



# Request for Payment (RFP) Customer Experience Work Group – Market Practices

*Consumer to Business (C2B) Bill Payment*

## Introduction

The purpose of the following document is to establish market practices which promote a consistent end-customer experience for both senders and receivers of requests for payment (RFPs). While these market practices specifically consider the consumer-to-business bill payment use case, some may be extrapolated to other use cases to the extent applicable. The primary audience for this document is financial institutions and service providers sending and receiving RFPs through the FedNow® Service, but this document may also be relevant to billers and other industry stakeholders.

The market practices described in this document were developed by a cross-industry work group convened by the Federal Reserve Banks to help address the industry challenge of inconsistent RFP user experiences. Subject matter experts and leaders from across the industry developed the market practices to support a consistent end-customer experience for receiving and sending RFPs.

Multiple sections of this document concentrate on certain data elements of the ISO® 20022 pain.013 (Request for Payment) and pain.014 (Request for Payment Response) messages. These sections address how an RFP should be populated, how it should be presented, and options presented for a response. Note that this document does not include practices for every data element in the messages, but rather is intended to focus on those required and optional elements where consistency in usage is most impactful to the end-customer experience. These market practices also provide details on topics such as enrolling, notifying and educating end customers. See the Additional Resources section below to review the FedNow Service ISO 20022 message specifications and other related documentation.

These market practices are not intended to result in mandates or regulations and do not establish any legal status, rights or responsibilities. Further, these market practices are not intended to define or imply liabilities, create legal definitions, or create or satisfy regulatory or reporting requirements. While sharing and using the market practices throughout the industry is encouraged, any adoption of the market practices is voluntary at the discretion of each individual entity.

# Additional Resources

- View the list of organizations participating in the Request for Payment (RFP) [\*\*Customer Experience Work Group\*\*](#).
- Find FedNow ISO 20022 educational webinars and articles in the [\*\*Technology Tower on FedNowExplorer.org\*\*](#).
- Access message specifications and accompanying implementation guides on the [\*\*Federal Reserve Financial Services portal \(Off-site\)\*\*](#) under the FedNow Service. Users need a MyStandards® account, which can be created on the SWIFT website.
- Check compliance of your messages with the FedNow Service ISO 20022 implementation guidelines and access test use cases and sample messages on the FedNow ISO 20022 Readiness Portal, hosted on the [\*\*MyStandards platform \(Off-site\)\*\*](#).
- Review requirements for implementing and using the FedNow Service in the [\*\*Operating Circular 8 and Operating Procedures\*\*](#).
- Learn more about how billers can assess whether their customers are able to receive RFPs prior to sending them in the [\*\*FedNow Service Zero-dollar RFP ISO® 20022 Market Practice Guide\*\*](#).

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# I. Definitions

**C2B:** A consumer-to-business transaction where, in the case of bill pay, an individual makes a payment to a business.

**Payee:** The end customer of the Sender FI sending the RFP. In the ISO 2022 standards referenced below, the payee is the Creditor. In the case of C2B bill pay, the Payee is usually the biller.

**Payer:** The end customer of the Receiver FI receiving the RFP. In the ISO 2022 standards referenced below, the Payer is the Debtor. In the case of C2B bill pay, the Payer is usually the biller’s customer.

