

Co-operation Partner:



**10 March 2022**

**Request to pay:  
expanding the options at  
the point of  
sale/interaction  
(POS/POI)**

A presentation of key findings from  
the EBA Request to Pay Survey  
A supply and demand side dialogue



# Overview of the session

## Speakers

- Jocelyne Mwilu, PPI (moderator)
- Aude Vicaire, Market Pay
- Jan Paul van Pul, ING Bank Transaction Services/Tribe Payments
- Thomas Egner, EBA Secretary General
- Annick Moes, EBA Head of Industry Issues and Cooperation Initiatives

## Agenda

- Welcome and introduction of speakers by Jocelyne Mwilu, CEO, PPI France
- EBA request to pay survey: findings on POS/POI use case followed by Q&A
  - Relevance of use case
  - Key pre-requisites and additional pre-requisites
  - Required level of payment certainty: POS versus online commerce
  - Key benefits
  - Additional remittance information that could be included in request to pay exchange
  - Request to pay as a cashless and secure method for special use cases: large-value POS payments
- Success factors and key requirements: dialogue between supply and demand side followed by Q&A
- Closing of the session

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# **EBA request to pay survey: introduction**

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## Four use cases covered in the survey

As identified by request to pay experts from EBA member banks



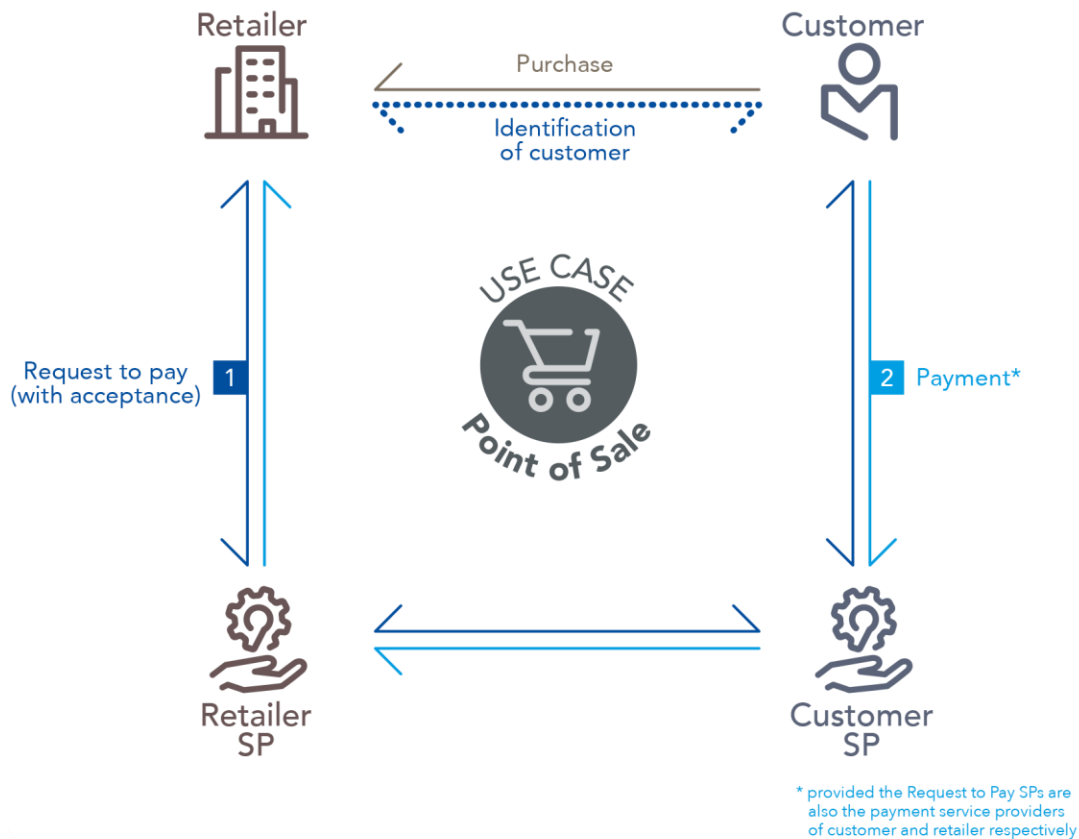
# **EBA request to pay survey findings: point of sale/interaction (POS/POI) use case**

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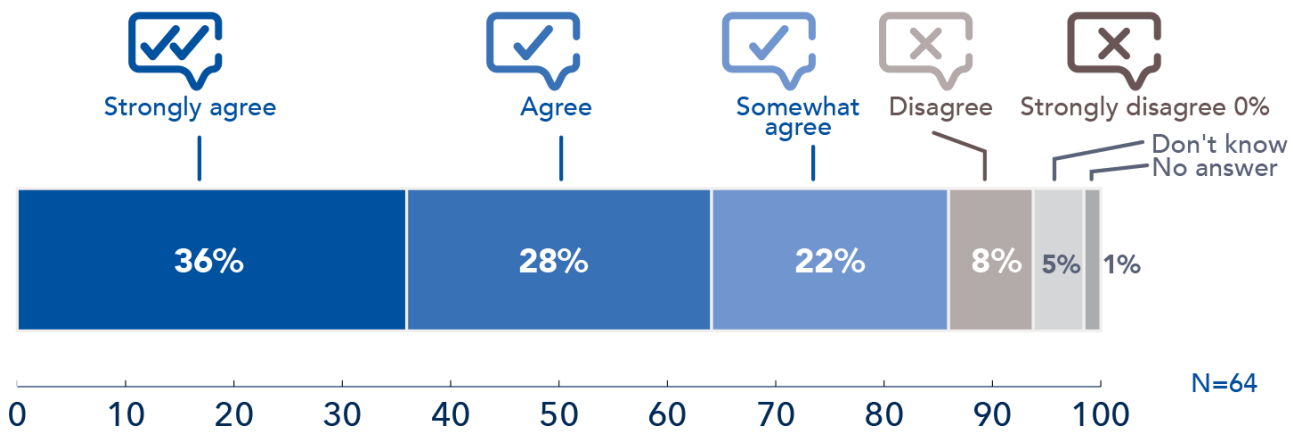


# Relevance of POS/POI use case

Wholeheartedly supported by 64% while 22% somewhat agree



Do you agree that request to pay is a relevant use case at the point of sale / interaction (POS/POI) for your organisation?

