



# REQUEST TO PAY WHAT CORPORATES WANT

Report on the Findings of the  
EBA Request to Pay Survey

June 2021

# CONTENT

<b>EXECUTIVE SUMMARY</b>	<b>3</b>
The EBA report in a nutshell	3
Background	5
About the EBA request to pay survey	6
What is next for the EBA and request to pay?	6
<b>WHAT IS REQUEST TO PAY?</b>	<b>7</b>
A way to request a payment initiation	7
Four-corner model	8
Applicable to multiple payment scenarios	9
<b>WHO RESPONDED?</b>	<b>10</b>
Key findings	10
Professional role	11
Business area	11
Company location	12
Target group of company	12
Annual turnover	13
Multi-nationally active companies	13
Awareness of new pan-European request to pay process	14
Knowledge of national request to pay concepts	14
Usage of national request to pay concepts	14
Countries where request to pay is already used	14
<b>GENERAL FINDINGS</b>	<b>15</b>
Key findings	15
General interest in using request to pay	16
Importance of a Europe-wide uniform mode of operation	16
Interest in using request to pay cross-border	17
How to accelerate or simplify the introduction of request to pay	18
Additional use cases for request to pay	19
Value-added services for request to pay	20

Zooming in on features or services that could make a difference for payers - and why	21
What type of additional data could be included in the request to pay exchange?	22
Other extended remittance information to be included in the request to pay data exchange	22

<b>USE CASE 1: POINT OF SALE/INTERACTION (POS/POI)</b>	<b>23</b>
Use case description	24
Key findings	25
Relevance of use case	26
Missing success factors	26
Key benefits	27
Additional benefits	27
Key pre-requisites	28
Additional pre-requisites	28
Today's showstopper: No cashless & secure method for large-value payments at POS	29

<b>USE CASE 2: ONLINE (E- AND M-) COMMERCE</b>	<b>31</b>
Use case description	32
Key Findings	33
Relevance of use case	34
Missing success factors	34
Key benefits	35
Additional benefits	35

<b>PAYMENT CERTAINTY AT THE POS/POI AND IN ONLINE COMMERCE</b>	<b>37</b>
Key findings	38
Level of certainty / additional actions required	39
Online commerce: types of goods/services sold online	39

<b>USE CASE 3: E-INVOICING</b>	<b>40</b>
Use case description	41
Key findings	42
Relevance of use case	43
Missing success factors	43
Key benefits	44
Additional benefits	44
Transportation of invoicing data or invoice with the request to pay	45
Allow payer to modify amount?	46
Allow payer to modify other parameters?	46

<b>USE CASE 4: RECURRING PAYMENTS</b>	<b>48</b>
Use case description	49
Key findings	50
Relevance of recurring payments	51
Missing success factors	51
Key benefits	52
Additional benefits	52
One-time procedure for several recurring invoices?	53
Need for bulk functionality	54
Allow payer to modify amount of each recurring payment?	55
Allow payer to modify other parameters?	56
Modification of which other invoice parameters?	56

<b>IMPRINT</b>	<b>57</b>
Acknowledgments	57
Imprint	58

# EXECUTIVE SUMMARY

## EXECUTIVE SUMMARY

### The EBA report in a nutshell

"Request to Pay: What Corporates Want" is a report on the findings of the Euro Banking Association's request to pay survey. It presents the aggregated responses to the survey's multiple-choice questions, insights from free-text answers and key statements from in-depth interviews that were conducted with volunteering corporate experts.

The report pinpoints corporate needs, pain points and expectations related to request to pay in general and to the following use cases in particular:

- point of sale/interaction (POS/POI)
- online commerce
- e-invoicing
- recurring payments

### Respondents

The questionnaire was submitted by 113 respondents from 20 countries. The typical respondent is either a payment professional or a corporate treasurer, is located in Germany, Italy or France, represents a large multinational company operating in the B2C and B2B space and is already aware of the new pan-European request to pay instrument.

While the survey was not aimed at providing a representative corporate view on request to pay, the results nevertheless indicate first trends in relation to the corporate perception of this still-to-be-deployed SEPA instrument. In particular, they reveal a considerable degree of homogeneity in the views of forward-looking corporate payment experts representing European companies with a regional or global footprint.

In-depth interviews were conducted with 10 corporates from nine companies in five European countries. Interview partners included corporate treasurers, retail payment experts and digital channel specialists. They represent online merchants, brick-and-mortar retailers and manufacturers or are active in facility management or financial services; the majority serve both retail and corporate customers. The list of interview partners is included under [Acknowledgments](#).

### General findings

The overall interest among survey respondents in a pan-European request to pay instrument is tremendously high: close to 100% of them show an interest in the use of the new instrument and support the offering of a Europe-wide mode of

operation for request to pay. Roughly nine out of 10 would also be interested in using request to pay for cross-border payments in Europe.

As reflected in their free-text answers, respondents have already identified a number of areas where further action would be needed in order to boost the introduction of request to pay and fully unlock its benefits for both payees and payers.

### Use case-related findings

While a vast majority of respondents consider the use of request to pay as being relevant for POS/POI and e-invoicing (the question was not included for recurring payments), nine out of 10 respondents agree or strongly agree with its relevance for e-commerce, making this the most compelling use case. It is, however, not the use case that attracted the largest number of responses – here, it ended up second behind recurring payments.

Aside from asking respondents to rate the importance of specific functionality, pre-requisites or benefits of request to pay for the different use cases, the survey also asked about additional benefits and about anything else that would be needed to make request to pay successful regarding the respective use cases.

## EXECUTIVE SUMMARY

It was interesting to see that there was one additional benefit of request to pay mentioned for all four cases:

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

Two more benefits were raised for all use cases, except for POS/POI:

- Easier and better reconciliation
- Flexibility to offer payment in instalments / on a pre-set date or to extend payment deadlines

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

- Uniform pan-European solution/ experience
- High market penetration (PSPs, merchants, customers)
- Use of request to pay in combination with instant payments / payment certainty or guarantee / irrevocability of payments
- Standardised, fully automated and highly integrated processes (e.g. with existing ERP systems)

Given the importance of payment certainty in the context of POS/POI and e-commerce transactions in particular, the report contains a dedicated section comparing payment certainty aspects and options for these two use cases.

**Request to pay services can only make a positive difference if they deliver added value to users and are optimally integrated with users' payment processes and interfaces.**

**That is why it is important for banks and other service providers to understand from businesses how they would like to use request to pay, which pain points it should solve and which benefits it should deliver for their payment, accounting and other internal processes as well as for their customers.**

**The EBA request to pay survey was therefore designed to pinpoint corporate needs regarding request to pay.**

**Thomas Egner**

Secretary General,  
Euro Banking Association (EBA)



## EXECUTIVE SUMMARY

## Background

Over the last few years, the European payments industry has been working on the delivery of a pan-European request to pay instrument. The development of a Single Euro Payments Area (SEPA) Request-to-Pay (SRTP) Scheme was taken forward by the European Payments Council following a call to action by the Euro Retail Payments Board in November 2018 to analyse and prepare the concrete and rapid exploitation of the request to pay functionality. The first version of the SRTP Scheme Rulebook entered into force on 15 June 2021. A pan-European infrastructure service for the processing of request to pay messages between service providers was delivered by EBA CLEARING for the launch of the scheme.

## Objective of the survey

Request to pay services can only make a positive difference if they deliver added value to users and are optimally integrated with users' payment processes and interfaces. Therefore, it is important for banks and other service providers to understand from businesses how they would like to use request to pay, which pain points it should solve and which benefits it should deliver for their payment, accounting and other internal processes as well as for their customers.

To gather insights on these questions, the Euro Banking Association (EBA) has carried out a survey on request to pay addressed at corporate experts. This is in line with our mandate to help develop a harmonised and innovative pan-European payments landscape.

Work on the survey and the resulting report was taken forward with the support of an expert group of bank practitioners and in cooperation with PPI. Based on the advice of the expert group, the survey questionnaire zoomed in on the following four use cases: POS/POI, e-commerce, e-invoicing and recurring payments.

**The request to pay services that will be made available by the financial industry should include simple and agile solutions that will produce efficiencies to the end users, will ensure certainty with regard to the counterparty identity, will foresee a limited infrastructural impact on the companies that will adopt them.**

**The financial industry wishing to create successful service offerings around request to pay, should ensure that they meet as much as possible customers' requirements and that they will be tailored on their needs, facilitating trust and smooth operations among all parties involved.**

**Massimiliano Martello**

Treasurer,  
ADMENTA Italia S.p.A.





## EXECUTIVE SUMMARY

## About the EBA request to pay survey

The EBA request to pay survey ran from September 2020 to February 2021 and was promoted among corporate customers and associations by the members of the expert group and other EBA members, with the support of PPI and the EBA. The survey was available on the EBA website in English and five other European languages (French, German, Italian, Portuguese and Spanish) to encourage feedback from different countries. The general part of the survey covered 14 multiple-choice questions as well as five free-text questions; in addition, there were four to six multiple-choice questions and three to four free-text questions for each of the four use cases addressed in the survey.

While the survey was fully anonymous, respondents were invited to provide their contact details in case they were willing to participate in an in-depth interview aimed at further enriching the survey report. Interviews with interested survey participants were jointly conducted by the EBA and PPI from October 2020 to March 2021 and took the form of one-hour-long online sessions. Interview partners were invited with a view to maximising diversity in terms of business areas, geographical locations and professional roles covered.

## Presentation of survey results

All multiple-choice questions and answers are published in the present report in an aggregated form. Wherever this was possible, free-text answers have been categorised in topical clusters with designated headlines. Free-text answers have been subject to editorial handling, including translation, summarising and vocabulary alignment activities.

All answers have been anonymised and are published in a way that does not allow identification of any individual economic agent. The only exception relates to interview statements quoted in this report, which have been authorised by the respective interview partners and are published with their name, job title and photograph.

From free-text answers and the survey participants who volunteered their contact information in particular, we were able to gather that the survey has been filled in by corporates from a wide range of business areas and European countries as well as by a number of supply side players, several of whom indicated to have fed the aggregated feedback from their own corporate customers into the survey.

## What is next for the EBA and request to pay?

We hope the present survey will provide the wider European payments industry with practical input and additional inspiration for the development of request to pay solutions.

The EBA is committed to further supporting the migration and cooperation of minds that are needed for a successful implementation of request to pay. As part of its efforts to foster a fruitful and hands-on dialogue among demand and supply side players, the EBA is planning, in a next step, to host a series of dedicated events on the different use cases covered in its request to pay survey.

# WHAT IS REQUEST TO PAY?

## WHAT IS REQUEST TO PAY?

### A way to request a payment initiation

A request to pay means that a payer and a payee electronically exchange structured data through a request for payment, before they exchange the money. Request to pay improves the standard payment process by adding a message exchange, which takes place before the actual payment and includes:

- 1** A request to the payer for a payment
- 2** The acceptance (or refusal) of this request by the payer

Thanks to the information delivered as part of this request to pay exchange, the payer can identify the payee and the payee can easily identify and reconcile the subsequent payment.

Request to pay is not a payment means or a payment instrument, nor an invoice, but a way to request a payment initiation. Neither the underlying business transaction nor the payment that should follow the request to pay exchange are part of the request to pay process. It is important to note that the acceptance of a request to pay by the payer does not constitute any form of guarantee regarding the payment, which is a separate process.