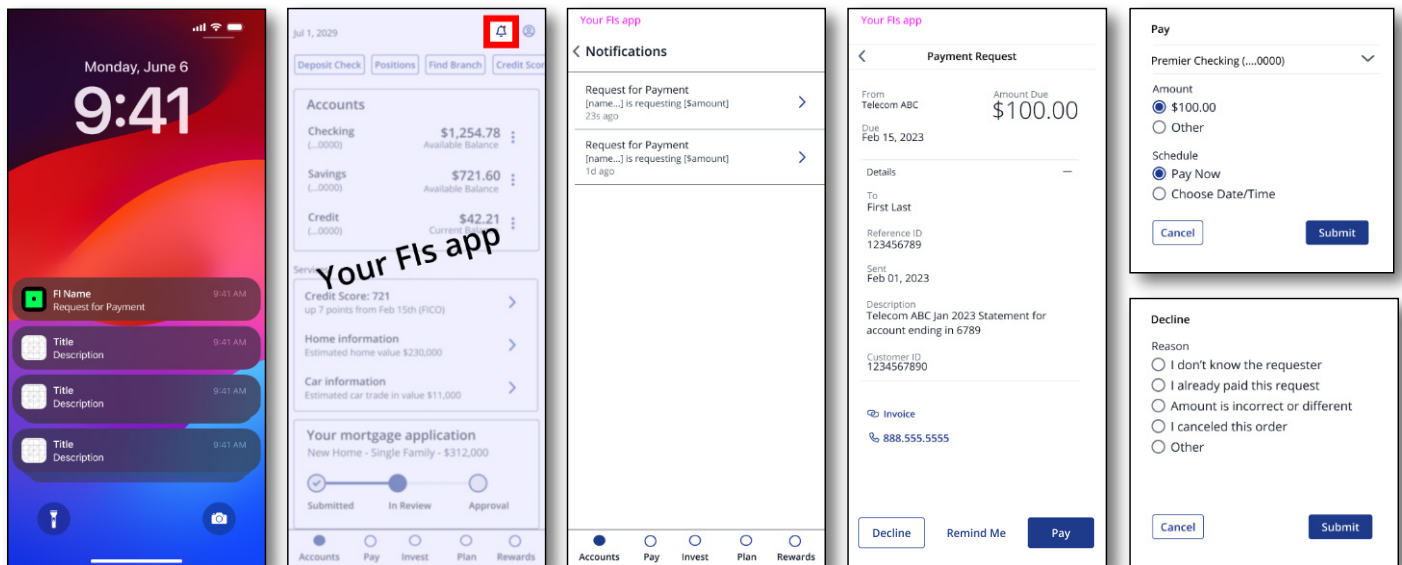
**Request for Payment (RFP):** A Nonvalue Message which allows a FedNow Participant or its end customer to request a payment from another Participant’s end customer.

**RFP Receiver Financial Institution (FI):** The FedNow Participant receiving an RFP on behalf of its end customer. In the ISO 2022 standards referenced below, the RFP Receiver FI is the Debtor’s Agent.

**RFP Sender Financial Institution (FI):** The FedNow Participant initiating an RFP on behalf of itself or its end customer. In the ISO 2022 standards referenced below, the RFP Sender FI is the Creditor’s Agent.

# II. Example RFP User Experience

These images are for illustrative purposes only. The Federal Reserve Banks are not developing a mobile application or any interface between a bank and its customer or setting standards for the development of such applications.



## III. Enrollment in RFP

### Biller Enrollment

Financial institutions enabled to send requests for payment should conduct appropriate due diligence on business customers before enabling billers to initiate requests for payment.

RFP Sender FIs should provide billers with a convenient and consistent method of data capture to populate RFP messages (see Section III below).

Before sending the first RFP to a customer (Payer), RFP Sender FIs should validate the ability of the Payer's account to receive and respond to RFP messages (e.g., through the use of a zero-dollar RFP or other means). If a Payer's account is determined to not be enabled to receive RFP messages, the RFP Sender FI may attempt to validate again in the future.

### Customer Enrollment

Financial institutions supporting requests for payment should automatically enable customers enrolled in online or mobile banking to receive an RFP, assuming they meet any additional criteria established by the RFP Receiver FI. Receiver FIs should offer the ability for consumers to opt out of receiving RFPs from certain billers while still receiving them from others, and provide customers the option to opt out of receiving RFPs altogether.

To the extent an RFP Receiver FI supports a service allowing end customers to pre-authorize the acceptance of RFPs and sending of corresponding credit transfers on the customers' behalf, the RFP Receiver FI should maintain a separate process for customer enrollment in that service.

In the context of C2B bill pay RFP, customers also need to indicate a preference to receive RFPs directly with the biller and provide the biller with the routing and account numbers needed for RFP delivery (note: This information may already be on file with the biller). Billers should notify customers that all individuals with access to the enrolled bank account will also have access to the RFPs delivered to that account (e.g., joint account holders).

Billers/FIs who choose to enable the capability should inform and educate customers about the potential updates they may need to make. For example, customers may need to change their payment methods previously set up with the biller, such as ACH debit or card payment to RFP/credit push, and they may also need to indicate preferences for paperless billing.

Before offering request for payment functionality to customers, financial institutions should also develop and share customer education materials to raise awareness about RFP, including benefits and potential risks to customers. Education should also include information about how to report suspicious activity (e.g., Payer does not recognize the biller that is requesting payment).