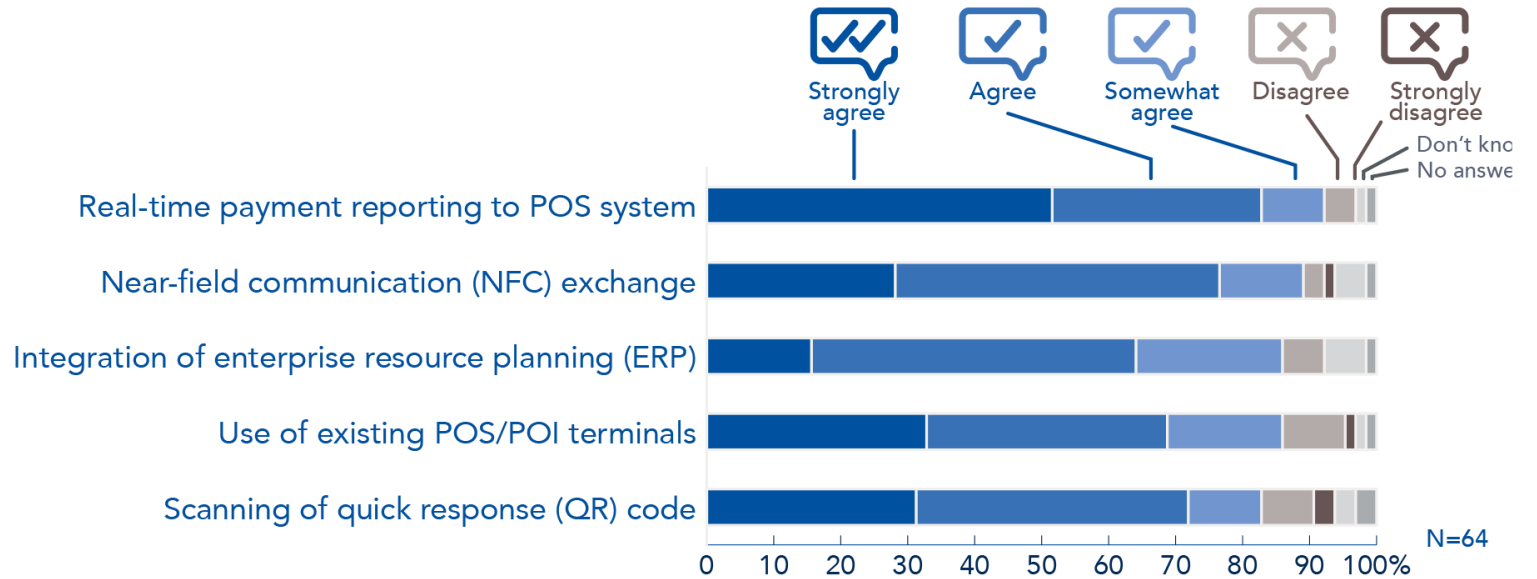


## POS/POI use case: pre-requisites



Do you agree that the following elements are key pre-requisites for the use of request to pay at the POS/POI?

### Key pre-requisites



### Additional pre-requisites



Would you like to add any other pre-requisites missing from the previous question?

Uniform pan-European payment solution / functionality / app for point of sale

Speed of execution

Adaptability to different POS environments

Lower costs for merchants

Data protection e.g. in the context of customer relationships with doctors and lawyers

Integration of payment cancellation in the request to pay flow

Standardised classification for attached documents e.g. invoices, receipts, guarantees

Combination with virtual accounts and instant payment receipt notifications for sales agents

Replace card infrastructure through retrieval of IBAN via NFC followed by initiation of request to pay and SCT Inst

