

**Business Payments Coalition**  
**e-Invoice Interoperability Framework Overview Webinar**  
**Q & A**

**1. Q. How do I get involved with the future BPC work?**

There are three ways to get involved:

- Go to the [Contact](#) page on BusinessPaymentsCoalition.org (BPC) to join a work group and get involved to help support the path forward for the e-Invoicing initiatives or other efforts
- Send an email to the BPC e-Invoice Work Group at [business.payments.smb@mpls.frb.org](mailto:business.payments.smb@mpls.frb.org) to express interest in joining the BPC
- Connect with Todd Albers via LinkedIn.

**2. Q. Although I am not a user of the service, several service providers seemed to have addressed many of the issues by connecting the seller and buyer via online electronic channel. It is my understanding they send e-Invoices and then collect the payments electronically (ACH). Is this correct?**

Many different networks are built on a three-corner model. However, the network doesn't have the pervasive reach to achieve the desired ubiquity.

**3. Q. What is the main difference between the three-corner and four-corner models?**

The main difference is that a three-corner model connects buyers and sellers through a single provider hub. A four-corner model is a multi-provider hub which can reach buyers and sellers across various networks without requiring them to join different networks to facilitate the exchange.

**4. Q. In the four-corner model, how does one hub know where to route an invoice? Would there be a business invoice directory?**

There's a registry process including mechanisms for dynamic discovery based on location and capability. There are also access points to search the distributed registries across the network for the location and capabilities of the end point prior to sending the invoice. This is analogous to the technology that the phone networks use.

**5. Q. In terms of "Access Points," does that mean current e-Invoicing systems/platforms that are in use today?**

Access point describes a node on a delivery network connecting two service providers (corners two and three) in a four-corner model and providing trading partners (corners one and four) with access to that network. The access point is the point of entry to exchange documents with anyone on the network.

**6. Q. Do you feel that there is an opportunity to eventually expand the framework to align with many of the models that are in place in Latin America today (outside of Mexico)**

There is an opportunity to align with these frameworks and the BPC and other organizations are discussing options. These discussions are focusing on connecting all frameworks together internationally. Using the set of standards defined, they can be utilized in other markets i.e. Latin America.

**Business Payments Coalition**  
**e-Invoice Interoperability Framework: e-Delivery Network Feasibility and**  
**Semantic Model Assessment Webinar**  
**Q & A**

**1. Q. You mentioned in the technical requirements that the work group does not support limiting the size of a message. Can you expand on that?**

Limiting the size of the invoice becomes a challenge for businesses because the invoices contain a lot of data or include attachments that they want to pass through to the buyer. The work group felt the data needed to be able to be passed along and include all of the data and determined limiting the size is not necessary.

**2. Q. As a core guiding principle, you mentioned that the framework needed to be payment method agnostic. Why is that viewed as an important principle?**

By being payment method agnostic, the e-Invoice framework can address all invoice scenarios meeting the widest possible market needs. Limiting it to a payment method would not address the need of a business. In addition, not all businesses use all payment methods available to them. Supporting all payment methods provides the opportunity for businesses to determine how and when they want to pay.

**3. Q. How would this network fit in with current fintech solutions?**

Fintech techs can play a vital role as a service provider or access point and help enable the exchange of electronic invoices.

**4. Q. Which Industries in the U.S. are behind on e-Invoicing?**

E-invoice adoption varies by industry and market. Small and medium size businesses tend to lag behind in the adoption of technology because it may be cost-prohibitive for them. Through enabling mass connectivity, businesses can connect, at a much lower cost, to each other to participate in a fully electronic end to end process.

**5. Q. Shouldn't the e-Invoice at least indicate the acceptable payment methods without divulging any sensitive payment information?**

Payment information can be included in the invoice and securely transmitted. The e-Delivery framework doesn't store the information. This can help facilitate e-payments on the receiving side.