## IV. Populating an RFP (pain.013) message (to be completed by the Payee/Creditor or RFP Sender FI/Creditor’s Agent)

<p>pain.013 data source (message element) <i>Access the FedNow ISO 20022 Readiness Portal</i></p>	<p>FedNow ISO 20022 Standard</p>	<p>Market Practice(s) for C2B</p>
<p>Creditor Name</p>	<p>Required</p>	<p>The Creditor Name should be systematically populated by the Sender FI, based on pre-established guidelines or processes maintained by the Sender FI. The name must adhere to specific criteria established by the Sender FI and be recognizable to the Payer. The Payee (biller) should not have the ability to alter the name in each RFP, but rather follow an established process for making amendments with its FI, should a business name require a change. The Payee should work with their FI to confirm that the populated name is clear, consistent and easily identifiable to the Payer.</p>
<p>Ultimate Creditor Name</p>	<p>Optional</p>	<p>The Ultimate Creditor field is designed to accurately identify the true beneficiary of the payment, on behalf of whom the creditor requests the payment. For example, a corporate branch that receives payments through its head office.</p>
<p>Debtor Name</p>	<p>Required</p>	<p>The Debtor Name should be populated by the Payee (biller) with the name of the account holder they have on file.</p> <p><b>Note:</b> The name populated by the Payee may not be an exact match for the name of the account holder at the Receiver FI. For example, a bill for household utilities may be in the name of a spouse or roommate.</p>
<p>Ultimate Debtor Name</p>	<p>Optional</p>	<p>Ultimate Debtor may be present if the Debtor is paying on behalf of an ultimate party that owes an amount of money to the (Ultimate) Creditor, e.g., head office of a corporate paying for a branch.</p>
<p>Instructed Amount</p>	<p>Required</p>	<p>The Payee should generally populate the Instructed Amount with the current billing period amount due.</p> <p>For bills that have multiple “amounts due,” until additional amount elements become available in the ISO message specifications, the payee should populate the instructed amount with the most relevant balance for that particular type of bill.</p> <p><i>Other amounts due could be presented in the future, once these are supported in the ISO 20022 pain.013 specification (e.g., minimum due amount, outstanding balance, principal/interest/escrow, etc.).</i></p>

<p><b>pain.013 data source (message element)</b>  <a href="#">Access the FedNow ISO 20022 Readiness Portal</a></p>	<p><b>FedNow ISO 20022 Standard</b></p>	<p><b>Market Practice(s) for C2B</b></p>
<p>Amount Modification Allowed</p>	<p>Required</p>	<p>ISO rule: If set to “True,” then the Debtor may instruct payment for an amount different than indicated in the request for payment (Instructed Amount). If set to “False,” then the Debtor should instruct payment for the exact amount as indicated in the request for payment (Instructed Amount).</p> <p><b>Note:</b> If set to True, the Payer is allowed to pay an amount less than or more than the requested amount, which therefore could potentially result in a credit balance on the account.</p>
<p>Requested Execution Date</p>	<p>Required</p>	<p>The Requested Execution Date should be populated with the same date that appears on the bill statement/invoice presented to the Payer.</p> <p><b>Note:</b> Creditor has the choice to set Requested Execution Date or Date and Time. If Date only is selected, the payment should be executed by 23:59:59 on that date for the Debtor (meaning, in the Debtor’s time zone). If Time is selected, seconds are required, and Time must be in 24-hour clock format and either in Coordinated Universal Time (UTC) or in local time offset against UTC.</p>
<p>Expiry Date</p>	<p>Required</p>	<p>The Expiry Date should be populated by the Payee (biller) as the date by which the Debtor must accept or reject the request for payment.</p> <p>The Expiry Date does not need to match the Requested Execution Date unless the Payee would <b>not</b> like to receive a late payment and/or wishes to apply a late fee. In that case, the RFP Expiry Date should match the Requested Execution Date, and the Payee should issue a new RFP with a new Instructed Amount, including any late fees applied.</p> <p><b>Note:</b> Creditor has the choice to set Expiry Date or Date and Time. If Date only is selected, the RFP may be acted upon until 23:59:59 on that date for the Debtor (meaning, in the Debtor’s time zone).</p>



