



Payment - Challenges and solutions

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Funded by
the Justice Programme
of the European Union

 Federal Ministry
Republic of Austria
Justice

MADRID
6 – 7 OCTOBER 2021

Payment – Why is it a challenge?

- Usually documents from the land register are only available for a **fee**
 - ➔ LRI needs to accommodate a payment process to provide the documents to the user
- Attempts for procurement of a **central payment provider** for the LRI (together with BRIS, BORIS and IRI) were **unsuccessful so far**
- Plan B: **Decentralized Payment Process**
 - ➔ Payment is handled by the payment service providers of each national land register involved
- **Central Payment Provider** remains ideal from a user's perspective

Level-by-Level approach

- Allows for the LRI to go into production **faster – but with limited functionality** at first
- **Level 1: Interconnection without Payment – “Hit / No-Hit” and Free Information**
- **Level 2: Payment implemented (if necessary, including tax calculation)**

Level 1: Interconnection without Payment – “Hit / No-Hit” and Free Information

- Usually at least some information free of charge: list of search results, certain information / documents about property
- LRI could provide the list of results and available free information / documents
- If the list of search results require payment of a fee as well, LRI could provide at least a “Hit / No-Hit” result
- Users can then **continue to the respective national LR** for payment and retrieval of the documents
- Advantage: User does not need to search in up to 27 national LR, but can **filter those LR where relevant properties could be found**

Level 2: Payment Implemented

Decentralized Workflow

LRI (e-Justice Portal)

Create mixed shopping basket



Collect invoice information



Calculate subtotals (incl. fees and VAT)



Send payment information



Display order details



Provide document to User



National LR

Provide net fee for document

Calculate VAT

Issue payment request



Create invoice



Confirm payment to LRI



Provide document to LRI



National PSP

Execute Payment



Confirm payment to nat LR



Special features for accommodating the „heavy“ users

- Design of the LRI well-suited for average user / citizen
- Most information requests are expected from “heavy” (= professional) users who make regular use of land register data in their professional capacity:
 - Public officials
 - Legal professionals
 - Banks, ...
- Specific solutions to accommodate their needs:
 - **Public officials – exemption** from fees (Requires authorization!)
 - **Other heavy users – monthly billing:** Open issue → how this is done - digital wallet?

Contractual Issues and possible solutions?

- One of the obstacles to a centralized payment solution
- Market Place Solution:
 - LRI portal as a market place
 - National LR as 3rd-party sellers
 - ➔ Allows centralized payment process as market place handles the payment and forwards the respective sums to the LRs
 - Open issue: Who pays the cost of this – Fees fixed by law
- Same payment provider for multiple MS
 - Would simplify implementation: experienced PSP can provide out-of-the-box solution to multiple MS
 - But does not improve user experience



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