

TECHNICAL REFERENCE

# **Singapore Electronic Bill Presentment and Payment (EBPP) shared infrastructure**



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## **Foreword**

This Technical Reference was prepared by the Electronic Bill Presentment and Payment Working Group (EBPP WG), under the purview of the Information Technology Standards Committee.

This Technical Reference was developed after a field study where representatives of the EBPP industry in Singapore were interviewed.

The Electronic Invoice Presentment and Payment (EIPP) services for businesses based on the consolidator model shall be re-visited in 2005 time frame, when businesses are more ready to consider electronic billing and payment services. Financial institutions will continue to offer businesses cash management services, and would not be held back by the slow progress of EIPP in Singapore.

In preparing this Technical Reference, reference was made to the following publications:

1. Electronic Bill Presentment and Payment Business Practices Standard – The NACHA Council for Electronic Bill Presentment and Payment's (CEBP)
2. Open Financial eXchange (OFX) Standard – The Open Financial eXchange Forum
3. Interactive Financial eXchange (IFX) Standard – The Interactive Financial eXchange Forum

Except for those sections which are not applicable to local requirements, Annex A is extracted from the Electronic Bill Presentment and Payment Business Practices Standard published by the Council for Electronic Billing and Payment under the auspices of NACHA – the Electronic Payments Association (website: <http://cebp.nacha.org>).

Acknowledgement is made for the use of information from the above publications.

This Technical Reference is not to be regarded as a Singapore Standard. This Technical Reference is made available for provisional application over a period of two years, but does not have the status of a Singapore Standard. The aim is to use the experience gained to modify the Technical Reference so that it can be adopted as a Singapore Standard. Users of the Technical Reference are invited to comment on its technical content, ease of use and any ambiguities or anomalies. These comments can be submitted using the feedback form provided at the end of the Technical Reference and will be taken into account in the review of the publication. At the end of the two years, the Technical Reference will be reviewed by the EBPP WG to discuss the comments received and to determine its suitability as a Singapore Standard. Submission for approval by the Standards Council as a Singapore Standard will be carried out only upon agreement after review.

Attention is drawn to the possibility that some of the elements of this Technical Reference may be the subject of patent rights. SPRING Singapore shall not be held responsible for identifying any or all of such patent rights.

## Technical reference for Singapore Electronic Bill Presentment and Payment (EBPP) shared infrastructure

### 0 Introduction

The provision of electronic bill presentment and payment (EBPP) services offer significant opportunities for consumers, billing organisations, financial institutions and technology vendors. This emerging online service has created a dynamic landscape with healthy competition fueling the emergence of innovative service providers, the development of new solutions, and online service evolution. What makes it particularly attractive to the online service provision industry is that the relatively safer form of online transaction aims to be an effective vehicle to introduce consumers to a plethora of newer online services and to educate them on the benefits of under-utilised but important online services, such as online payments.

There is a growing number of EBPP and EBPP-related services being deployed. However, an increase in the number of EBPP services does not necessarily mean an increase in its consumer adoption. With the majority of service providers in Singapore adopting their own business models, business practices, processes, and technical standards resulting in resource intensive deployments, unfriendly user experiences and incomplete services, the objective seems to be difficult to achieve. If EBPP is to thrive, it will have to achieve its objective of being an efficient, low cost, and end-to-end service.

The EBPP WG has taken on a task of having to conduct a survey of Singapore's EBPP requirements and to formulate recommendations towards building an efficient, cost-effective, and complete Singapore EBPP Shared Infrastructure. The goal in building the infrastructure is to offer an efficient, low cost, and end-to-end service compelling enough for to attract the critical mass of consumers and to provide service providers a secure and cost-effective platform to offer their services to their Customers.

### 1 Purpose

This Technical Reference (TR) shall be the reference document to which EBPP shared infrastructure applications should comply. It specifies the minimum requirements to allow for:

- a) collaboration amongst EBPP-related applications for the provision of an efficient, low cost, and end-to-end service;
- b) interoperability with other EBPP-related applications within the shared infrastructure;
- c) a rich common set of operating rules for participating services;

### 2 Scope

The scope of this TR includes:

- a) the business framework identifying the deployment model of the EBPP infrastructure services;
- b) code of business practice for the EBPP-related services;
- c) technical messaging standards to enable interoperability between different EBPP-related services.