<p><b>pain.013 data source (message element)</b>  <a href="#">Access the FedNow ISO 20022 Readiness Portal</a></p>	<p><b>FedNow ISO 20022 Standard</b></p>	<p><b>Market Practice(s) for C2B</b></p>
<p>Early Payment Allowed</p>	<p>ISO rule: If set to "True," then the Debtor may instruct payment before the date indicated in the request for payment (Requested Execution Date). If set to "False," then the Debtor should instruct payment on the date indicated in the request for payment (Requested Execution Date).</p>	<p>Billers should generally select "True" to accept an early payment in advance of the requested execution date by default unless there are other considerations where the biller determines, in its sole discretion, that early payment would not be appropriate. In those cases, the biller should select "False" so that an early payment is not received.</p>
<p>End To End Identification</p>	<p>Required</p> <p>ISO rule: If no End To End Identification is available, then "NOTPROVIDED" should be used.</p>	<p>The Payee should enter the End To End Identification Number that it has on file for the particular bill or statement. If not provided by the Payee, the Creditor's Agent FI is expected to generate the End-to-end Reference on their behalf and inform them accordingly.</p> <p><b>Note:</b> Payee may wish to include an invoice/PO number.</p>
<p>Unstructured Remittance Information</p>	<p>Optional</p> <p>ISO rule: Unstructured and Structured remittance information must not be combined.</p>	<p>If the Payee (biller) wishes to include a description, it should enter a description in the Unstructured Remittance field.</p> <p><b>Note:</b> For C2B bill pay, Unstructured Remittance Information is the preferred ISO element to use, in keeping with current industry practices, but there may be other use cases (e.g., B2B) where Structured or Related Remittance Information may be used instead.</p>
<p>Creation Date Time</p>	<p>Required</p>	<p>ISO rule: Must be Date and Time when the message is created by the FedNow Sender FI. Time must be in 24-hour clock format and either in Coordinated Universal Time (UTC) or in local time offset against UTC.</p>



<p><b>pain.013 data source (message element)</b>  <a href="#">Access the FedNow ISO 20022 Readiness Portal</a></p>	<p><b>FedNow ISO 20022 Standard</b></p>	<p><b>Market Practice(s) for C2B</b></p>
<p>Debtor Identification (Private or Organization)</p>	<p>Optional</p>	<p>The Payee should populate this with a unique customer identifier, if available.</p> <p>Billers are responsible for determining if masking certain digits is advisable (for instance, if the biller uses a social security number or other sensitive information as Debtor Identification numbers). In those cases, the digits should be masked.</p>
<p>Creditor Contact Details</p>	<p>Optional</p>	<p>The Payee should provide contact information in the Creditor Contact Details field to help reduce bill inquiry calls to Receiving FI.</p> <p>Options available in the current FedNow ISO specifications are phone number, mobile number and email address.</p>

## V. RFP notifications

Real-time notifications are a critical complementary feature to request for payment. The Receiver FI should send time-sensitive (e.g., within minutes) notifications to customers for pertinent events, including when an RFP is received.

Financial institutions generally allow customers to select their preferred form of notifications (e.g., text messages, in-app notifications, push notifications, emails, etc.). The timely delivery of notifications is dependent on the customer maintaining up-to-date digital contact information (email or mobile number) with their financial institution, as well as the method used to deliver notifications.

## VI. RFP data elements presented by the RFP Receiver FI/Debtor's Agent to Payer/Debtor

RFP is a complementary tool that billers can leverage as an additional channel to communicate with the Payer, specifically with the goal to collect payment. Billers should consider any applicable regulatory requirements related to bill payment and presentment when making decisions about this and other invoicing mechanisms.

The following market practices recommend the information Receiver FIs should present to their customers. These recommendations are based on the initial release of the FedNow Service ISO 20022 specifications. Those marked as *required* should always be presented to the Payer. *Optional* fields may be presented if relevant and if the information is available.

Data Element Presented to Payer	Presentation to the Payer: Required, Recommended or Optional	pain.013 data source (message element) <a href="#">Access the FedNow ISO 20022 Readiness Portal</a>	Market Practice(s) for C2B
From	Required	Creditor Name and/or Ultimate Creditor Name	<p>If both a Creditor Name and Ultimate Creditor Name are indicated in the pain.013, the Receiver FI should present both to the customer (e.g., "Creditor Name on behalf of Ultimate Creditor Name"), space permitting.</p> <p>If an Ultimate Creditor Name is not indicated in the pain.013, the Receiver FI should present the Creditor Name.</p>
To	Required	Debtor Name and/or Ultimate Debtor Name	<p>If an Ultimate Debtor Name is indicated in the pain.013, the Receiver FI should present the Ultimate Debtor Name.</p> <p>If the Ultimate Debtor Name is not indicated in the pain.013, the Receiver FI should present the Debtor Name.</p> <p><b>Note:</b> The name populated by the Payee may not match the name on the account at the RFP-receiving FI.</p>
Amount Due	Required	Instructed Amount	Instructed Amount should be presented to the Payer as the Amount Due.
Due Date	Required	Requested Execution Date <sup>1</sup>	<p>Requested Execution Date should be presented to the Payer as it was populated by the Payee. Payee has the option to include Date and Time, but Time should only be displayed to the Payer if the Payee has requested a time other than 23:59:59 for the Payer.</p> <p><b>Note:</b> If Time is included, it is recommended to be converted from UTC to payer's time zone when displayed to the payer.</p>

