functionalities and options

	Name	Contact details
	MONEI	support@monei.com
	StreamMind	support-moneyroad@streammind.com +33 1 56 92 39 56

- List of SRTP Technical Service Providers (TSP) that have been successfully homologated by the SRTP homologation body

		RTSP homologated by the SRTP Homologation Body
	Iberpay	✓
	Streammind	✓
	MONEI	✓



# EPC SEPA REQUEST-TO-PAY (PART 2)

## NEXT STEP



 European Payments Council

# SEPA REQUEST-TO-PAY : NEXT STEPS

1. Onboarding of new Participants from end of 2025 / beginning of 2026 incl. RTSP
2. Publication of a Clarification Paper (S1 2026)
3. No new release in 2026 (no change request)
4. Deployment strategy