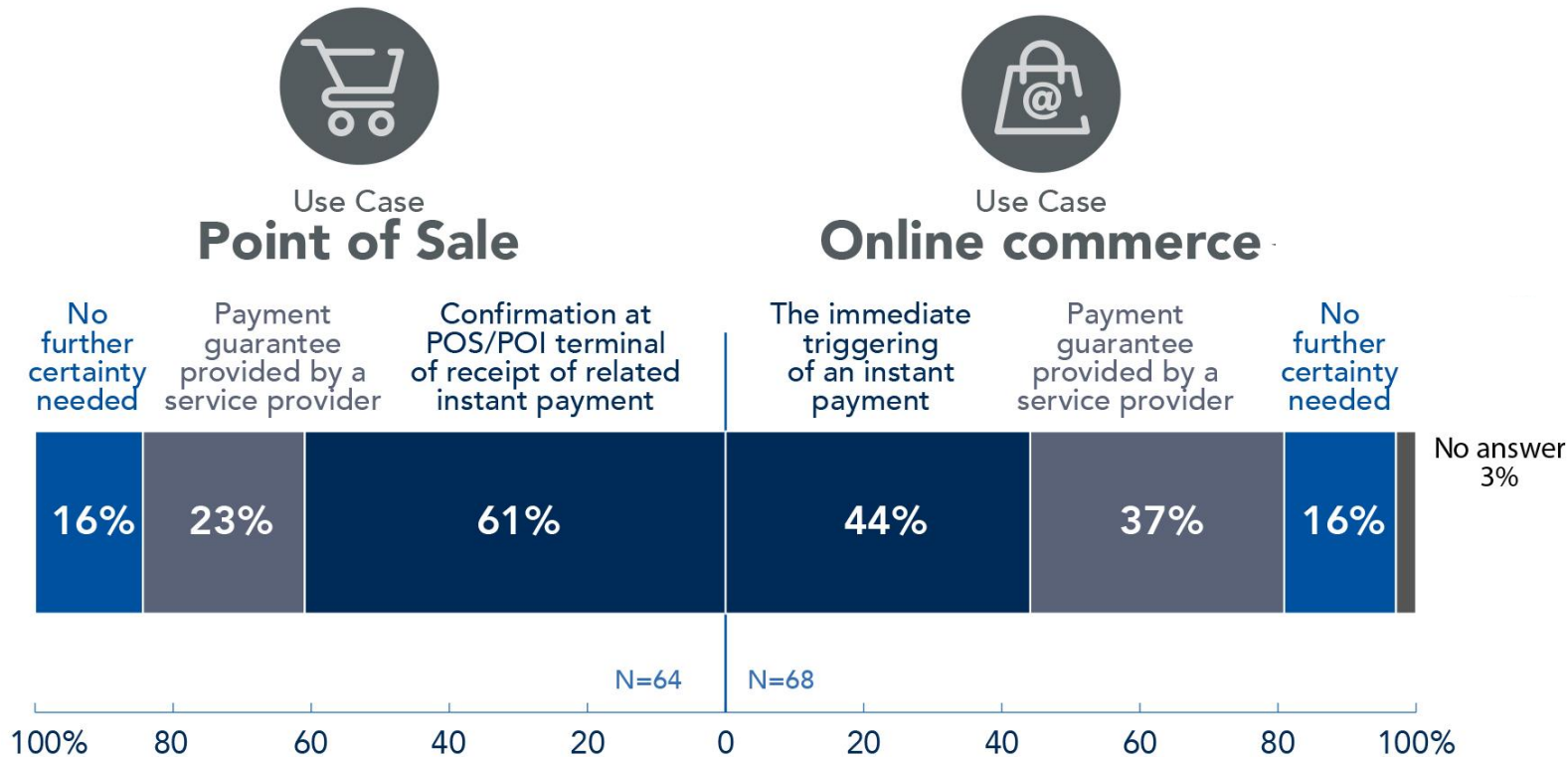
Protection against malware



# Immediate payment receipt vs. payment guarantee: comparison of POS/POI and online commerce

Instant payments are seen as more relevant at POS/POI than for e-commerce

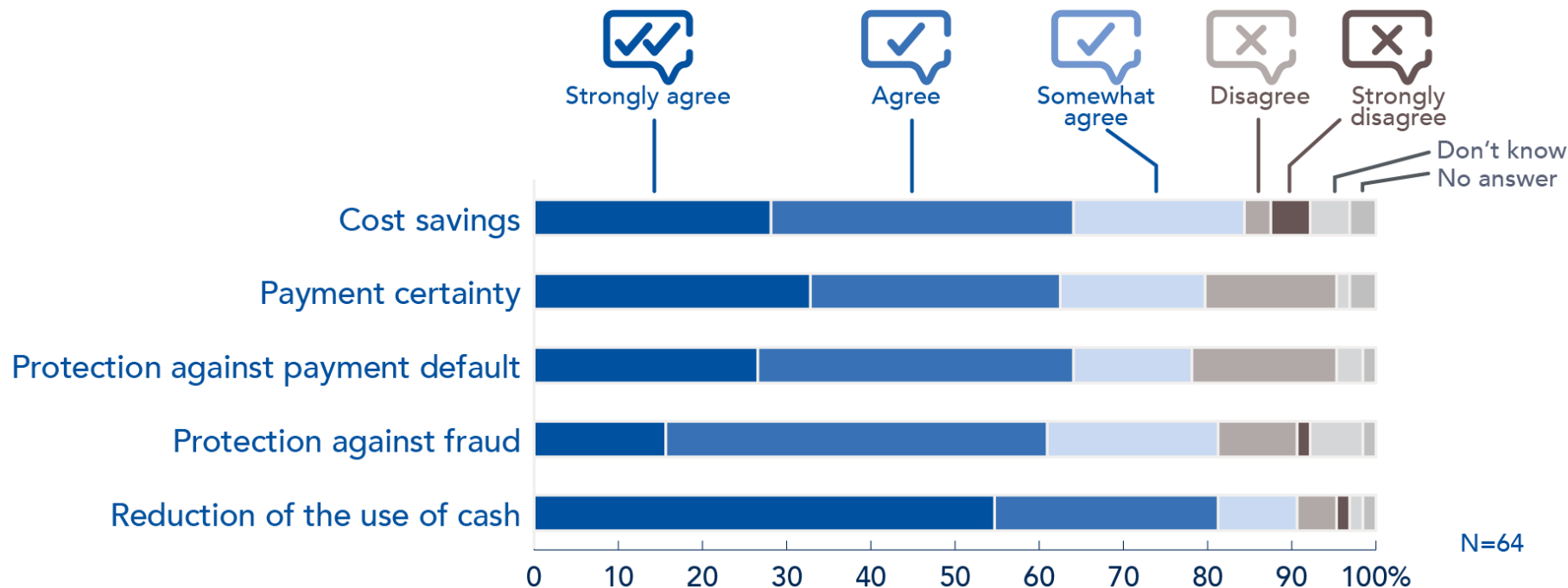
 What level of certainty / additional actions would your company require for concluding the business transaction at the moment it receives the request to pay approval?



# POS/POI use case: key benefits



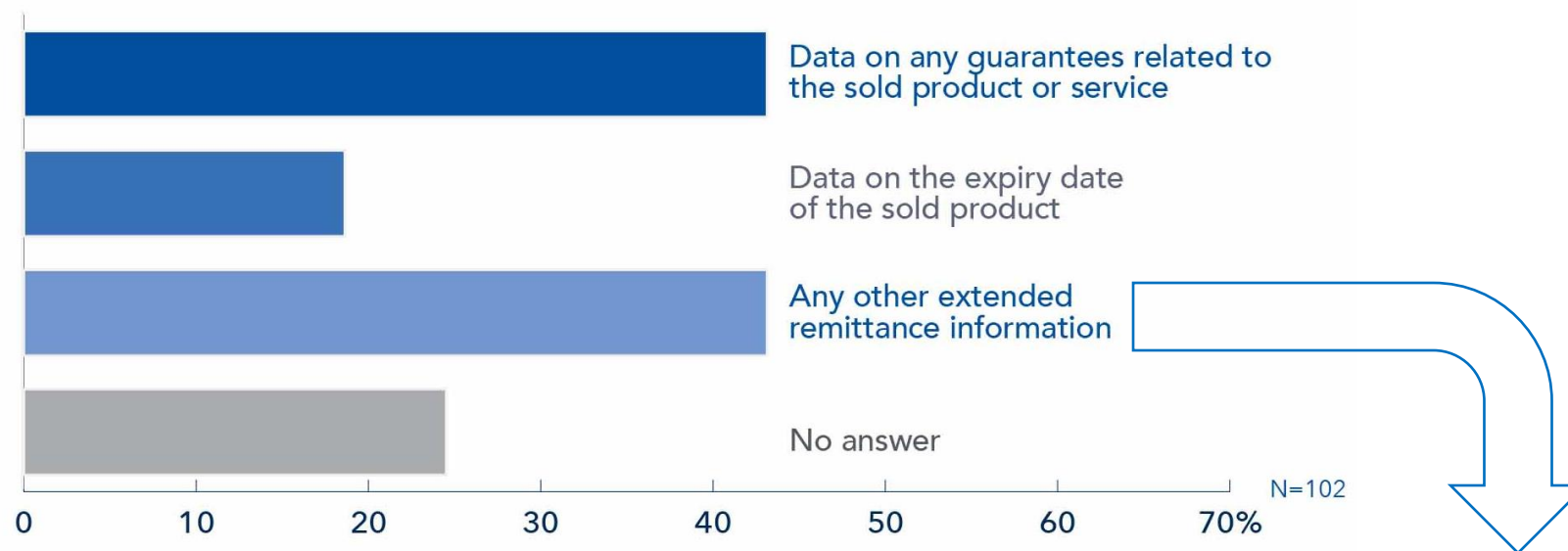
Do you agree that the following points are key benefits of request to pay in the area of POS/POI?