<sup>1</sup>ISO rule R4: The Requested Execution Date refers to midnight for the Debtor, e.g., an RFP with a requested execution date of Friday, October 15, 2021 should be executed by Friday, October 15, 2021 at 23:59:59 for the Debtor.

Data Element Presented to Payer	Presentation to the Payer: Required, Recommended or Optional	pain.013 data source (message element) <i>Access the FedNow ISO 20022 Readiness Portal</i>	Market Practice(s) for C2B
Reference ID#	Required	End-to-end Identification	<p>The End-to-end Identification should be presented to the Payer as a Reference ID, as it was populated by either the Payee, or the Sender FI on the Payee's behalf (see table above).</p> <p><b>Note:</b> Use of this ID will aid in reconciliation and customer service for Payer (consumer) and Payee (biller).</p>
Description	Required	Unstructured Remittance Information <sup>2</sup>	<p>If a description is included by the Payee in the Unstructured Remittance Information element, it should be presented to the Payer.</p> <p><b>Note:</b> Further information provided to the Payer will instill confidence in reason for the request.</p>
Link to Additional Information (e.g., PDF of bill)	Recommended	Electronic Address	<p>This field may be used to include a link to additional remittance information where a customer can log in to their account and see full bill details, for example.</p> <p>If included by the biller, this field should be presented to the Payer.</p>
Contact Information for Requester (e.g., biller)	Recommended	Creditor Contact Details	<p>If Payee populates this element with contact information (e.g., phone number or email address), the RFP Receiving FI should display details to the Payer as a means to direct questions about the bill to the biller.</p>
Date Sent	Optional	Creation Date Time	<p>Optional, since notification of the RFP (email, SMS, etc.) will already contain the date/time sent.</p>
Customer ID Number at the Payee (Biller)	Optional	Debtor Identification (Private or Organization)	<p>If a Debtor Identification Number is indicated in the pain.013, it should be presented to the customer as it was populated by the Payee.</p> <p><b>Note:</b> This information is more important to the Payee, for Payee reconciliation purposes.</p>

<sup>2</sup>ISO rule R14: Unstructured and Structured Remittance Information must not be combined.

## VII. RFP response options presented by the RFP Receiver FI/Debtor’s Agent to Payer/Debtor

An RFP may be rejected by the Receiver FI for reasons outlined in the ISO 20022 message specifications and reason codes. This section contains market practices for the Receiver FI to follow for RFPs it presents to its customers, allowing the Payer to accept or reject.

When an RFP is received, Payers should be presented with the option to pay or decline. Receiver FIs may also provide additional options to the Payer, such as “Not now,” “Remind me later,” “Request more information,” etc. FIs may wish to indicate that choosing to decline an RFP does not erase any debts owed to the biller, but rather indicates that the customer is declining to pay through an RFP.

If the Payer selects “Pay,” the Payer should then be presented with the opportunity to confirm the amount to be paid.

If the Payee has indicated that it will accept an amount other than the Instructed Amount (by selecting “True” under Amount Modification Allowed in the pain.013 message), the Receiver FI should present the Payer with the option to modify the amount to be paid.

If the Payee has indicated that it will not accept an amount other than the requested amount, the RFP Receiver FI should not allow the amount to be modified, and the Payer must confirm the amount to be paid or decline the RFP.

If the Payee has indicated that it will accept payment on a date other than the Requested Execution Date (by selecting “True” under Early Payment Allowed in the pain.013 message), the Receiver FI should present the Payer with the option to select the desired payment execution date which should default to the due date indicated by the biller in their initiation of the RFP, and not exceed the expiry date indicated by the biller in the RFP.