A SEPA Request-to-Pay Scheme (SRTP) was developed by the European Payments Council (EPC) and launched on 15 June 2021, following a call to action by the Euro Retail Payments Board in November 2018.

### How request to pay fits into the process from business transaction to payment



Source: inspired by figure 1 in the SRTP Scheme Rulebook of the EPC, version 1.0, p.8

Request to pay has further been identified by the European Commission and the Eurosystem in their respective retail payments strategies as having the potential to add value to the SEPA Instant Credit Transfer (SCT Inst) Scheme as well as to improve the usability and support the uptake of instant and digital payment solutions in Europe.

## WHAT IS REQUEST TO PAY?

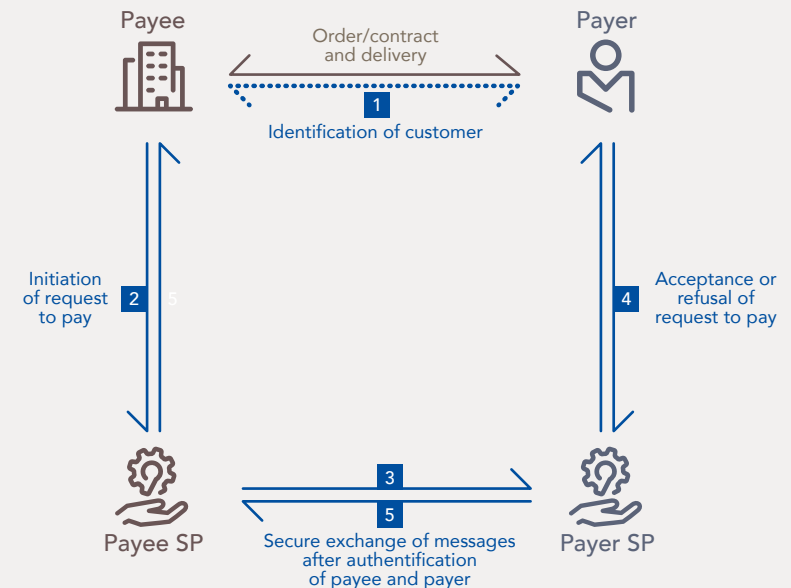
## Four-corner model

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.

## Request to pay

Improving the standard payment process by exchanging data prior to the 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).



## WHAT IS REQUEST TO PAY?

### Applicable to multiple payment scenarios

Request to pay can be applied to virtually any payment scenario, from real-time and all-parties-present scenarios to scenarios where the parties are in different places and may act at different points in time. In detail, request to pay supports use cases featuring virtually any of the below combinations:

- **Accept now:** the request to pay must be accepted immediately, at the presentation time.
- **Accept later:** the request to pay can be accepted at a later time than the presentation time.
- **Pay now:** the request to pay must be followed by a payment immediately, at the acceptance time.
- **Pay later:** the payment is initiated at a later time than the acceptance time.

“In addition to the front end, we see a need for standardisation of the follow-up flows to ensure, for instance, that there is 100% clarity in case of a lack of funds in a buy now, pay later scenario.”



**Shriyanka Hore**

Director, Global Product Strategy,  
Oracle Corporation UK Ltd

(This and following citations from Shriyanka Hore were 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.)

## WHO RESPONDED?

## WHO RESPONDED?

### Key findings

In this section of the report, you will find information about the experts who responded to the EBA request to pay survey and about the companies and businesses they represent.

In summary:

- A total of 113 responses were received from 20 countries. Most contributions came from Germany, Italy and France.
- More than two thirds of respondents represent multi-nationally active companies with an annual turnover of more than EUR 50 million.
- Most respondents work for companies active in one of the following three business areas: finance & insurance, provision of services and retail.
- A large majority of the companies represented in the survey are both active in the B2B and in the B2C space.
- Almost 75% of respondents are payment professionals or corporate treasurers.
- While most respondents are aware of the new pan-European request to pay process, only 30% have used a national request to pay process so far.

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

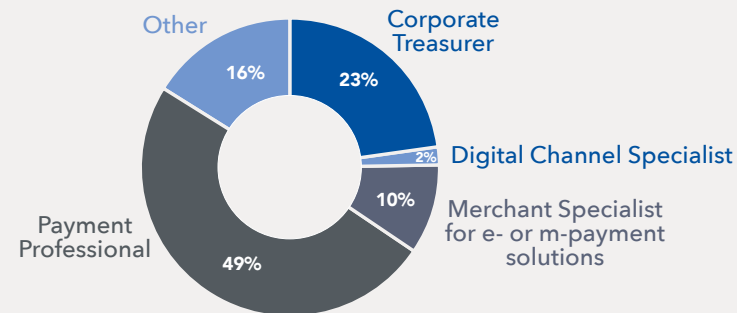
## WHO RESPONDED?

## Professional role

- 49% of respondents represent payment professionals.
- 23% represent corporate treasurers and 10% merchant specialists for e- or m-payment solutions.



Which description of your professional role is most adequate?

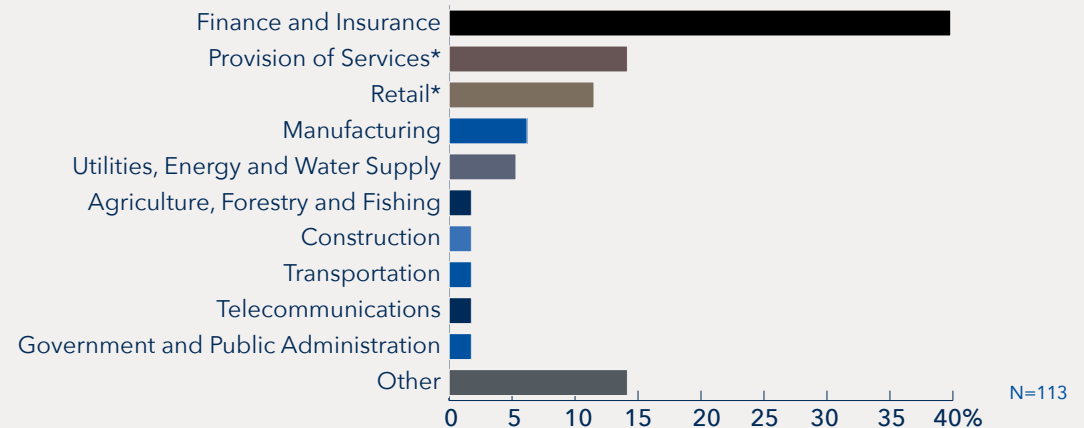


## Business area

- Respondents represent a wide range of business areas – almost 40% of the responding companies are active in finance and insurance.



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.

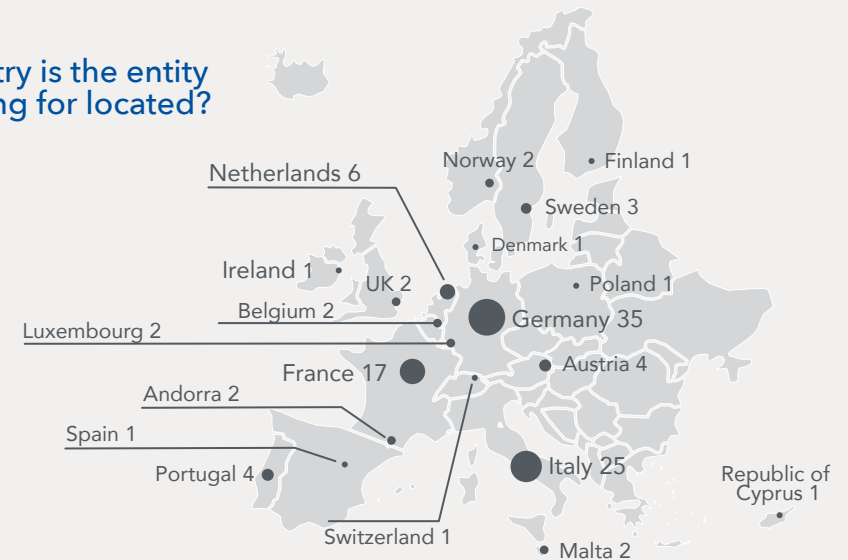
## WHO RESPONDED?

## Company location

- › Responses to the survey were received from 20 European countries.
- › Strongest contribution from Germany (31%), Italy (22%) and France (15%).



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

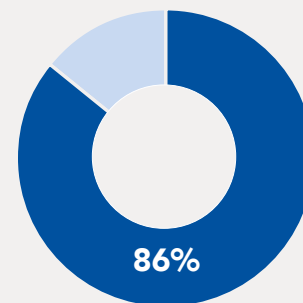


## Target group of company

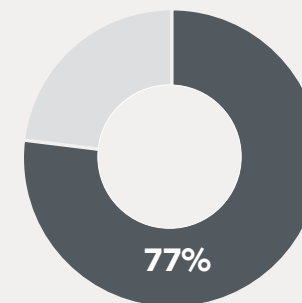
- › The vast majority of the companies represented by respondents provide services in the business-to-business (B2B) space (86%) and in the business-to-customer (B2C) space (77%).
- › 33% of the companies are active in the business-to-government (B2G) space.



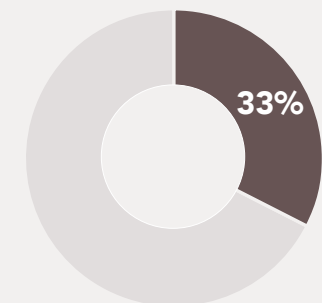
Which target group do your customers belong to?



**B2B**



**B2C**



**B2G**

N=113

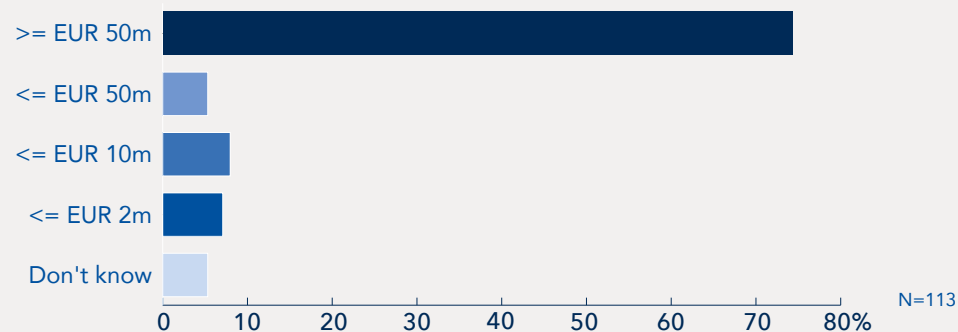
## WHO RESPONDED?

## Annual turnover

- A majority of respondents (74%) represent companies with an annual turnover of more than EUR 50 million.



What is the annual turnover of your company?



## Multi-nationally active companies

- More than two thirds of the companies represented by respondents are active multi-nationally.



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

**Yes**  
**73 %**



**No**  
**27 %**

N=113

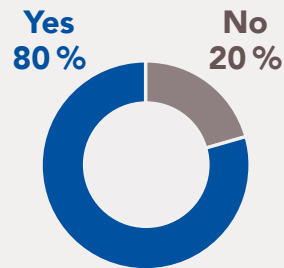
## WHO RESPONDED?

## Awareness of new pan-European request to pay process

- 80% of respondents are aware of the new pan-European request to pay process.



Were you already aware of the new pan-European SEPA Request to Pay Scheme prior to this survey?