Request to pay supports the exchange of data between the payee and the payer prior to the payment. What type of data would you like to be able to include in this exchange aside from data related to the payment and the parties involved?

(Multiple answers possible)



Questions on additional data and extended remittance information that could be included with the request to pay were part of the concluding questions in the EBA request to pay survey.



# Request to pay as a cashless and secure method for special use cases: large-value POS payments

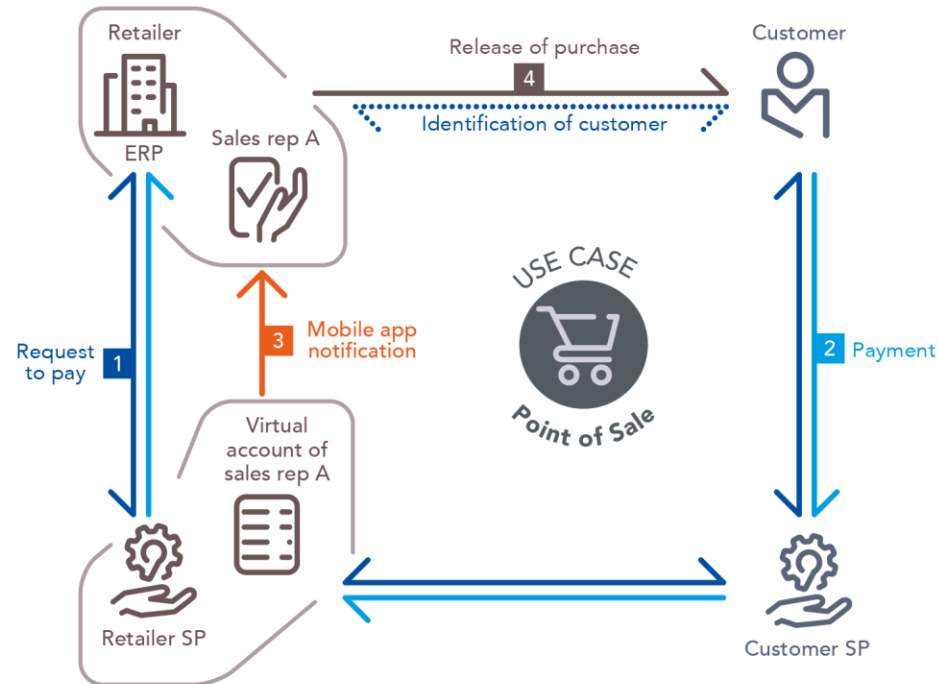
## Today's showstopper: No cashless & secure method for large-value payments at POS

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



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# Request to pay: expanding the options at the point of sale/interaction (POS/POI)

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# Request to Pay to enable large amount transactions of POS/POI

The missing brick to unlock SCT/Instant Payments on proximity?



## **A good fit for proximity use cases:**

- B2B commerce
- B2C commerce (Travel, High Tech, Furnitures, Non Food with high value baskets...)



## **Also relevant for non-proximity use cases:**

- Debt collection
- Recurring billing (a complement to SDD)

# A large adoption depends on a few factors

RTP has a strong promise that must translate into a simple & straight forward solution for merchants

## A clear Value Proposition

- Highlight how RTP differs from already available Pay by Link solutions

## A Seamless Payment Experience

- Accessible from existing POS Terminals & POIs
- Quick & easy payment steps that avoid multiple (strong) customer authentications
- Pan-European compatibility
- Protection against fraud

## An Easy Implementation

- Compatible with existing protocols
- Compatible with existing payment methods (SCT)
- Implementation effort should be simple / on the shelf at most PSPs

## A relevant Business Model

- For merchants: Request to Pay combined with SCT more competitive than card payments to drive adhesion
- For customer: No fee per transaction applied

# The positive context behind Request to Pay

Regulation, Consumers and existing solutions are all in favor of the emergence of a Pan-European RTP scheme



## Regulator is supportive

- The mandatory digitization of B2B invoicing by 2024
- The EU efforts on promoting SCT (inst) to the largest range of use cases
- The RTP scheme initiative launched in June 2021



## It addresses merchants needs

- Need to reduce cash payments
- Need to maximize conversion on high amount transactions
- Need to propose seamless payment experiences to their customers



## Customers have adopted NFC/QR codes

- Contactless payment has boomed with covid
- QR codes have entered everyone's daily lives



## Proven success of Pay by Link solutions

- Private or Domestic solutions address similar use cases
- But RTP would bring standardization



# Request to pay: expanding the options at the POS/POI

## Success factors and key requirements

**Request to pay could be the missing brick for large-amount transactions in store: a good fit for proximity use cases in B2B and B2C commerce where high value basket are common, like travel, high tech or furniture purchases.**



**Aude Vicaire**

Member of the Executive Committee  
Head of Products - Solutions - Marketing – Communication,  
Market Pay

# Request to pay: expanding the options at the POS/POI

## Success factors and key requirements



**Jan Paul van Pul**

Senior Payments Advisor,  
ING Bank Transaction Services/Tribe Payments

Reduction of cash was one of the key benefits mentioned by corporates in last year's EBA survey regarding RTP. Easy integration into the corporates' payment system of a payment via QR code or NFC seems to be the preferred solution.