If the Payee has indicated that it will not accept payment on a date other than the Requested Execution Date, the Payer must confirm the payment date given or decline the RFP.

If a Payer selects “Decline,” the Receiver FI should present clear and simple options to customers to indicate the reason for the decline, which can be tied back to a reason code from the StatusReason1Code set and sent back to the Payee in the RFP response message (pain.014). (Note: Other reason codes may be selected by the Receiver FI if the FI rejects the RFP without presenting it to the end customer.)

Code Value	Code Name <i>Access the ISO 20022 External Code Set</i>	Code Definition	Market Practice for C2B
AM09	WrongAmount	Amount received is not the amount agreed upon or expected	<p>Payer should be presented with an option to select a response such as, “Amount is incorrect or different from expected.”</p> <p><b>Note:</b> It is recommended, if possible, to provide the expected amount in Additional Information.</p>

Code Value	Code Name <i>Access the ISO 20022 External Code Set</i>	Code Definition	Market Practice for C2B
APAR	AlreadyPaidRTP	Request to pay has already been paid by the Debtor	<p>Payer should be presented with an option to select a response such as, "I already paid this request."</p> <p>If the customer already made the payment, then it's recommended to provide the completed payment reference in Additional Information.</p>
BE05	UnrecognisedInitiating-Party	Party who initiated the message is not recognized by the end customer	<p>Payer should be presented with an option to select a response such as, "I don't know the requester."</p>
DS02	OrderCancelled	An authorized user has cancelled the order	<p>Payer should be presented with an option to select a response such as, "I cancelled this order."</p> <p>Note: It is recommended, if possible, to provide the cancellation confirmation reference in Additional Information.</p>
DUPL	DuplicatePayment	Payment is a duplicate of another payment already received	<p>Payer should be presented with an option to select a response such as, "I already received this request."</p> <p>If a duplicate is detected, it is recommended to provide the reference of the original RFP in Additional Information.</p>
NARR	Narrative	Reason is provided as narrative information in the additional reason information	<p>This may be presented to the Payer as an "Other" option if none of the available reasons apply.</p> <p><b>Note:</b> Must be followed by the reason in free-formatted text in Additional Information. Receiver FI should populate the Additional Information element with Payer's free-form response.</p>
MS02	NotSpecifiedReasonCustomerGenerated	Reason has not been specified by end customer	<p>This code should be used in the event that the end customer does not select any of the above reasons offered.</p>

*Additional Information* may be used by FedNow participants to provide further information on the request for payment response status in free-formatted text (character limit = 105).

## VIII. Data elements populated by the RFP Receiver FI/Debtor's Agent and transmitted back to the Payee/Creditor *(through the Creditor's Agent)*

A request for payment response (pain.014) is the message the RFP Receiver FI uses to inform the RFP Sender FI about the processing status of a request for payment (pain.013) previously sent through the FedNow Service. If the Receiver FI decides to decline the request for payment, then it must send a negative request for payment response to inform the Sender FI. If the Receiver FI decides to accept the request for payment, then it should send a positive request for payment response to inform the Sender FI. In either case, the request for payment response message needs to be communicated back to the RFP Sender FI and the Payee immediately. If the Payer elects to pay, the RFP Receiving FI should also begin initiating the payment immediately, in addition to the pain.014 message indicating the Payer's RFP response.

Mandatory data elements in the pain.014 are addressed by the FedNow ISO 20022 specifications. This section considers those optional responses or elements which will be impactful to the customer experience from the perspective of the Payee.

<b>pain.014 data source (message element)</b> <a href="#"><i>Access the FedNow ISO 20022 Readiness Portal</i></a>	<b>FedNow ISO 20022 Standard</b>	<b>Market Practice(s) for C2B</b>
Original Instruction Identification	Optional	ISO guideline: If used, this should be the Instruction Identification of the original request for payment message to which this request for payment response message relates.  <b>Market practice:</b> Populate with the Instruction Identification of the original request for payment message to which this request for payment response message relates.
Original End-to-end Identification	Optional	ISO guideline: If used, this should be the End-to-end Identification of the original request for payment message to which this request for payment response message relates.  <b>Market practice:</b> Populate with the End-to-end Identification of the original request for payment message to which this request for payment response message relates.