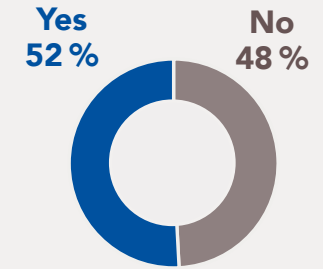
N=113

## Knowledge of national request to pay concepts

- 52% of respondents know of national request to pay concepts.



Are there any national request to pay concepts that you know?



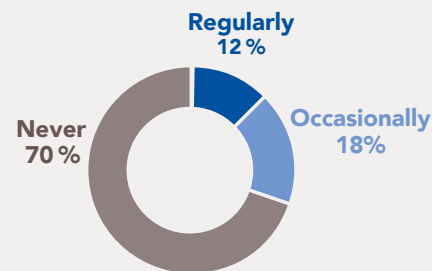
N=113

## Usage of national request to pay concepts

- Only 30% of respondents have used a national request to pay process so far.



Are there any national request to pay concepts that you use?



N=113

## Countries where request to pay is already used

- Companies represented by respondents already use local request to pay solutions in a number of countries, mostly in Italy, Germany and the Netherlands.



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





# GENERAL FINDINGS

## GENERAL FINDINGS

### Key findings

In this section of the report, you will find the respondents' general feedback on whether/how they would like to use request to pay. The section also covers their input on specific features, additional services and other use cases that would be needed for request to pay to make a real difference.

In summary:

- › Close to 100% of respondents show an interest in using request to pay and agree that it is important to offer a Europe-wide uniform mode of operation.
- › Almost 90% of respondents indicate an interest in using request to pay for cross-border payments within Europe.
- › In order to accelerate or simplify the introduction of request to pay, respondents have identified potential actions in the following areas:
  - › standardisation and coordination
  - › core features and/or value-added services
  - › end-user acceptance
  - › risk management
  - › positioning / outlook

- › In terms of additional use cases to be covered, respondents mention, among others, the use of request to pay for person-to-person and machine-to-machine payments as well as its potential in following up on unpaid amounts or returned direct debits.
- › Regarding value-added services, key suggestions for the benefit of the payee include a payment guarantee, functionality facilitating data exchange and communication with the payer, the integration of request to pay with the payee's ERP systems and services supporting reconciliation.

- › The features or additional services mentioned for the payer can be categorised according to the following main purposes:
  - › enhancing customer experience and protection for payments
  - › supporting payers in actively managing their personal finances
  - › facilitating post-transaction communication and actions between the payee and the payer
- › Respondents also show a notable interest in the ability to use the request to pay messaging channel for exchanging other information between the payee and the payer aside from data related to the payment and the parties involved. 43% support, for example, the possibility to include data on any guarantees related to the sold product or service.

**To successfully bring request to pay to market, we need a dialogue between all actors at European level. The objective must be to ensure smooth processing across standardised interfaces. This includes the treasury and ERP systems. For this reason, a forum should be created to enable this dialogue, as the starting point for the development of related solutions.**

**Norbert Hambloch**  
Head of Treasury,  
STRABAG-PFS



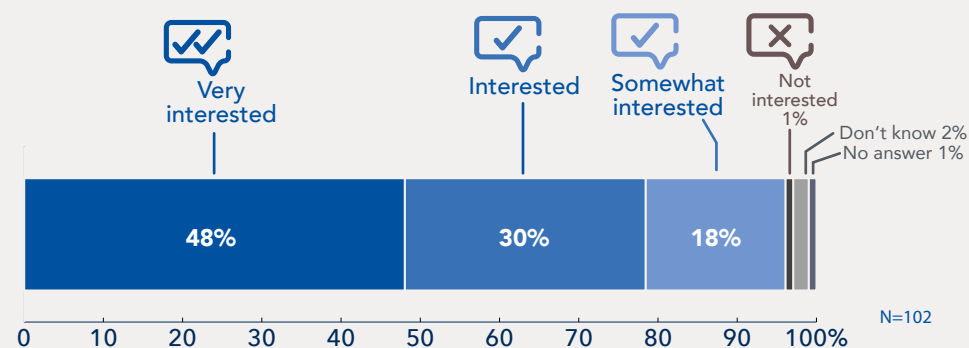
## GENERAL FINDINGS

## General interest in using request to pay

- 96% of respondents are interested in using request to pay.
- While 18% of respondents are only somewhat interested in using request to pay, it is noteworthy that no more than 1% indicated that they were not interested in using it.



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

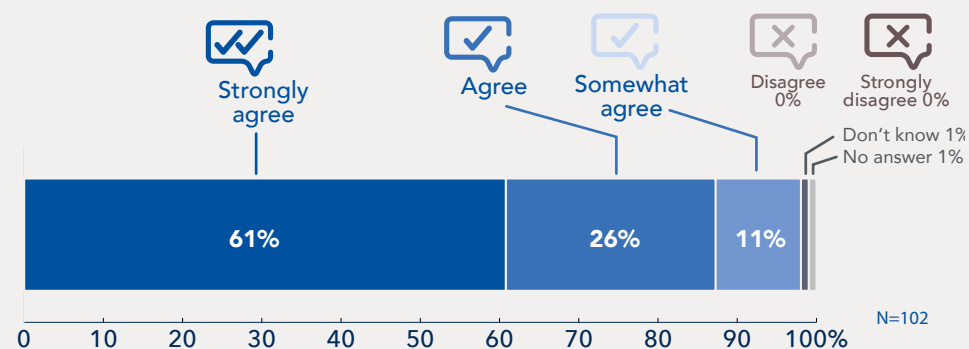


## Importance of a Europe-wide uniform mode of operation

- 98% of respondents agree that it is important to offer a uniform European approach.



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



## GENERAL FINDINGS

## Interest in using request to pay cross-border

- 89% of respondents are interested in using request to pay cross-border.

It is very important that request to pay will indeed trigger solutions that are fully standardised at a pan-European level and empower corporates to take advantage of the most competitive products offered within the internal market.

With the introduction of SEPA, fully harmonised payment instruments were also promised.

However, the reality is that some market fragmentation and proprietary solutions continue to exist. This mistake should be avoided with the roll-out of the pan-European request to pay tool.

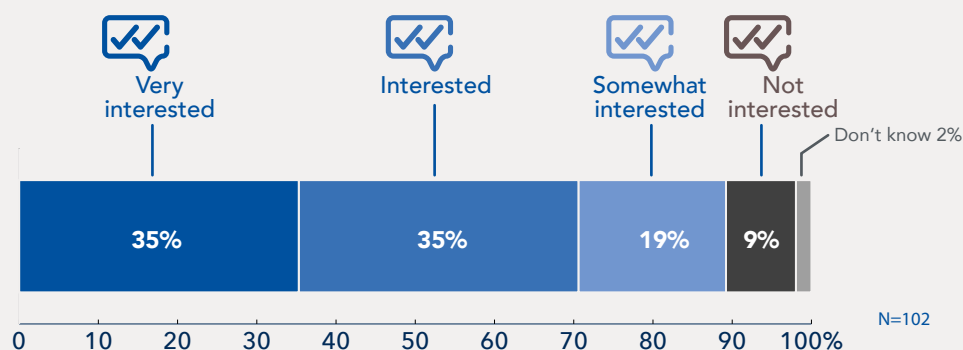


**Michel Dekker**

Chair,  
Verenigde Groot Incassanten (VGI)



How interested are you in using request to pay at a cross-border level within Europe?



## GENERAL FINDINGS

## How to accelerate or simplify the introduction of request to pay



Where do you see room for improvement to accelerate or simplify the introduction of request to pay in general?

Based on the free-text answers provided by respondents, the following topical clusters were identified:

### Standardisation and coordination

- › Definition and use of technical standards (interfaces) and maximum processing times
- › Support of pan-European adoption and standardisation by regulators
- › Need for concertation between PSPs, corporates and service providers offering treasury, cash management and payment solutions
- › Alignment with international e-invoicing and e-receipt norms, standards, processes and efforts
- › Standardised solutions for different use cases
- › Coordination of phased deployment of different use case solutions at a pan-European level
- › Make request to pay a (mandatory) building block of EPC payment schemes / European overlay services (e.g. European Payments Initiative - EPI)
- › Ensure interoperability / national solutions should work together

### Core features and/or value-added services

- › Need for payment certainty / guarantee
- › Default use of instant payments
- › Combination with other schemes – automatic conversion of unanswered requests to pay into SDDs
- › Introduction of directory services that are interoperable within the SEPA remit (e.g. SEPA Proxy Lookup)

### End-user acceptance

- › Ease of use
- › Improved customer communication
- › Need for a common brand
- › Reasonable pricing

### Risk management

- › Need for a certification authority for providers of request to pay services
- › Strong focus on fraud prevention, especially in the e-commerce context

### Positioning / outlook

- › Replace/complement SEPA Direct Debit with request to pay
- › Make use mandatory for public services
- › Global roll-out

Request to pay will only be a success if all customers in Europe are reachable. This may require regulatory action. With instant payments, we currently still have a 30% risk that the payment will be rejected.



**Norbert Hambloch**  
Head of Treasury, STRABAG-PFS

## GENERAL FINDINGS

## Additional use cases for request to pay



Which request to pay use cases would your company like to see delivered aside from the ones mentioned before?

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.



**Stefan Hölscher**

Lead Expert Payment,  
Otto Group

*Person-to-person payments*

*Business-to-government and government-to-business payments*

*Business-to-business payments*

*Machine-to-machine payments*

*Request to pay related to unpaid amounts or returned direct debits*

*Conversion of request to pay into a direct debit after expiration of requested payment execution date/time*

*Request to pay issued by a third party (e.g. payment factory) on behalf of a corporate*

*Request to pay as a service allowing consumers to automatically fill in their credit transfer details*

*Usage for all currencies / at a global level*

## GENERAL FINDINGS

## Value-added services for request to pay



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



## GENERAL FINDINGS

## Zooming in on features or services that could make a difference for payers - and why



Which request to pay features or additional services do you consider as being especially valuable for your customers? Why?

It was possible to attribute most free-text answers provided by respondents to one of the following three reasons:

**Request to pay should enhance customer experience and protection for payments**

Valuable features or additional services to achieve this goal:

*Billers and payer verification prior to the payment*

*Easy communication of payer's IBAN*

*Smooth authentication, e.g. through usage of biometrics*

*Fast and convenient check-out*

*Immediate handover or delivery of goods/services based on immediate finality of SCT Inst and real-time confirmation of payment receipt*

*Payers can leverage their existing payment account rather than having to subscribe to multiple payment solutions*

*Omni-channel solution*

*Combination of request to pay with SEPA Proxy Lookup*

**Request to pay should support payers in actively managing their personal finances**

Valuable features or additional services to achieve this goal:

*Enhanced visibility and information on transactions*

*Display of payment account balance as part of the acceptance process*

*Possibility to define and/or modify payment execution date*

*Possibility to pay in instalments*

*Possibility to opt for timely payment and automatically get a discount for prompt payment*

**Request to pay should facilitate post-transaction communication and actions**

Valuable features or additional services to achieve this goal:

*Functionality enabling payers to stop/recall/cancel/modify a transaction*

*Access to invoices or receipts through a URL in the request to pay*

*Storage of e-invoices or receipts in a digital repository, providing proof of purchase for returns etc.*

*Use of the request to pay channel for sending payment reminders to customers*

*Possibility for payers to renew or cancel subscriptions by accepting or refusing related request to pay messages*

## GENERAL FINDINGS

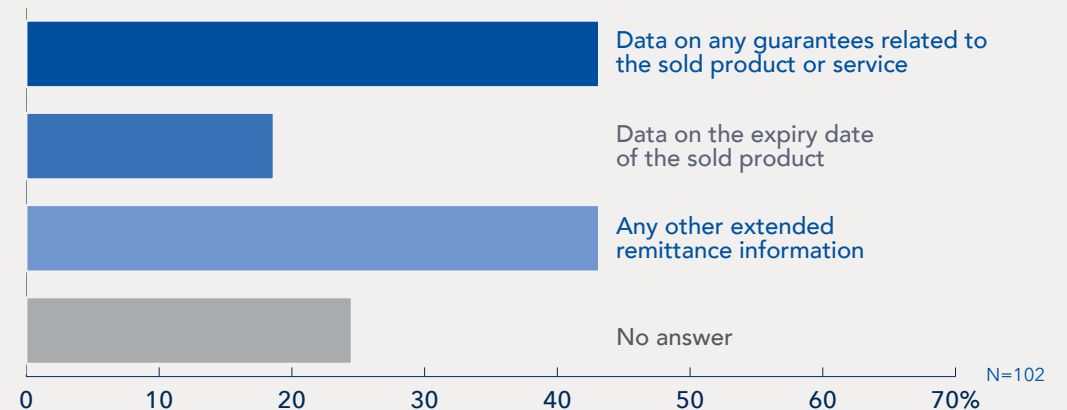
## What type of additional data could be included in the request to pay exchange?

