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SEPA Request-to-Pay (SRTP) Scheme: Status Update to the June 2025 Meeting of the Euro Retail Payments Board (ERP)

1 Background

The version 4.0 of the SRTP scheme rulebook was published on 29 November 2024 and focused on the need to simplify and clarify the SRTP scheme, remove as much as possible undue entry barriers and keep it stable.

A fourth version of the related SRTP scheme rulebook Risk Management Annex (RMA) was developed and approved in May 2025.

At the beginning of this year, the SRTP Task Force (SRTP TF) agreed on the simplification of the homologation process and on the way to implement an API test toolbox. The objective is now to implement these changes as soon as possible.

So far, the EPC received five adherence requests and to date, three applicants have been successfully homologated and were published in the Register of Participants.

Three Referenced Technical Solution Providers (RTSPs) have been duly homologated and are listed on the EPC website.

The EPC was informed that some communities are planning to join the SRTP scheme in 2025 and 2026.

2 Next steps

The Homologation Body has been informed about the approved simplification of the homologation process and the way to implement it is currently being discussed.

After which, the EPC will communicate about this simplified process and launch actions to foster adherences.

The Implementation Guidelines and the API specifications related to version 4.0 of the SRTP scheme rulebook will be published in the coming weeks.

At the end of the year, the EPC Directory Service (EDS) will be implemented for the SRTP scheme. Since the main changes included in the fourth version of the SRTP scheme rulebook are related to the optionalities and options which selection requires the use of the EDS, the SRTP TF suggested to wait for the availability of the EDS for the SRTP scheme participants before publishing a new version of this SRTP scheme rulebook Clarification Paper that will describe this process.

A new SRTP scheme maintenance cycle will not be launched for the moment in order to keep the scheme stable for a while. Next year, the SRTP TF will re-evaluate the need to launch a new cycle.