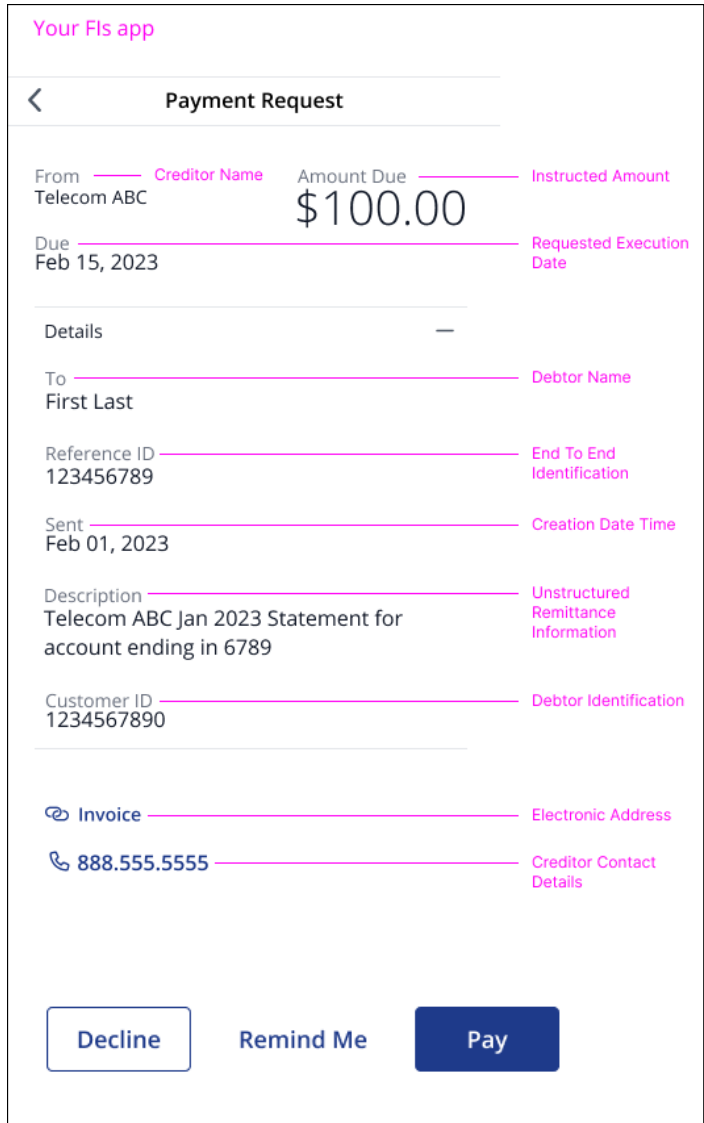
*(Continued on following page)*

<p><b>pain.014 data source (message element)</b>  <a href="#">Access the FedNow ISO 20022 Readiness Portal</a></p>	<p><b>FedNow ISO 20022 Standard</b></p>	<p><b>Market Practice(s) for C2B</b></p>
<p>Transaction Status</p>	<p>Mandatory</p>	<p>This element must contain one of the following codes of the ISO 20022 externalized PaymentTransactionStatus1Code list:</p> <ul style="list-style-type: none"> <li>• ACTC (Accepted) to inform that a request for payment has been accepted by a FedNow participant/Debtor.</li> <li>• PRES (Presented) to inform that a request for payment has been presented to the Debtor.</li> <li>• RJCT (Rejected) to inform that a request for payment has been rejected by either the FedNow Service or a FedNow participant. The reason(s) for rejection must be provided. <ul style="list-style-type: none"> <li>◦ If Transaction Status is rejected (“RJCT”), then Status Reason Information must be present.</li> </ul> </li> <li>• RCVD (Received) to inform that a request for payment was received by a FedNow participant.</li> </ul> <p><b>Note:</b> As stated in FedNow Service Operating Procedures, the <i>optional</i> step of the Receiver FI providing an initial RFP response to the Sender FI (RCVD or PRES) is a recommended best practice.</p>
<p>Status Reason Information</p>	<p>Optional, unless Transaction Status is RJCT, then Mandatory</p>	<p>If the Payer has declined the RFP, Payer’s FI should populate the Status Reason Code with the code value corresponding to the Payer’s response from the table in Section VI.</p>
<p>Additional Information</p>	<p>Optional</p>	<p>Further details on the status reason can be included here.</p>



# IX. Appendix

## \*Pain.013 Elements in the Example RFP User Experience



*\*This image is for illustrative purposes only. The Federal Reserve Banks are not developing a mobile application or any interface between a bank and its customer or setting standards for the development of such applications.*