- 43% of respondents would welcome the possibility for request to pay to support the exchange of data on guarantees related to the sold product or service.
- The same percentage of respondents would like to see it support any other extended remittance information.



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)



## Other extended remittance information to be included in the request to pay data exchange

“If the request to pay message flow could include data on guarantees related to the purchased product, that would make life easier for post-sales support.”



Jean-Michel Chanavas  
Délégué Général, MERCATEL



If your response to the previous question is 'Other', please specify which other extended remittance information you would like to be able to include in the exchange of data between the payee and the payer prior to the payment.

Any content that is part of the physical receipt

Links to accompanying documents, e.g. technical or legal information

Subscription data and service adaptation links

Invoice reference

Links to General Terms and Conditions

Information about return conditions

Product reference, merchant reference and merchant contact

Delivery notification and read notification

Loyalty card ID



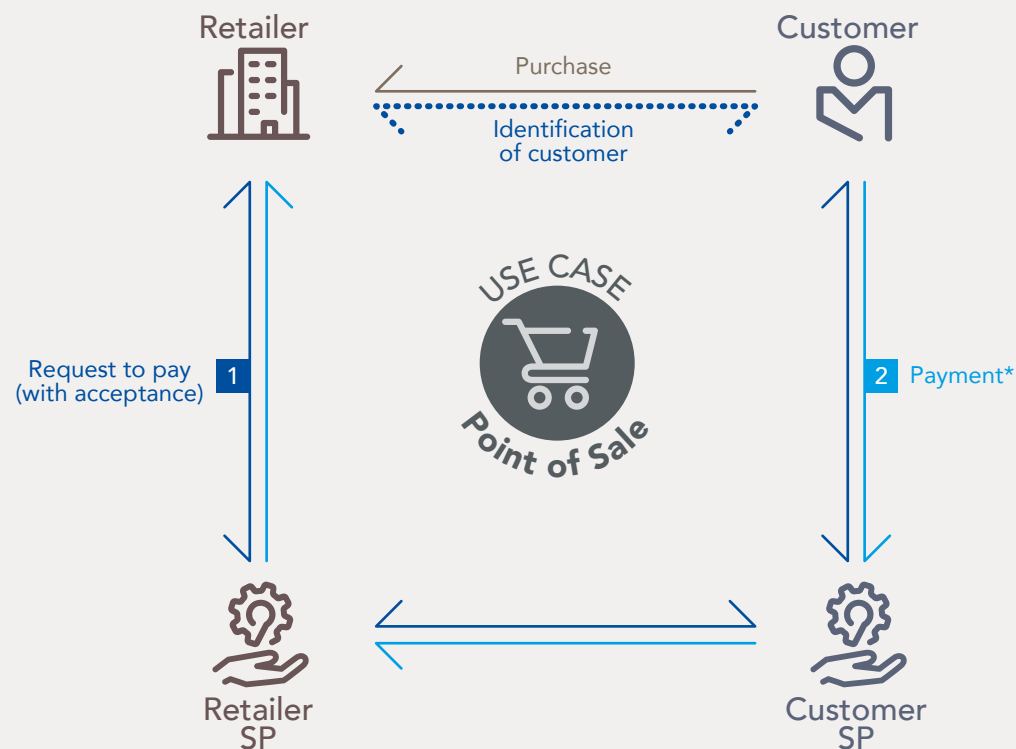
**REQUEST  
TO PAY  
AT THE POINT  
OF SALE/  
INTERACTION  
(POS/POI)**

## REQUEST TO PAY AT THE POINT OF SALE/INTERACTION (POS/POI)

## Use case description

In combination with the credit transfer that follows, request to pay could provide a new cashless option for paying at a physical point of sale:

- The request is initiated at the checkout counter via, for example, a QR code or NFC exchange.
- Once the request to pay has been presented to the customer via his service provider (SP) and accepted in real time, it is instantly confirmed to the retailer by his service provider **1**.
- A(n) (instant) credit transfer will follow **2**.



\* provided the Request to Pay SPs are also the payment service providers of customer and retailer respectively

## REQUEST TO PAY AT THE POINT OF SALE/INTERACTION (POS/POI)

## Key findings

In this section of the report, you will find the results of the EBA request to pay survey regarding the use of request to pay at the point of sale/interaction (POS/POI).

In summary:

- Close to 90% of respondents consider request to pay as a relevant use case at the POS/POI; however, these include 22% who only somewhat agree with this view and 8% of respondents even disagree.
- Reduction of the use of cash is viewed as the most significant benefit that could result from using request to pay at the POS/POI. Respondents are less strongly convinced by other benefits.
- Asked about missing success factors, respondents recognise that a speedy execution with a limited number of steps, an easy integration into the merchant's systems, real-time reporting of the payment receipt and the need for customer education and/or communication campaigns are crucial elements.

- While real-time payment reporting to the POS system is the top pre-requisite to be met by request to pay, respondents also indicate their clear support for several other pre-requisites. These include near-field communications (NFC) exchange, the use of existing POS/POI terminals and the scanning of QR codes.

This section also includes the description of a potential solution ensuring that large-value purchases can be paid for at the POS without cash, thanks to request to pay, instant payments and real-time reporting. The description was shared by a participant in one of the in-depth interviews conducted as part of this survey.

**Request to pay could help us further integrate the payment process into the sales process, by replacing cashdesks and queuing with software terminals on the sales floor.**

**For broad customer acceptance, it is important that there is no need to use new devices or identification processes.**



**Dr. Thomas Krabichler**  
Senior Manager Treasury,  
MediaMarktSaturn Retail Group

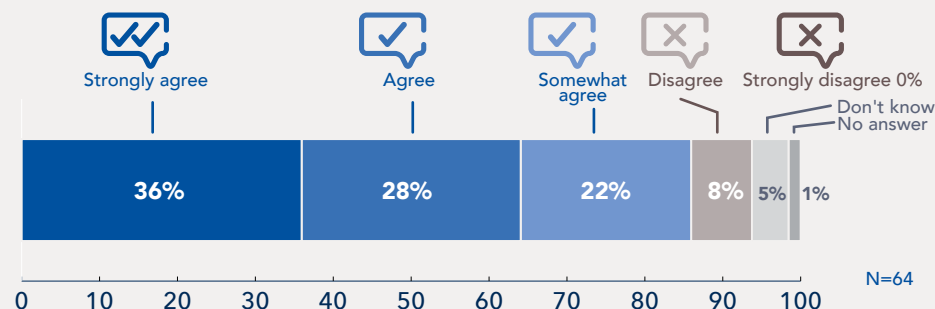
## REQUEST TO PAY AT THE POINT OF SALE/INTERACTION (POS/POI)

## Relevance of use case

- 86% of respondents consider request to pay as a relevant use case at the POS/POI; however, these include 22% who only somewhat agree with this view and 8% of respondents even disagree.



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



## 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



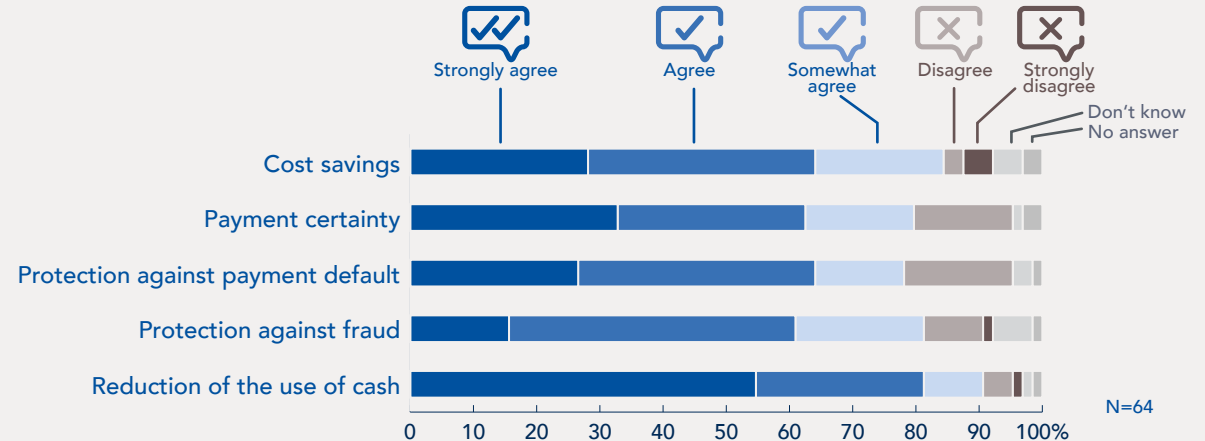
## REQUEST TO PAY AT THE POINT OF SALE/INTERACTION (POS/POI)

## Key benefits

- Reduction of cash use is the most obvious benefit for 91% of the respondents, with 55% strongly agreeing.



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



## 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

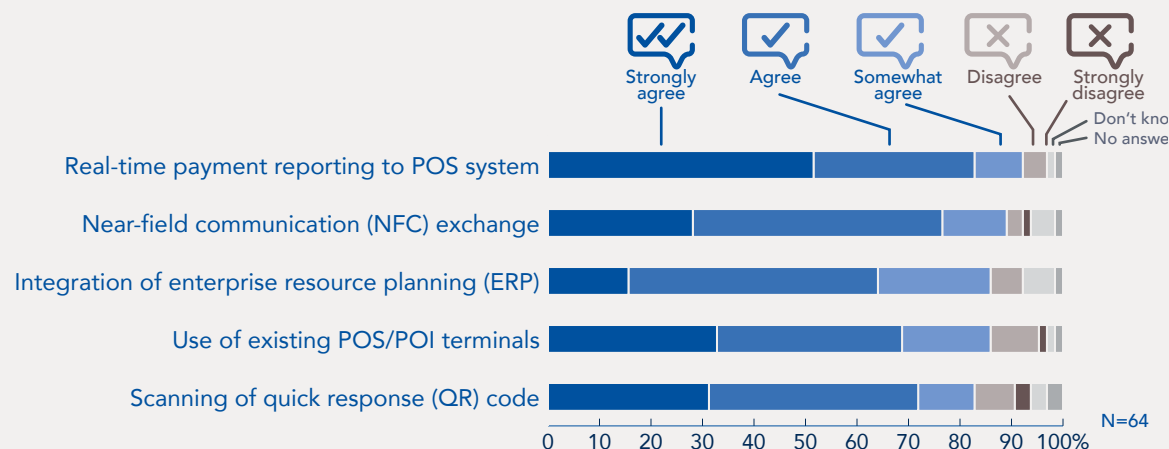
## REQUEST TO PAY AT THE POINT OF SALE/INTERACTION (POS/POI)

### Key pre-requisites

- 92% of the respondents see a need for real-time payment reporting to the POS system.
- The use of NFC exchange, existing POS/POI terminals and the scanning of QR codes are all supported by over 80% of respondents, with NFC exchange reflecting a slightly higher score (89%) than the two other options.



