

1. Start Date and Time and End Date and Time: to be used when a Payee limits the time period in which it can receive service activations requests and send RTP accordingly. If not used, the Payee can receive activation requests and send RTPs as of the time when its data are inserted into the EIPP Directories.
2. Limited Visibility: if set to FALSE or absent, the Payee is fully visible, i.e. its data can be retrieved by the Payers via available tools offered by Payers' EIPP Service providers by querying EIPP Directories. The specification of these queries is currently out of scope of this MSG. If Limited Visibility is set to TRUE, the Payee data stored in EIPP directories should not be accessible to Payers by making use of queries.
3. Service Activation Allowed: if set to FALSE, the Payee cannot receive EIPP activation messages from the EIPP eco-system, but only using different alternative activation methods.
4. Creditor Service Activation Link: to be used to indicate a reference to an alternative activation method provided directly by the Payee in case Service Activation Allowed is set to FALSE.

Other information regarding the use of Enrolment messages or of its data elements can be found in the detailed Message Definition Report (MDR), document required for submission to ISO 20022 of the message creation request.

3.2 Activation message

It was accepted that the RTPs containing e-invoices can be sent by Payees only if they have previously received the consent from Payers. This consent could be delivered with the *Activation* message that has two purposes: to communicate the consent of the Payer to receive RTPs from this specific Creditor/Payee and to communicate to the Payees the identity of the Payer along with its "EIPP address" i.e. the identifiers of the Payer's EIPP provider and of Payer itself accordingly.

To send an Activation request to a Payee, the Payer needs to know the Payee identity and the Payee "EIPP address". Such information can be obtained by querying EIPP Directory Providers or could be received directly from the Payee.

The 2018 EIPP MSG report provided detailed functional specifications of Activation messages including the requirements that implementations of the message in a standardised framework should fulfil [ref needed]. The following main components should be included in the *Activation* messages:

- A **Header**, composed of technical information about the message itself such as identifier, creation time, initiating and receiving parties.
- A **Debtor Activation** part, providing information about the Payer/Debtor and the corresponding Payee/Creditor related to the EIPP service Activation, mainly their identifiers, names, addresses, and specific elements allowing functions such as: activation start and end time, information needed by the Payee to correctly perform the activation in its systems such as a contract reference or a dedicated activation code.
- An **E-invoice Data** part containing indications that the Payer can communicate to Payee in relation to E-invoices included in RTPs.
- A section for **Supplementary Data**, a placeholder for any additional data that might be necessary during the exchange of activation message.

Further development of an EIPP scheme and specifications for implementation should take into account the following requirements:

1. Activation messages requests can be sent only to Enrolled Payees.
2. If the Payee limited visibility indicator is set to FALSE in the Payee Enrolment data, the Payer's EIPP provider can retrieve the Payee data required for activation by querying the EIPP Directory Providers.
3. If the Payee limited visibility indicator is set to TRUE, the Payer may use the data element Dedicated Activation Code in the Activation message request. This code, specific to each Payer and to each Activation, should be communicated by the Payee to the Payer prior to Activation. The mechanism for the creation and communication of this code would be outside of the EIPP rules.
4. If the data elements Start Date and End Date are used, the Payee receiving the Activation request message should record the activation as active only within the time period indicated by these elements so that RTPs cannot be sent outside this period.

Other information regarding the use of Activation request messages or of its data elements can be found in the detailed Message Definition Report (MDR), which is the document required for submission to ISO 20022 of the message creation request.

3.3 ISO 20022 for servicing messages

ISO 20022 has been identified as the suitable standardisation framework for the Enrolment and Activation messages (request and status report), due to the close relation with existing ISO 20022 RTP message and in general with messages from the SEPA Payment schemes which rely on ISO 20022 Payments domain messages.

After analysis of the existing ISO 20022 messages set, the MSG concluded that no existing message can fulfil the requirements for EIPP Enrolment. Therefore, it was decided to submit the Request for the creation of a new set of ISO 20022 messages. The high-level structure of messages should match with the sections described above and exiting data elements from other types of messages will be as much as possible reused.

Corresponding messages for unenrolment, amendment of an enrolment, deactivation and amendment of an activation are also proposed.

3.4 Extension of servicing messages functions

In the course of the work on designing the servicing messages dataset, some communities considered that there is a need in the market for extending the functions that Enrolment and Activation should support, as follows:

- In the current design, only Payees can be enrolled in EIPP Directories. The identified extension is that in the Business-to-Business context only, it would be useful that companies acting as Payers can be also enrolled in EIPP Directories, so that they can show or display within the EIPP eco-system their availability to receive RTPs/E-invoices from Payees.
- In the current design, through the EIPP eco-system, Activations are possible only from Payers. The identified extension is that Payees can also initiate Activations, provided that the Payers give their consent of receiving such requests through alternative ways.

The EIPP MSG recognised the market needs expressed in these possible extensions, but concluded that including them in the current design requires further analysis, which is beyond the EIPP MSG

mandate for 2019. The Group also agreed to ask for opinions on these extensions via the public consultation.

4 Public consultation

The Terms of Reference of the EIPP MSG were foreseen to include a public consultation on the design of servicing messages elaborated by the project which included representation SWIFT, which acts as the ISO 20022 Registration Authority. Consequently, the EIPP MSG decided to submit the draft documentation to an 8 week public consultation starting at the beginning of July 2019.

Previously, the Board of the EPC had approved the content and timing of this consultation.

4.1 Content of the consultation

The following documentation was submitted for public consultation⁴:

- Business Justification document: *EIPP MSG 009-19 Business justification - servicing messages v1.0.pdf*
- Message Definition Report (MDR): *EIPP MSG 021-19 Message Definition Report - servicing messages v1.0.pdf*

The interested parties were invited to send their responses using a questionnaire: *EIPP MSG 020-19 Questionnaire for public consultation on EIPP ISO 20022 servicing messages_v1.0.docx*. It contained an invitation for the respondents additionally to give their opinion on the findings regarding the need for extending the functionality of the servicing messages, as described in the section 3.4 above.

The communication related to the consultation was published on the EPC website and related notifications were posted on EPC social media channels and to EPC Newsletter subscribers.

4.2 Results

There were 8 (eight) responses received to the public consultation. The respondents are corporate entities from sectors such as banks, processors of payment services, software vendors, and not-for-profit standardisation organisations. After analysing the received responses, the EIPP MSG considered that they reflected a real interest and deep understanding of EIPP topics. Therefore, the proposed design of servicing messages was reviewed to include relevant proposals and the final version of the documentation includes these updates.

The EIPP MSG also observed that a majority of respondents show a real interest in the extensions described in the section 3.4.

5 Submission to ISO 20022

At the time of releasing this report, the EPC Board has approved the submission of the request for creation of ISO 20022 servicing messages, and this request has been submitted.⁵

⁴ The documents for public consultation as well as the questionnaire used and a summary of responses are part of EIPP deliverables to ERPB and EPC Board in the context of its mandate and are available for further reading upon request.

⁵ EPC Board meeting of 20 November 2019 and ERPB meeting of 28 November 2019

Currently the request is under the ISO 20022 development process. The details of this process can be found on the ISO 20022 website at this address:

<https://www.iso20022.org/development.page>

According to the EIPP MSG Terms of Reference and expected confirmation by the EPC Board in its meeting of 20 November 2019, the EPC is likely to ensure the necessary support during the ISO 20022 post-submission stages.

6 Annexes

6.1 EIPP Servicing messages processing flows

Payee enrolment