We really have to avoid creating other new standards or solutions to make it easier for merchants and of course for the end customer that seamlessly wants to pay for its purchase, without any hassle!

The challenge will be creating this new experience on a Pan European level!

# Annex

## **EBA request to pay survey: demographics of survey respondents on POS/POI use case**

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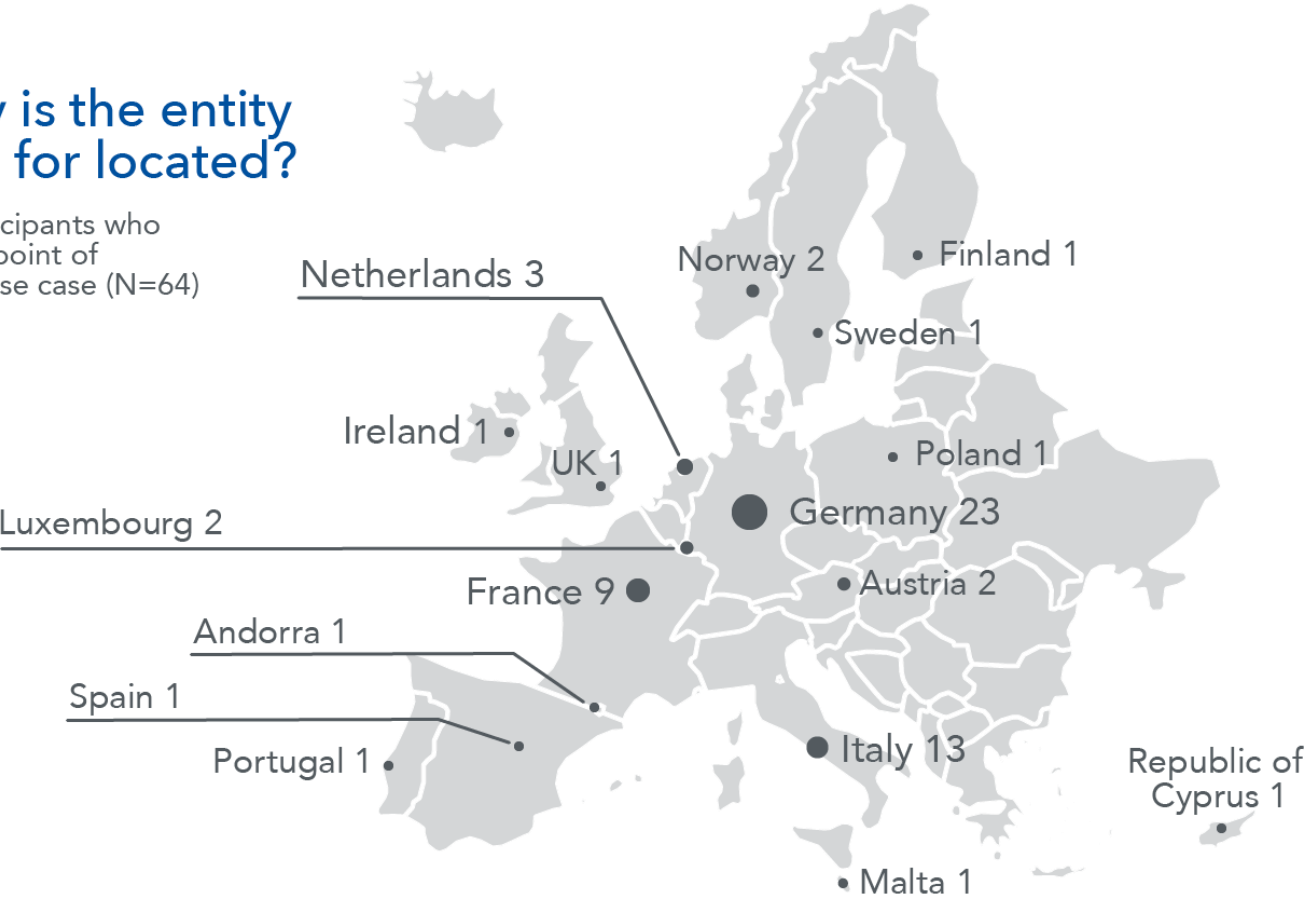


# Company location



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

Responses from survey participants who answered questions on the point of sale/interaction (POS/POI) use case (N=64)