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



### 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

## REQUEST TO PAY AT THE POINT OF SALE/INTERACTION (POS/POI)

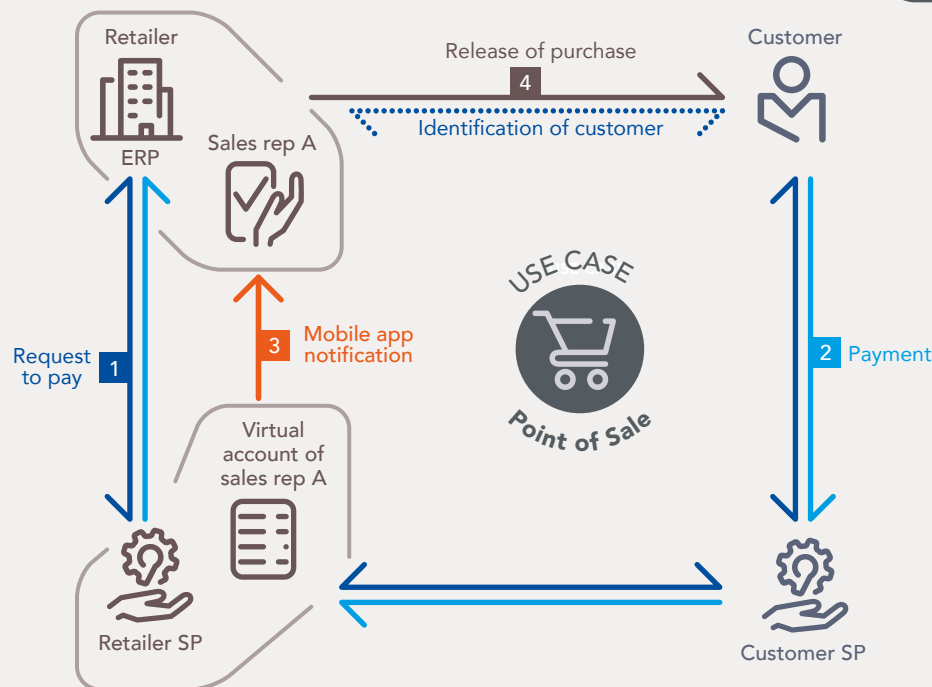
## Today's showstopper: No cashless & secure method for large-value payments at POS

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.

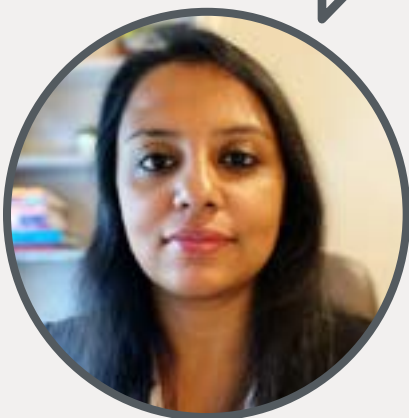


**Heimo Tiefenböck**  
Cashmanager,  
Porsche Corporate Finance GmbH

## REQUEST TO PAY AT THE POINT OF SALE/INTERACTION (POS/POI)

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



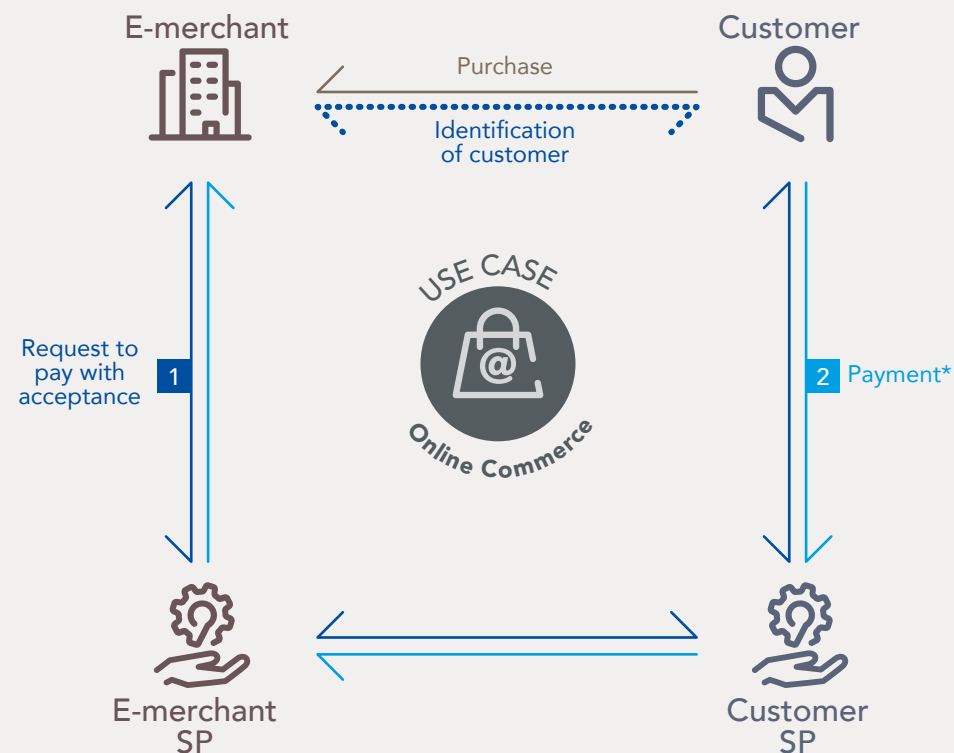


## REQUEST TO PAY IN ONLINE COMMERCE

## Use case description

- At the checkout stage, the customer selects a request to pay enabled service (it could be their longstanding preferred method).
- The request is initiated with the help of, for example, a redirection of the customer to his banking application through a uniform resource locator (URL), the account number (IBAN) of the customer or an alias.
- It is processed by the e-merchant's and the customer's request to pay service providers (SPs) **1**.
- The payment may follow immediately or at a later point in time, depending on the payment method(s) offered by the e-merchant and/or selected by the customer **2**.

Deploying a pan-European request to pay approach for e-commerce transactions could pave the way for existing national redirect solutions to be used across Europe: based on the request to pay messaging layer between request to pay service providers, e-merchants and customers using different solutions could be enabled to exchange data in a closed loop across these services.



\* provided the Request to Pay SPs are also the payment service providers of customer and e-merchant respectively



## REQUEST TO PAY IN ONLINE COMMERCE

## Key Findings

In this section of the report, you will find the results of the EBA request to pay survey regarding the use of request to pay in online commerce, including purchases made via the internet or via mobile applications.

In summary:

- 90% of respondents indicate that request to pay is a relevant use case for online commerce. The rate of respondents that only somewhat agree with that statement is rather limited (9%) and the percentage of disagreeing respondents is even lower (6%).
- Convenient usability for both customers and companies, availability of funds and protection against payment defaults are most strongly recognised as potential key benefits of request to pay in the online commerce space.
- Respondents seem to be less convinced that request to pay would be of benefit in case of a reversal related to a return of goods and services – 15% even disagreed with that statement.
- When asked about missing elements to be covered in order to make request to

pay successful in the e-commerce space, respondents mention, among other things, the need for a convenient and homogenous customer experience for e-commerce transactions, a fully reliable 24/7 service and fraud protection.

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.

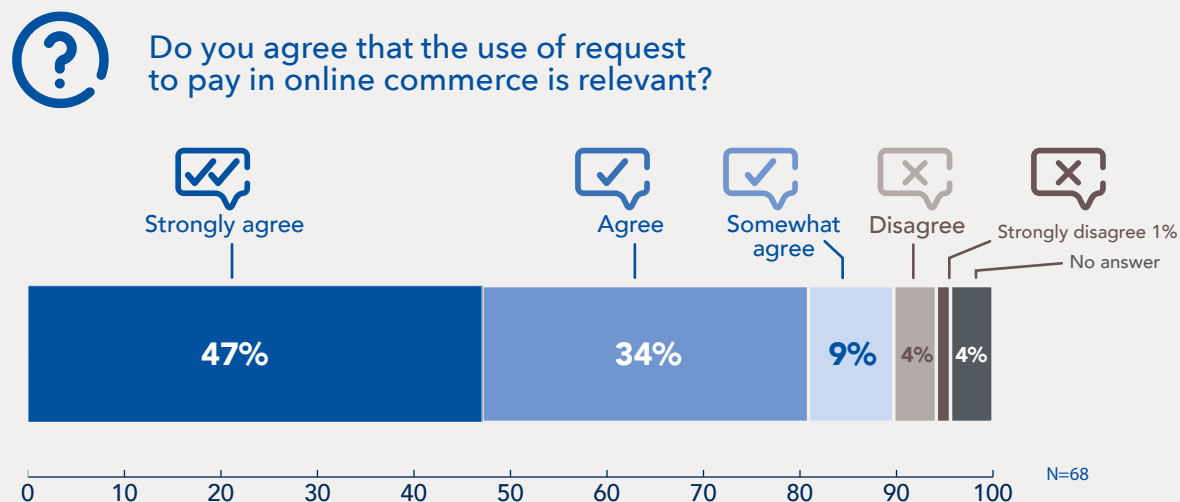


**Verena Westrup-Alfermann**  
Head of Credit Management,  
CLAAS

## REQUEST TO PAY IN ONLINE COMMERCE

## Relevance of use case

- 90% of respondents indicate that request to pay is a relevant use case for online commerce. The rate of respondents that only somewhat agree with that statement is rather limited (9%) and the percentage of disagreeing respondents is even lower (6%).



