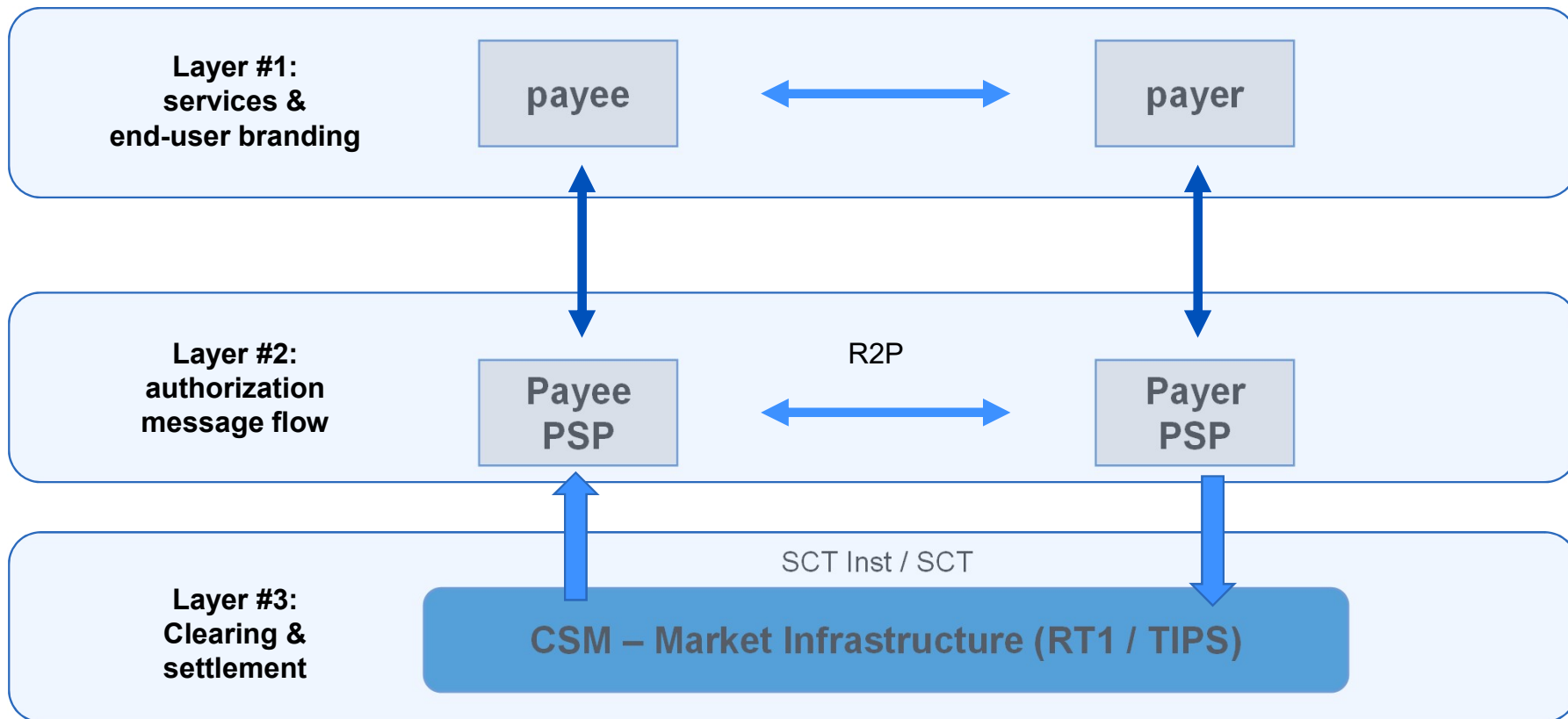# 4 corner model as the basis for pan-European solutions

PSPs compete on service levels, user experience: not infrastructure

R2P Service - Sneak preview

Closed User Group

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Basic Approve Now and Approve Later

0. Contract for services

1. Payee initiates request to its PSP

2. Payee-PSP sends the request

3. Payer-PSP confirms it can present the request

4. Payer-PSP presents the request for approval

5. Payer approves the request

6. Payer-PSP sends the approval

7. Payee-PSP informs the Payee

8. The payment is initiated on due date

⓪

| Payee | Contract for goods/services | Payer |

① ↓ ↑ ⑦   ④ ↑ ↓ ⑤

Payee-PSP

Payer-PSP

② Request to pay (pain.013)

R2P scope

Confirm (pain.014) ③

Approve (pain.014) ⑥

Pay (SCT or SCT Inst) ⑧

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