

MANDATE OF THE WORKING GROUP ON E-INVOICING SOLUTIONS RELATED TO RETAIL PAYMENTS

Based on Article 8 of the mandate of the Euro Retail Payments Board (ERPB) a working group is set up with the participation of relevant stakeholders to review the barriers for take-up of a harmonised e-invoice/bill payment service with pan-European reach for consumers and businesses in SEPA.

1. Scope

Electronic invoicing enables end-to-end straight through processing (STP) and influences how payments are initiated and reconciled. Different solutions and services, which integrate electronic invoicing and retail payments, are emerging. The combination of the basic process of issuing, sending e-invoices/bills and the payment instruments (SEPA credit transfer & direct debit; or card payment) has resulted in a new and efficient payment solution. These **Electronic Invoice/Bill Presentment & Payment (EIPP/EBPP) solutions** enable the payer to flexibly manage and pay invoices/bills based on existing payment instruments and services and are facilitated directly/indirectly by payment service providers, or e-invoicing service providers. In practice they can be used in the business/government-to-consumer and business-to-business domains. Preliminary analysis by the ERPB Secretariat indicates that EIPP/EBPP solutions have mostly been rolled out at the national level with varying degree of PSP involvement and different business and/or technical standards. Thus, it is important to take stock and thoroughly assess the market situation from a pan-European perspective.

The working group shall focus its analysis on services which are provided by PSPs and/or third party e-invoicing service providers and which enable consumers, SMEs and micro enterprises to consolidate the management and payment initiation of received e-invoices/bills in a seamless and fully digitalised way throughout SEPA. The working group should cover relevant aspects for the receivers/payers as well as senders/payees while in-house processing of invoices from a payers' perspective – i.e. e-invoices received, processed and sent for payment within the Enterprise Resource Planning (ERP) or accounting system of an individual business – is out of scope.

2. Deliverables

The ERPB working group is expected to prepare a report by the ERPB meeting in November 2016, analysing the barriers to the take-up and integration of EIPP/EBPP solutions in Europe and options that could be considered to overcome them. Based on this analysis, the ERPB will then consider whether additional work is warranted. For preparing the report, the working group is expected to make a review of the landscape of EIPP/EBPP solutions, and to gather and analyse information from market participants (supply and demand side).

3. Time horizon

The working group is expected to **start working in early 2016 and will** conclude its work by November 2016.

4. Participants and chairmanship

The working shall include *representatives of i) ERPB member associations* (demand and supply side) **and ii) e-invoicing service providers associations¹ as a relevant third party.** Other relevant stakeholders (like representatives of SEPA infrastructures) may also be invited to join as relevant third parties. One representative of the ECB and a limited number of representatives of euro area NCBs are invited to join the working group as active participants. A representative of the EU Commission will be invited as observer. ***The working group will be co-chaired by the EPC (supply side) and EACT / Business Europe (demand side).***

Members representing their associations and the co-chairs will be appointed by the ERPB Chair based on suggestions from their respective associations. Other participants – after expressing interest to the ERPB secretariat – may be invited to join the group by the ERPB Chair based on consultation with the members of the ERPB.

5. Rules of procedure

The mandate of the ERPB defines a broad set of rules for the procedures of its working groups: the working group takes positions on a $\frac{3}{4}$ majority basis; dissenting opinions are mentioned in any relevant documents prepared by the working group. The members of the group decide on how to organise secretarial support, timing and rules of meetings and communication via written procedure, as well as on the need and format of any interim working documentation produced. Costs related to the operation, meetings, chairmanship and secretariat are carried by the members of the group themselves.

¹ A representative from the European E-invoicing Service Providers Association (EESPA) is invited to join.