## Missing success factors

**What else would be needed to make request to pay successful in online commerce?**

Need for customer education / communication campaign

Convenient and homogeneous customer experience

Fully reliable 24/7 service

Functionality to convert request to pay into a direct debit after expiration of requested payment execution date/time

Lower cost than existing solutions and simpler contracts

Fraud protection

Cooperation of local e-commerce solutions to leverage request to pay at a pan-European level

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

Uniform pan-European solution/experience

High market penetration (PSPs, merchants, customers)

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

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



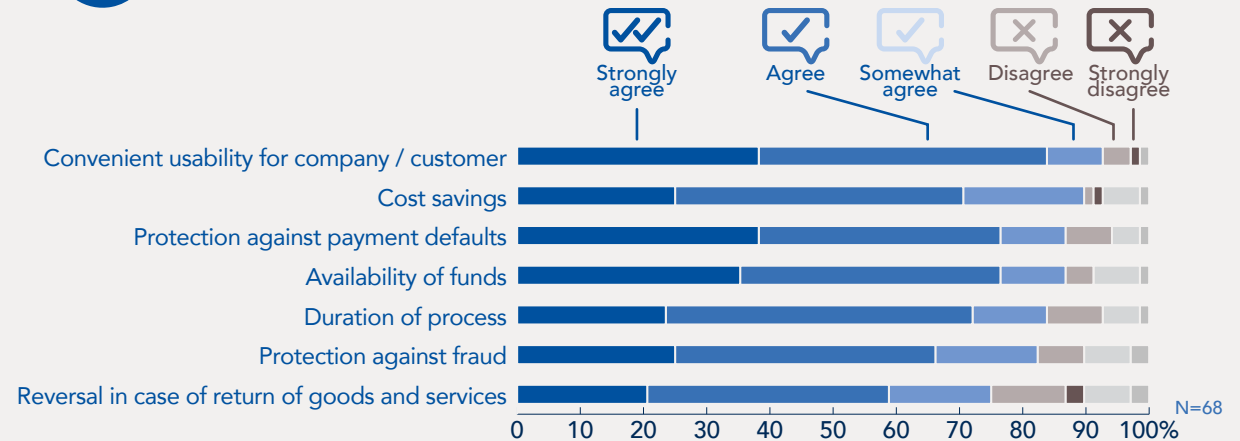
## REQUEST TO PAY IN ONLINE COMMERCE

## Key benefits

- Convenient usability for both customers and companies, availability of funds and protection against payment defaults are most strongly recognised as potential key benefits of request to pay in the online space.



Do you agree that the following points are key benefits of request to pay in the area of online commerce?



## Additional benefits



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

Payment option for non-card holders/users

Decrease of necessary direct debit limits

Multi-channel capability

Reduction of suppliers

A fair payment option for both customers and merchants

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

## REQUEST TO PAY IN ONLINE COMMERCE

“  
We are already working on the  
integration of request to pay  
into our online shop.

We believe it makes a lot of  
sense in that context.”



**Dr. Thomas Krabichler**  
Senior Manager Treasury,  
MediaMarktSaturn Retail Group

“  
Request to pay could play an important role  
in further improving the customer's payment  
experience in online commerce if the following  
pre-requisites are met:

Payment service providers need to commit  
to ensuring high market penetration, i.e. all  
customers are reachable. There has to be a  
focus on customer education in order to create  
awareness of, and trust in, this new payment  
process. Request to pay will have to contribute  
to further improving and streamlining the  
reconciliation process.”

**Stefan Hölscher**  
Lead Expert Payment,  
Otto Group



REQUEST  
TO PAY  
AT THE POS/POI  
AND IN ONLINE  
COMMERCE:  
PAYMENT  
CERTAINTY



## PAYMENT CERTAINTY

## Key findings

In this section of the report, you will find the results of the EBA request to pay survey regarding the level of certainty or additional actions that a company would require for concluding the business transaction at the moment it receives the request to pay acceptance message at the POS/POI or in online commerce.

In summary:

- There are strong similarities for both use cases in the response rates – 84% for POS and 81% for online commerce – of survey participants that would require additional certainty beyond the mere request to pay acceptance. Standing at 16%, the rate of respondents that do not see a need for further certainty is even identical for both use cases.

- There is, however, a notable difference in the type of certainty preferred for each use case:
  - For POS/POI, a clear majority of respondents (61%) would prefer to get an immediate confirmation at the POS/POI terminal of the receipt of the related instant payment while a minority of 23% would require a payment guarantee provided by a service provider.
  - For online commerce, the picture is a bit more balanced, with 44% of respondents indicating that they would require the immediate triggering of an instant payment while 37% would prefer a payment guarantee provided by a service provider.
- When zooming in on the type of goods and services sold online, one can see that the respondents' preference slightly shifts from payment guarantee to instant payment if the goods cannot be exchanged or if the services are for immediate consumption.

Payment certainty is crucial and more important than actually having the money in the account.

**Dr. Thomas Krabichler**  
Senior Manager Treasury,  
MediaMarktSaturn Retail Group



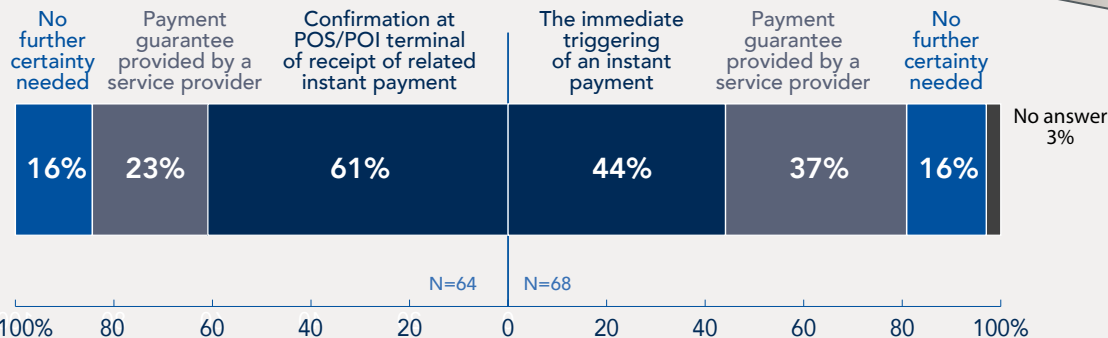
## PAYMENT CERTAINTY

Required level of payment certainty:  
POS vs. online 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?



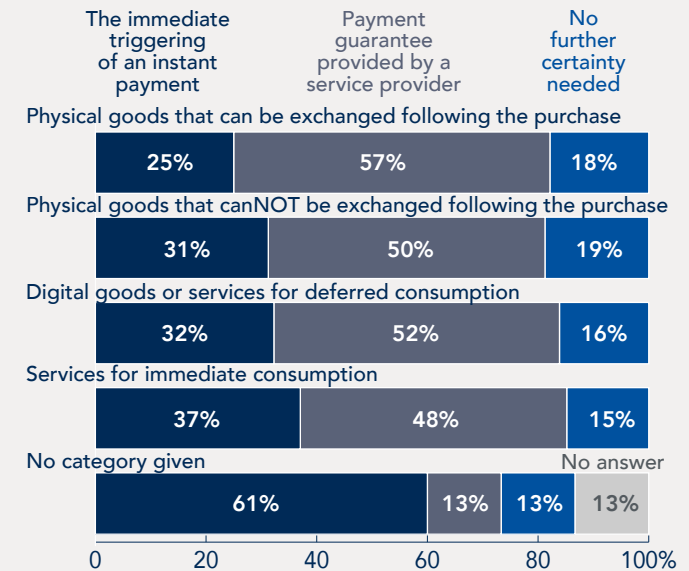
Use Case  
**Point of Sale**



Use Case  
**Online commerce**



Online commerce: types of goods/services sold online – level of certainty / additional actions required to conclude the business transaction



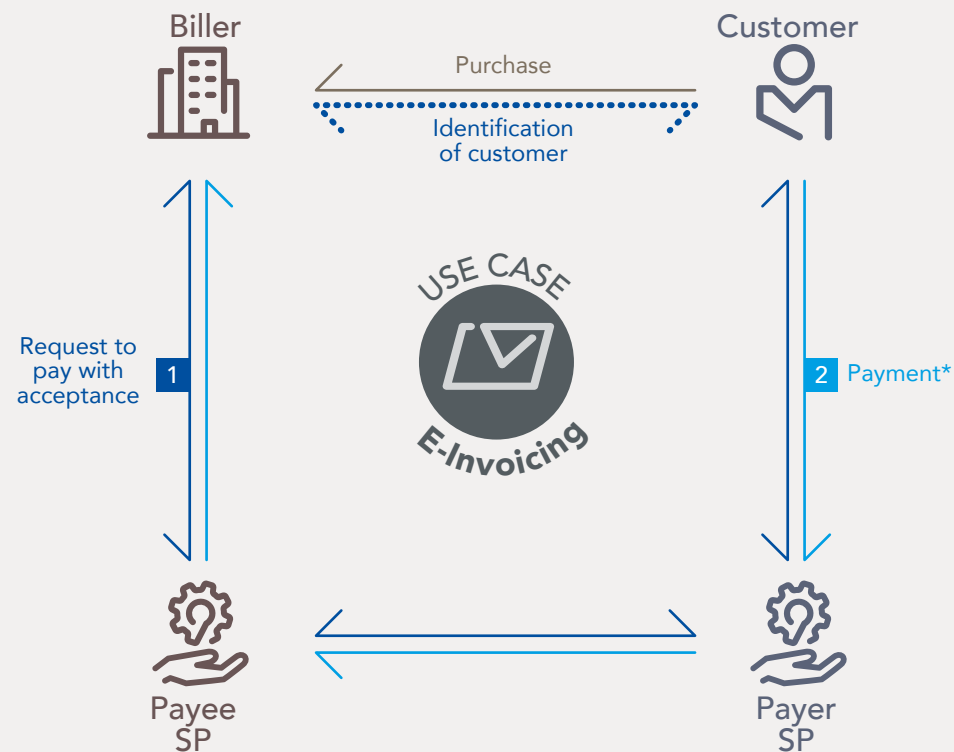




## REQUEST TO PAY IN E-INVOICING

## Use case description

- › The biller initiates the request to pay, for example from the ERP system or by providing his customer with an invoice carrying a QR code.
- › The service provider (SP) authenticates the biller and communicates the request to the customer's service provider, which confirms to the biller's service provider that the customer is known and the invoice will be presented.
- › The customer may only check and accept the request at a later moment than the time of receipt.
- › The acceptance is passed on, so the biller knows only seconds later that its request has been accepted **1**.
- › The payment may follow immediately or at a later stage depending on the due date of the invoice and the agreed arrangements **2**.



\* provided the Request to Pay SPs are also the payment service providers of customer and biller respectively

## REQUEST TO PAY IN E-INVOICING

## Key findings

In this section of the report, you will find the results of the EBA request to pay survey regarding the use of request to pay in the area of e-invoicing.

In summary:

- › Roughly two thirds of respondents who replied to this use case represent corporates that send cross-border invoices across Europe.
- › 91% of respondents working for companies that regularly send invoices across borders can imagine using request to pay as part of the invoicing process; while 20% only somewhat agree with that statement, it should be noted that disagreement stands very low, at 2%.
- › Convenient usability for the payer and convenience of reconciliation are identified as the major benefits that could result from the use of request to pay in e-invoicing.
- › 94% of respondents would be interested 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.

- › 66% of respondents agree that it would be important for the request to pay to allow, for relevant use cases or situations, that the amount can be modified by the payer.
- › Regarding other invoice parameters that should be subject to modification by the payer in certain use cases or situations, respondents most often indicate the due date or payment execution date.
- › When asked about factors that would make request to pay successful in e-invoicing, respondents mention, among other things, an alignment with existing e-invoicing standards and ongoing harmonisation efforts.

**We believe it would be beneficial to not only think about harmonising payments at a pan-European - or even global - level, but to also consider standardising invoices. On that topic, we would be interested in a solution that would allow combining e-invoicing with request to pay.**

**Jörn Kollenberg**  
Senior Manager Treasury,  
CLAAS





## REQUEST TO PAY IN E-INVOICING

## Relevance of use case

- 91% of respondents can imagine using request to pay as part of their invoicing process.
- This total figure remains identical if one only counts the responses of organisations that regularly send invoices across borders, but the percentage of respondents who strongly agree goes up from 33% to 40%.
- 59% of respondents to the e-invoicing use case work for corporates that regularly send invoices across borders within Europe.