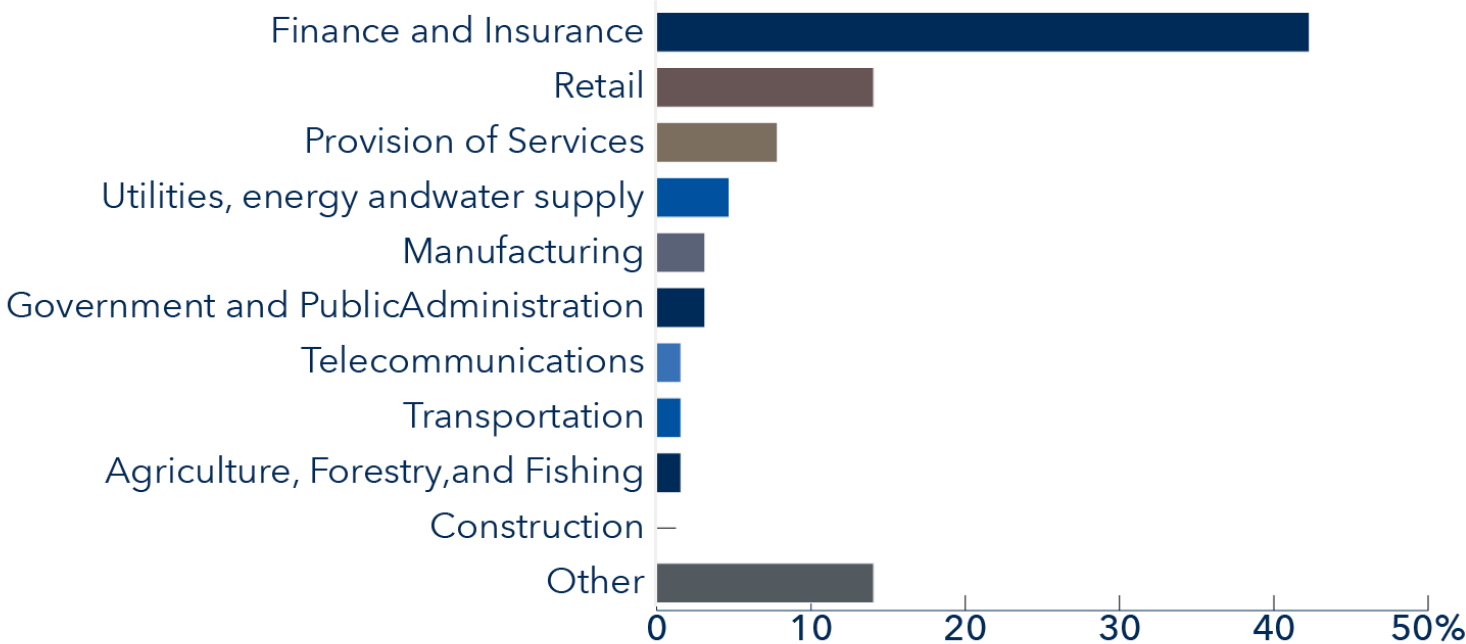






In which business area is your company active?

Responses from survey participants who answered questions on the point of sale/interaction (POS/POI) use case (N=64)



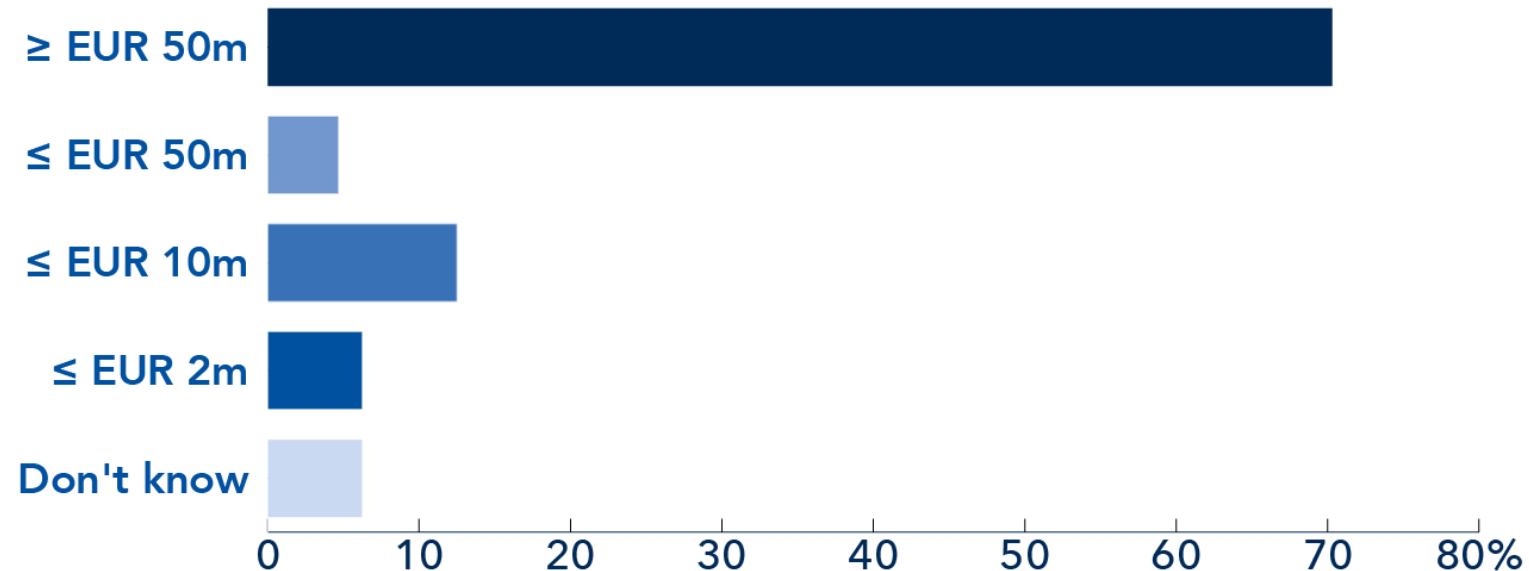
\*While provision of services refers to the provision of intangible goods provided by e.g. information services, transportation services, health care or arts, retail refers to selling consumer goods e.g. groceries, electronics or furniture.

## Annual turnover



### What is the annual turnover of your company?

Responses from survey participants who answered questions on the point of sale/interaction (POS/POI) use case (N=64)



## Multi-nationally active companies



Is your company active multi-nationally  
(e.g. subsidiaries or customers in other  
European countries)?

Responses from survey participants who answered questions  
on the point of sale/interaction (POS/POI) use case (N=64)