## Missing success factors

**What else would be needed to make request to pay successful in the area of e-invoicing?**

Data transparency and security

Alignment with existing e-invoicing standards (EN16931) and ongoing harmonisation efforts at process and solution level

Banking apps should support access to external e-invoices

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

Uniform pan-European solution/experience

High market penetration (PSPs, merchants, customers)

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

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

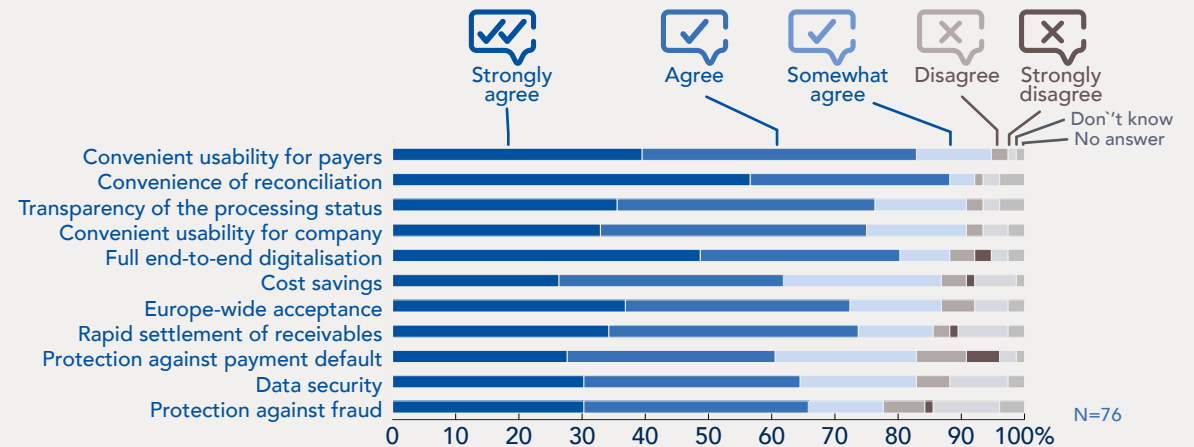
## REQUEST TO PAY IN E-INVOICING

## Key benefits

- Respondents agree or somewhat agree that convenient usability for the payer (95%) and convenience of reconciliation (92%) are major benefits.



Do you agree that the following points are key benefits of request to pay in the invoicing process (receivables)?



## Additional benefits



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

*Puts an end to the cumbersome handling of direct debit mandates*

*Decrease of payment reminders and related checks as well as of refused collections*

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"*

## REQUEST TO PAY IN E-INVOICING

## Transportation of invoicing data or invoice with the request to pay

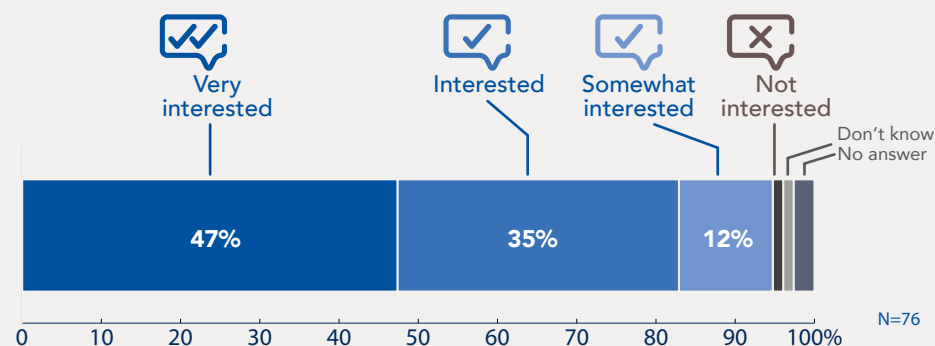
- 94% of respondents would be interested in having the e-invoice/data/link transported with the help of the request to pay.

Combining the request to pay with the e-invoice already mandatory in the B2G space would make the invoicing and reconciliation process much more efficient.

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



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?



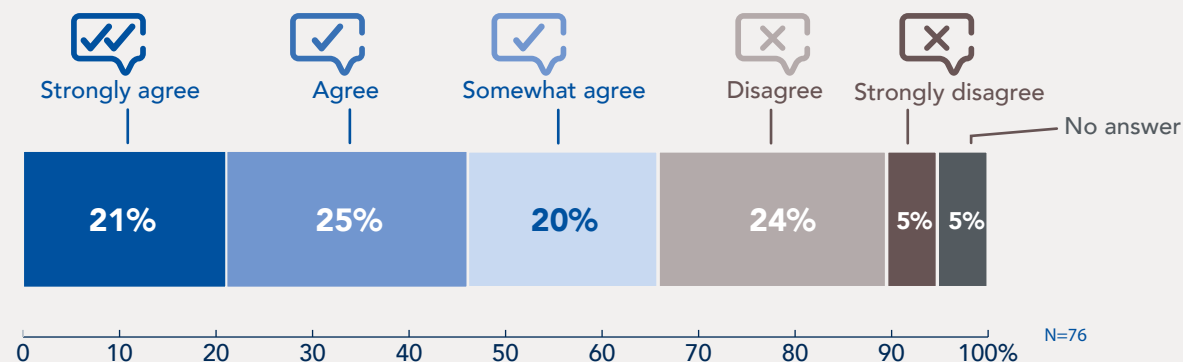
## REQUEST TO PAY IN E-INVOICING

## Allow payer to modify amount?

- 66% of respondents agree or somewhat agree that it would be important to allow that the amount can be modified by the payer.
- For recurring payments, the corresponding rate stands at 75% for respondents from companies that request recurring payments from their customers today (see corresponding question for recurring payments, p. 55).



It would be important for the request to pay to allow, for relevant use cases or situations, that the amount can be modified by the payer.



## Allow payer to modify other parameters?

Both for recurring payments and for e-invoicing, free-text answers either supported one of the below positions or directly listed one or more of the parameters on the right:

### No modifications should be allowed...

...because they hamper reconciliation / require exception-handling

Payer should request a new invoice instead

### Modifications should/could be allowed...

...for certain parameters

...within a set frame or range / based on preset choices



Which other invoice parameters should be subject to modification by the payer in certain use cases or situations?

1. Due date / payment execution date
2. Remittance information / references, including provision of comment in case of amount change
3. Selection of account number of the payer (e.g. in case a consumer holds several accounts with the same PSP) or change of account
4. Payment instrument (e.g. SCT vs. SCT Inst)

## REQUEST TO PAY IN E-INVOICING

It would be important that request to pay allows the payer to modify the amount in certain instances. To give an example: for fashion retail in online commerce, returns are the rule. However, often customers only return part of the order and, consequently, only pay for the goods they retain.

**Stefan Hölscher**  
Lead Expert Payment,  
Otto Group



It would be helpful if the request to pay exchange would allow transporting information relevant to the transaction underlying the payment. For us, it would be particularly relevant to transport information on guarantees.

**Jörn Kollenberg**  
Senior Manager Treasury,  
CLAAS





REQUEST  
TO PAY  
IN CASE OF  
RECURRING  
PAYMENTS

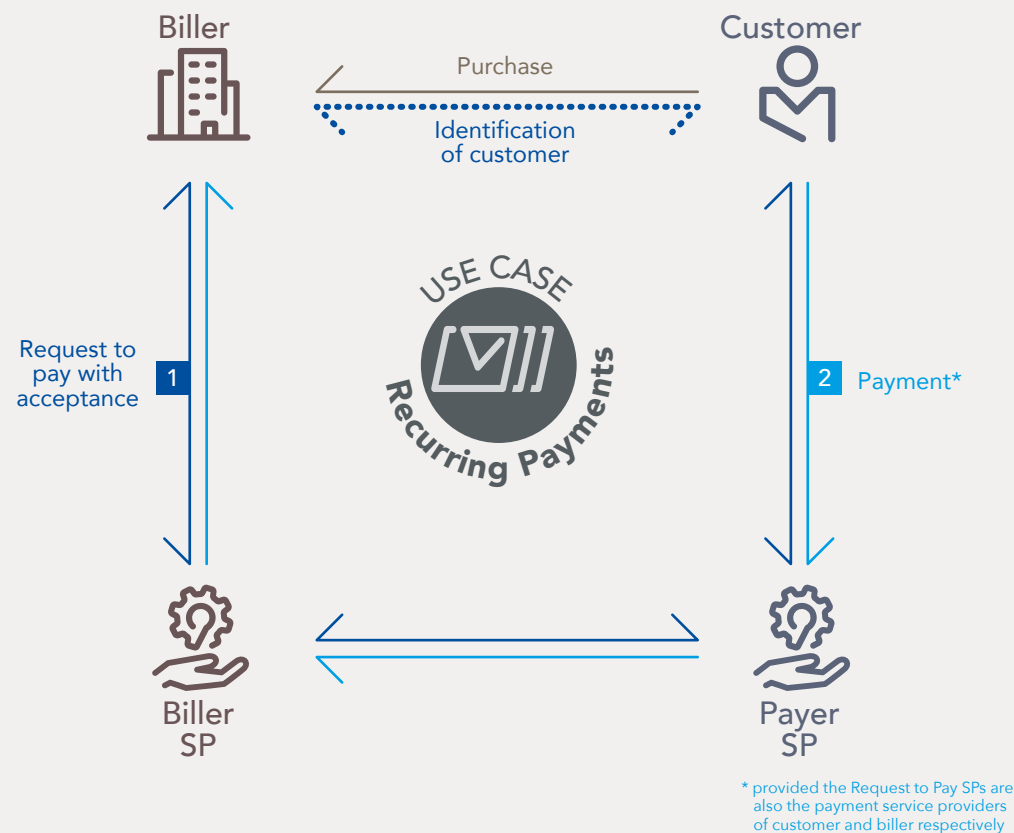
Year	Age	Annual Savings	Cumulative Savings	Monthly Savings Goal
23	47			
24	48			
25	49	€2,455	€2,455	€205
26	50	€2,779	€5,234	€232
27	51	€2,857	€8,091	€239
28	52	€2,943	€11,034	€246
29	53	€3,031	€14,065	€253
30	54	€3,120	€17,185	€260
31	55	€3,216	€20,391	€267
32	56	€3,312	€23,703	€274
33	57	€3,411	€27,114	€281
34	58	€3,514	€30,628	€288
35	59	€3,619	€34,247	€295
36	60	€3,728	€37,975	€302
37	61	€3,840	€41,815	€309
38	62	€3,955	€45,769	€316
39	63	€4,073	€49,842	€323
40	64	€4,194	€54,036	€330
41	65	€4,318	€58,354	€337
42	66	€4,445	€62,799	€344
43	67	€4,575	€67,374	€351

## REQUEST TO PAY IN RECURRING PAYMENTS

## Use case description

Different implementation models and degrees of automation are conceivable:

- In the most basic use case, the biller would initiate a request to pay for each recurring payment, which would be sent to the customer for acceptance via the biller's and the customer's respective service providers (SPs). Each request to pay would be individually accepted by the customer **1** prior to the initiation of the payment, which could follow immediately or at a later point in time, depending on the due date **2**.
- The biller could also set up a process at the beginning of the contract term that would bundle all request to pay instances into one request and release it in advance for one-off acceptance by the customer **1**. Alternatively, the biller could automatically send a request to pay for each recurring payment, which would trigger an equally automated acceptance message by the customer **1**. This acceptance would be followed by an automatic initiation of the related payments at the respective due times **2**. It should be noted that this fully automated approach may only work for fixed amounts.
- This fully automated request to pay model could also be set up for a pre-defined sequence of recurring payments and/or up to a configured maximum payment amount only. If that limit is reached, a new request to pay is presented by the customer's SP to the customer for acceptance **1**.
- Technically, the request to pay could be configured so that it allows the customer to modify the amount of each recurring payment as part of the acceptance process.





## REQUEST TO PAY IN RECURRING PAYMENTS

## Key findings

In this section of the report, you will find the results of the EBA request to pay survey regarding the use of request to pay in the case of recurring payments.

In summary:

- 67% of respondents for this use case request recurring payments from their customers today. For the following questions in this section (except for questions allowing free-text answers), only the answers of this sub-group have been taken into account.
- Top benefits identified for this use case include full end-to-end digitalisation and convenient usability for customers.
- 85% of respondents would prefer more flexible alternatives rather than having to send a request to pay for each recurring payment event. They would welcome, for instance, the possibility to determine the number of recurring invoices for which a once-for-all approval is given or to set a default approval for any invoice with an identical amount or up to a certain amount.
- There is strong agreement (87%) for the need of a bulk functionality for the handling of request to pay messages by the payee.
- While some respondents categorically reject the possibility to allow any changes to parameters set in the invoice, others see a benefit in allowing changes to certain elements or within a set frame or range. A majority of respondents (75%) support that their customers should be allowed to modify the amount (although 13% of these respondents only somewhat agree).
- Respondents are more reluctant to allow the payer to modify other invoice details than the amount: of the 64% indicating their support for this option, 24% only somewhat agree. Aside from the payment amount, respondents see the due date or payment execution date as the main parameter that the payer should be allowed to change.
- Asked about other factors that would make request to pay successful in recurring payments, respondents mostly mention functionality that would further help to ensure standardised, fully automated and highly integrated processes.

Request to pay could allow evolving from a scheduled cycle of generating invoices to a model of collecting payments as you go: once you hit a certain amount in payments due, you collect.



**Shriyanka Hore**  
Director, Global Product  
Strategy, Oracle  
Corporation UK Ltd



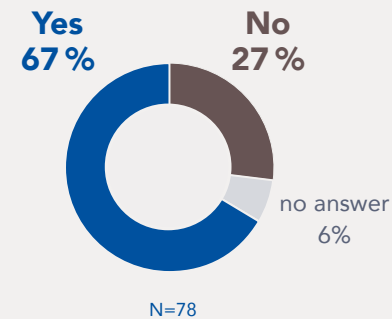
## REQUEST TO PAY IN RECURRING PAYMENTS

## Relevance of recurring payments

- 67% of respondents request recurring payments from their customers today.



Does your company request recurring payments from your customers today?



## Missing success factors



What else would be needed to make request to pay successful in the context of recurring payments?

*Liability of the payee's PSP in case of malicious actions by the payee*

*A fallback mechanism or retry in case the funds are not present*

*Possibility to automatically accept the request to pay if the amount stays under a certain threshold*

*Coverage of recurring payments with varying frequency*

*Inclusion of invoice reference, creditor entity and customer reference*

*A mandate-like set-up, where both payee and payer can view, cancel or modify the request to pay at any time with agreement from both parties*

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

*Uniform pan-European solution/experience*

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

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

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

## REQUEST TO PAY IN RECURRING PAYMENTS

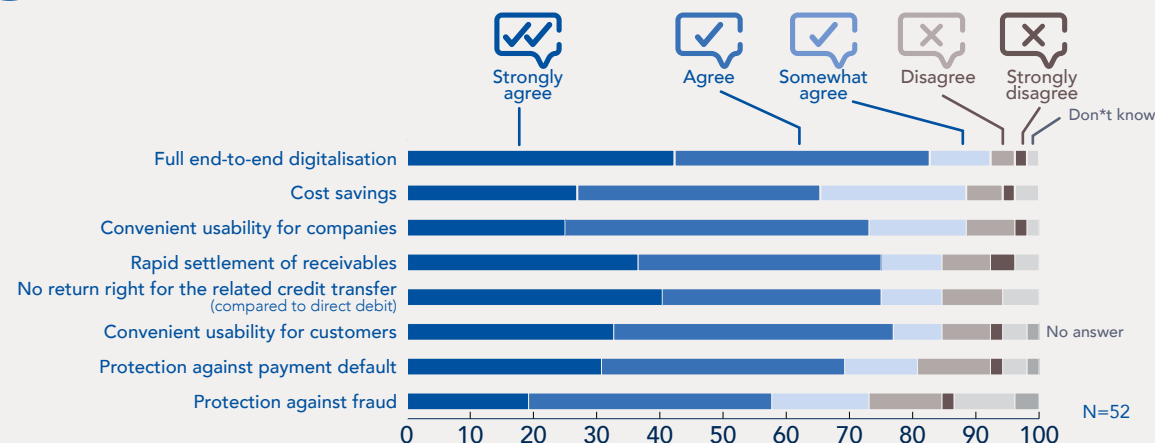
## Key benefits

- Full end-to-end digitalisation and convenient usability for both customers and companies are seen as major benefits by respondents from companies that request recurring payments from their customers today.

The graph on the right only reflects responses from companies that request recurring payments from their customers today.



Do you agree that the following points are key benefits of request to pay in the area of recurring payments?



## Additional benefits



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

More control over the approval of any debits to the payee's account compared to direct debits

Possibility to follow up on unpaid direct debits with a request to payment

Legal protection of payee against any debiting in case of a payer's insolvency

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

## REQUEST TO PAY IN RECURRING PAYMENTS

## One-time procedure for several recurring invoices?

- 85% of respondents from companies that request recurring payments from their customers today see a benefit in the possibility to determine e.g. the number of recurring invoices for which a once-for-all approval is given or to set a default approval for any invoice with an identical amount or up to a certain amount.

The graph on this page only reflects responses from companies that request recurring payments from their customers today.



Would you prefer a dedicated request to pay action prior to each invoice payment or do you see a benefit in the additional availability of a one-time procedure for a certain number of recurring invoices?



15 %

There should be a request to pay prior to each invoice payment



85 %

There should be, in addition, a possibility to set different parameters, e.g. to determine the number of recurring invoices for which a once-for-all approval is given or to set a default approval for any invoice with an identical amount or up to a certain amount

N=52



From the perspective of companies collecting recurring payments via SEPA Direct Debit (SDD), we currently do not regard request to pay as a viable alternative. SDD is a very convenient payment method for both payers and payees. Request to pay, however, at this point only allows triggering a one-off credit transfer and the payment is subject to the payer pushing the button.

Request to pay might offer a solution to remediate failed SDDs, e.g. in case a payment could not be collected due to lack of funds on the account of the payer. It has to be pointed out though that the number of failed SDDs in the Netherlands is relatively low.

**Michel Dekker**

Chair, Verenigde Groot Incassanten (VGI)

## REQUEST TO PAY IN RECURRING PAYMENTS

## Need for bulk functionality

- 87% among those who issue recurring payments today see a need for a bulk sending functionality.

The graph on this page only reflects responses from companies that request recurring payments from their customers today.



Do you see a need for a bulk functionality between the payee and its service provider?

Yes  
87 %



No  
11 %



2 % No answer

N=52

The ability to submit requests to pay in bulks is an absolute must for our Treasury.

**Norbert Hambloch**  
Head of Treasury,  
STRABAG-PFS



## REQUEST TO PAY IN RECURRING PAYMENTS

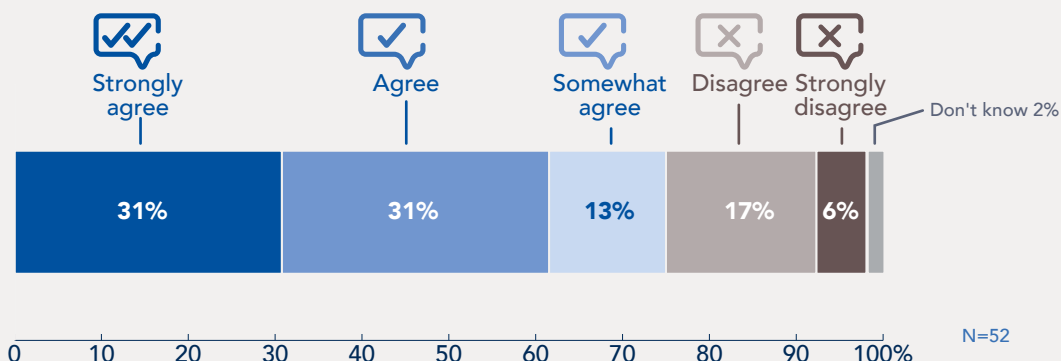
## Allow payer to modify amount of each recurring payment?

- 75% of respondents representing companies that request recurring payments from customers today agree or somewhat agree that it could be important to allow that the amount of each recurring payment can be modified by the payer.

The graph on the right only reflects responses from companies that request recurring payments from their customers today.



Do you agree that it could be important for the request to pay to allow, for relevant use cases or situations, that the amount of each recurring payment can be modified by the payer?



“The possibility to change the amount when accepting the request for a recurring payment could be very valuable. Customers should be able to indicate the reason for the change, for example in case of a rent reduction.”

**Norbert Hambloch**  
Head of Treasury,  
STRABAG-PFS



“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.”

**Verena Westrup-Alfermann**  
Head of Credit Management, CLAAS



## REQUEST TO PAY IN RECURRING PAYMENTS

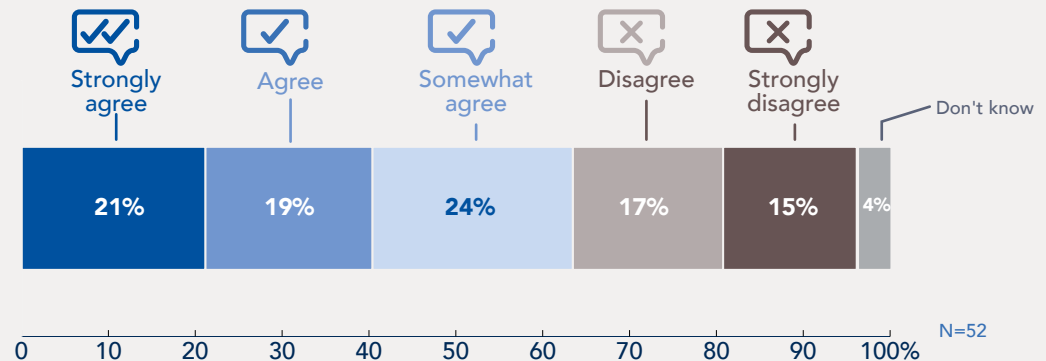
## Allow payer to modify other parameters?

- 64% of respondents representing companies that request recurring payments from customers today agree or somewhat agree that it could be important to allow that invoice details other than the amount can be modified by the payer.

The graph on the right only reflects responses from companies that request recurring payments from their customers today.



Do you agree that it would be important for the request to pay to allow, for relevant use cases or situations, that other parameters than the amount can be modified by the payer?



## Modification of which other invoice parameters?

Similar input on this question was provided both for e-invoicing and recurring payments. Please turn to [p. 46](#) for further details.

Both for recurring payments and for e-invoicing, free-text answers supported one of the below positions or directly listed one or more parameters (see [p. 46](#)):

**No modifications should be allowed...**

*...because they hamper reconciliation / require exception-handling*

*Payer should request a new invoice instead*

**Modifications should/ could be allowed...**

*...for certain parameters*

*...within a set frame or range / based on preset choices*

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## IMPRINT

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