**Yes**  
**77%**



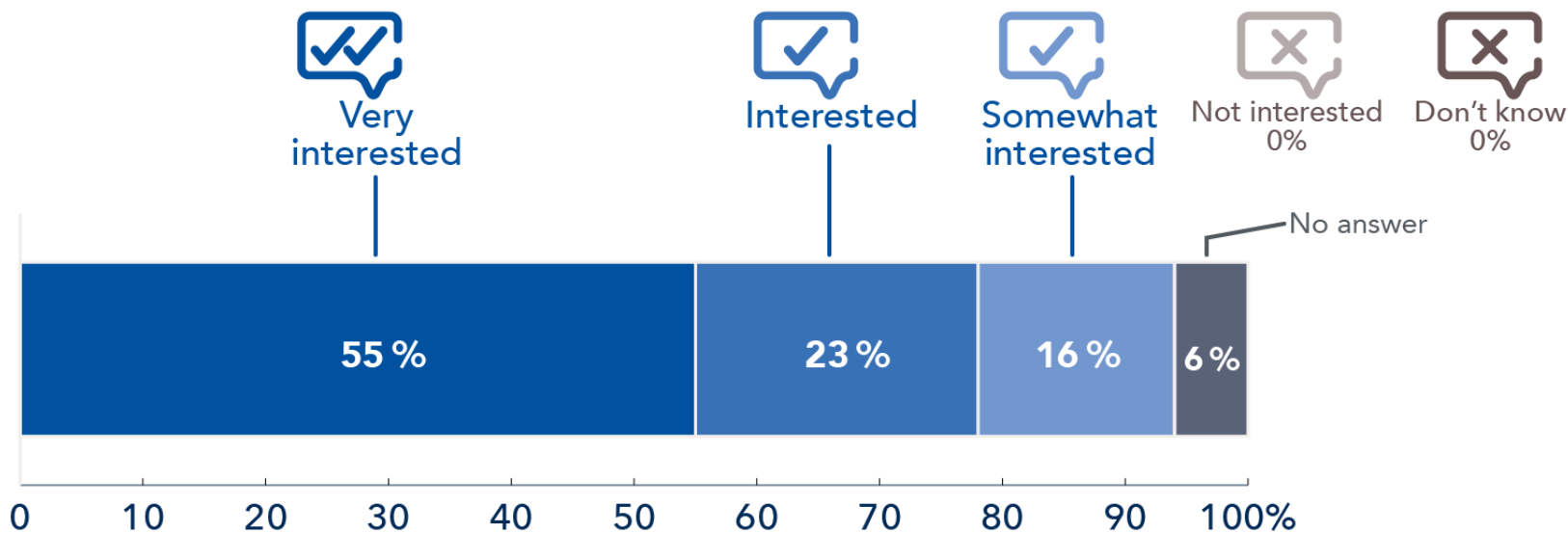
**No**  
**23%**

# General interest in using request to pay



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

Responses from survey participants who answered questions on the point of sale/interaction (POS/POI) use case (N=64)



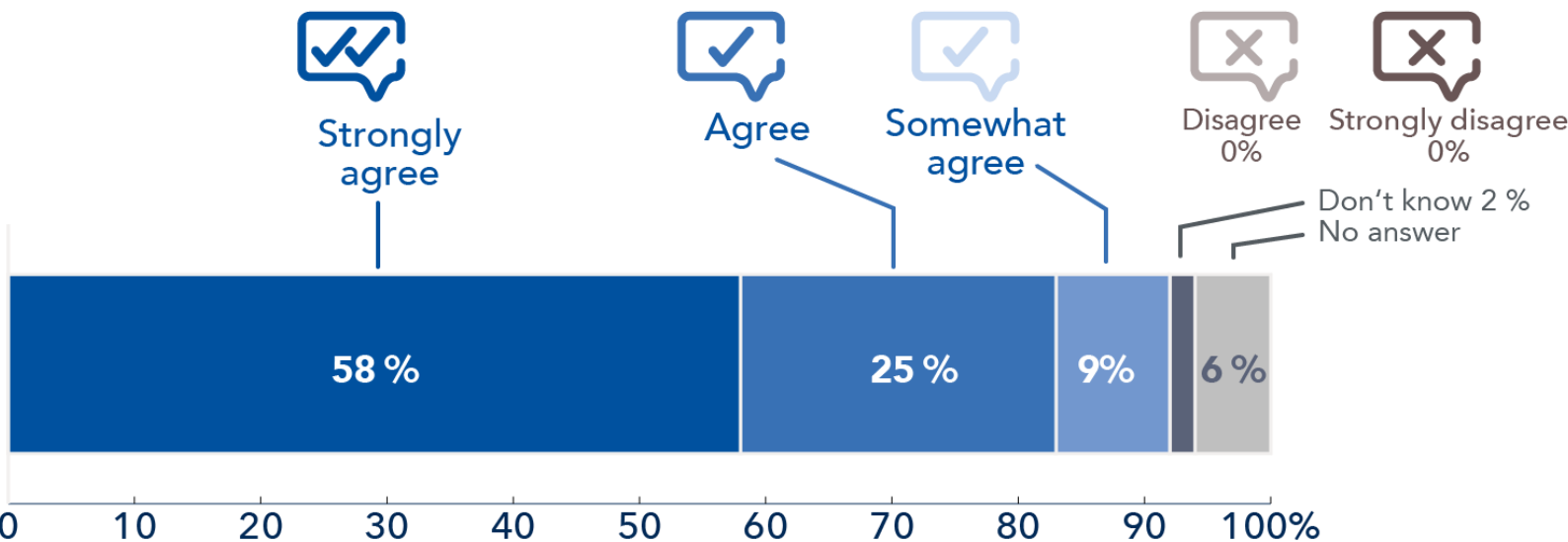


# Importance of a Europe-wide uniform mode of operation



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

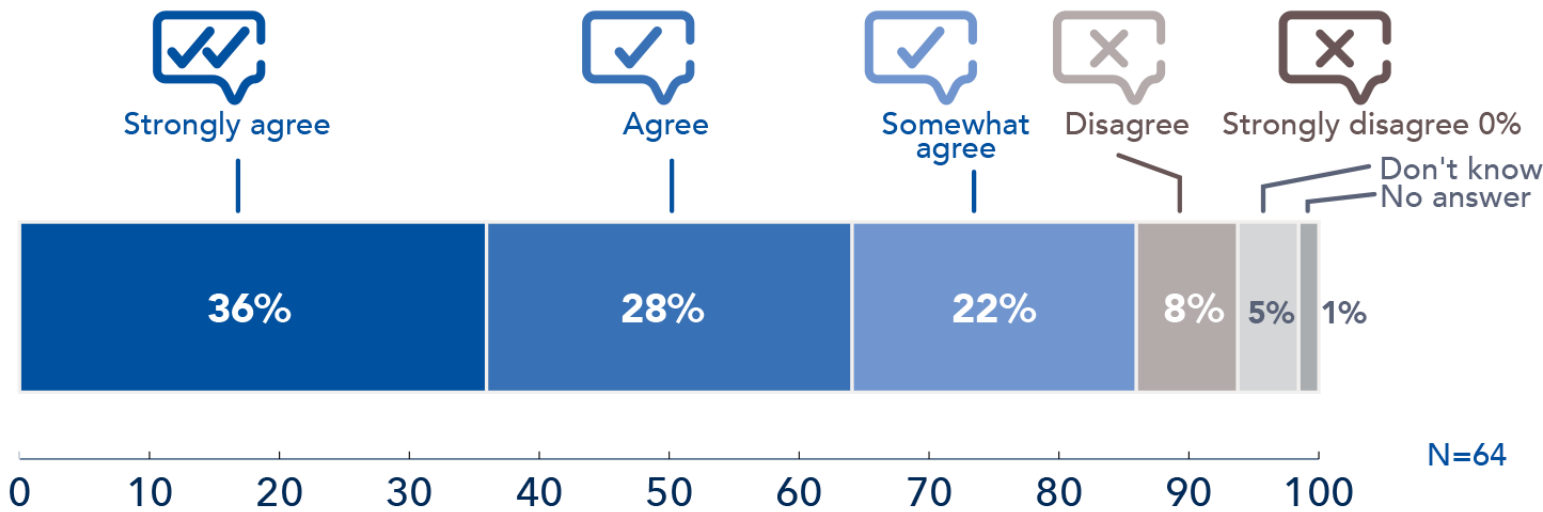
Responses from survey participants who answered questions on the point of sale/interaction (POS/POI) use case (N=64)



# Relevance of POS/POI use case



Do you agree that request to pay is a relevant use case at the point of sale / interaction (POS/POI) for your organisation?



# POS/POI use case: missing success factors

## Missing success factors



What else would be needed to make request to pay successful at the POS/POI?

*Need for customer education/communication campaign*

*Direct approval by customer (through fingerprint or PIN)*

*Real-time information about payment receipt*

*Speedy execution with limited number of steps*

*Easy integration into merchant's systems of payment via QR code or NFC*

*A common brand*

*Customers to be equipped with necessary devices / apps / accounts*

The following missing success factors were identified across all use cases:

*Uniform pan-European solution/experience*

*Standardised, fully automated and highly integrated processes (e.g. with existing ERP systems)*

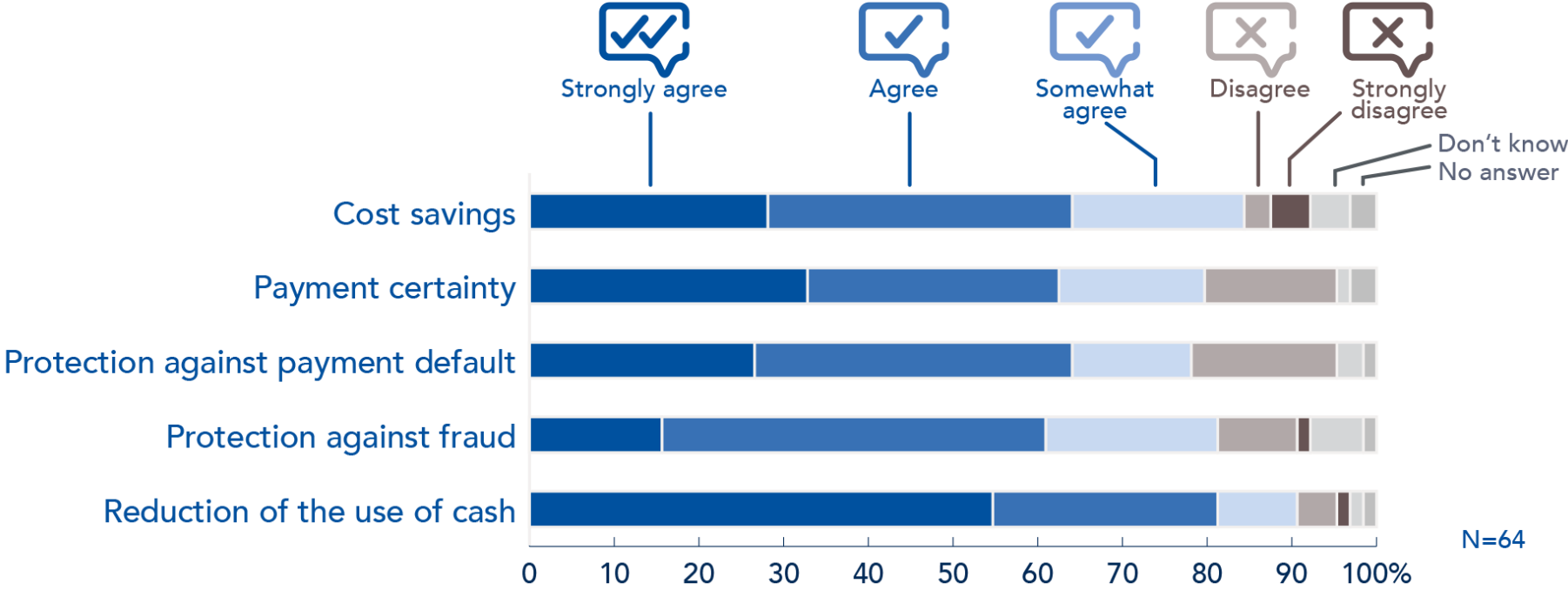
*High market penetration (PSPs, merchants, customers)*

*Use of request to pay in combination with instant payments / payment certainty or guarantee / irrevocability of payments*

# POS/POI use case: key benefits



Do you agree that the following points are key benefits of request to pay in the area of POS/POI?



# POS/POI use case: additional benefits

## Additional benefits



Would you like to add any other key benefits missing from this question?

*Supports digitalisation and moving away from cash and cheques*

*Speed of execution*

*More choice at the POS/POI*

*Multi-channel capability*

*Mobile payments method*

*Homogeneous customer experience for instant payments*

*Use of request to pay messaging channel for transfer of other information or receipts*

*Enables processing of large value payments*

*Increased payment certainty*

Additional benefit identified across all use cases:

*Provision of structured billing information / invoice / receipts as part of the request to pay*

Additional benefits identified across all use cases but POS/POI:

*Easier and better reconciliation*

*Flexibility to offer payment in instalments / on a pre-set date or to extend payment deadlines*



# POS/POI use case: pre-requisites

Request to pay offers a strong collection mechanism and alternative at the POS.

However, to make this a success, corporates will want to create the same customer experience and have a standardised approach regarding, for instance, authentication of the customer or data coming through a QR code.



**Shriyanka Hore**

Director, Global Product Strategy,  
Oracle Corporation UK Ltd

A pan-European QR code, as favoured by the EC, could be a top enabler of request to pay at the POS and for other use cases.

**Jean-Michel Chanavas**  
Délégué Général,  
MERCATEL



This citation from Shriyanka Hore was given in her capacity as Director, Global Product Strategy, Oracle Corporation UK Ltd, during an interview that took place in November 2020. Ms Hore has since moved on to a position with SWIFT.

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# Thank you!

Download the **full report** of our request to pay survey (see link in chat)

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