

# MPL Service Requirements

## Overview of the market feedback

TIPS Contact Group #11

# Summary

1. Overview of the market feedback
2. Comments of general interest
3. Interoperability between MPL and SPL
4. Next steps

## Overview of the market feedback

# Overview of the market feedback

- **57** comments on the Service Requirements document received by the 26<sup>th</sup> of October.
- **16** out of **57** comments were deemed not in the scope for the Service Requirements document, even though fully relevant for MPL and to be addressed by the Eurosystem, e.g.:
  - governance
  - business model (e.g. pricing scheme)
  - legal issues
  - GDPR compliance.
- The **41** remaining comments have been taken into account and arranged under five different categories (see next slide).

# Overview of the market feedback

## Market comments categories

Category	Actions
Accepted	<ul style="list-style-type: none"><li>• Request to change the Service Requirements document (e.g. typos, inconsistencies, errors, further details, etc.).</li><li>• Comment to be included in the next version of the document.</li></ul>
Clarification	<ul style="list-style-type: none"><li>• No changes in the Service Requirements document.</li><li>• Additional explanation provided while answering the comment.</li></ul>
Rejected	<ul style="list-style-type: none"><li>• Request cannot be accepted (e.g. as not compliant with the Mobile P2P Interoperability Framework).</li></ul>
Future Release	<ul style="list-style-type: none"><li>• Request is not in the scope for release one of MPL, but it may be taken on board for future releases.</li></ul>
To be clarified by the requestor	<ul style="list-style-type: none"><li>• No changes in the Service Requirements document.</li><li>• Additional information is required by the requestor.</li></ul>

# Overview of the market feedback

## Overall figures

Category	Figures	Percentage
Accepted	1	2,44%
Clarification	28	68,29%
Rejected	7	17,07%
Future Release	3	7,32%
To be clarified by the requestor	2	4,88%
<b>Total</b>	<b>41</b>	<b>100%</b>

## Comments of general interest

# Comments of general interest

- Look-up Request vs Reachability Check
- Compliance with SPL
- Possible future enhancements



# Comments of general interest

- Look-up Request vs Reachability Check
  - Both functions rely on the provision of a proxy value (i.e. a mobile number) as input parameter.
  - While a Look-up Response returns an IBAN (if linked to the given proxy value in the MPL repository), a Reachability Check Response only returns a Boolean indicator specifying whether the given proxy value is stored in the MPL repository.
  - From a functional viewpoint, the two functions are supposed to fulfil two different business needs:
    - Look-up Requests can be used for settling instant payments,
    - Reachability Check Requests can be used to tell end-users how many people in their mobile phone contact list are reachable via MPL.

# Comments of general interest

- Compliance with SPL
  - MPL has been designed to be interoperable with SPL.
  - This implied the need to base the specifications of MPL messages on the “Mobile P2P Interoperability Framework” defined by the Berlin Group.
  - This explains why some of the MPL messages include some attributes<sup>1</sup> that are for compliance with the above mentioned framework and are not used for processing by MPL, e.g.:
    - Originator Scheme
    - Receiver Scheme
    - Transaction Amount
  - The MPL UDFS will specify into detail how to fill values for these attributes.

<sup>1</sup> A detailed definition and explanation of these attributes may be found in the “Mobile P2P Interoperability Framework” documentation, drafted by the Berlin Group.

# Comments of general interest

- Possible future enhancements
  - Some comments will not be taken on board at this juncture because they would imply a scope enlargement of MPL, which would therefore require the assessment of a new change request.
  - This does not mean the Eurosystem is against these potential enhancements.
  - On the contrary, some of them might be implemented in future releases of MPL, e.g.
    - new types of proxies (e.g. e-mail addresses, social network IDs, business IDs),
    - management of preferred IBANs,
    - partial restore (of a snapshot).

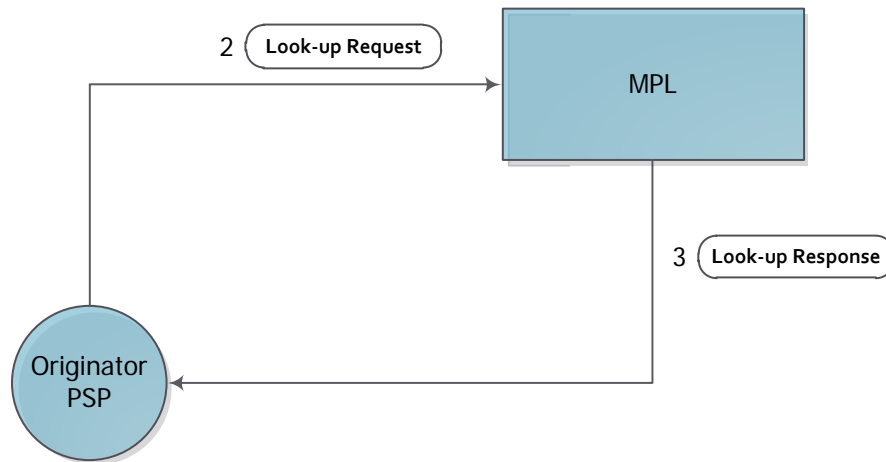
## Interoperability between MPL and SPL

# Interaction between MPL and SPL

- **SPL terminology**
  - Standardized Proxy Lookup: directory service which forwards to the IRP an IBAN associated to a mobile phone number provided by a RRP.
  - Initiator Registry Provider (IRP): entity that queries the SPL for the IBAN associated to the mobile phone number of the beneficiary of the payment.
  - Responder Registry Provider (RRP): entity that upon request by the SPL provides the IBAN associated to the mobile phone number of a customer.
- When MPL will go-live, it will work as a centralized proxy look-up service.
- However, MPL has also been designed to be interoperable with SPL, by playing the role of the IRP and of an RRP.

# Interaction between MPL and SPL

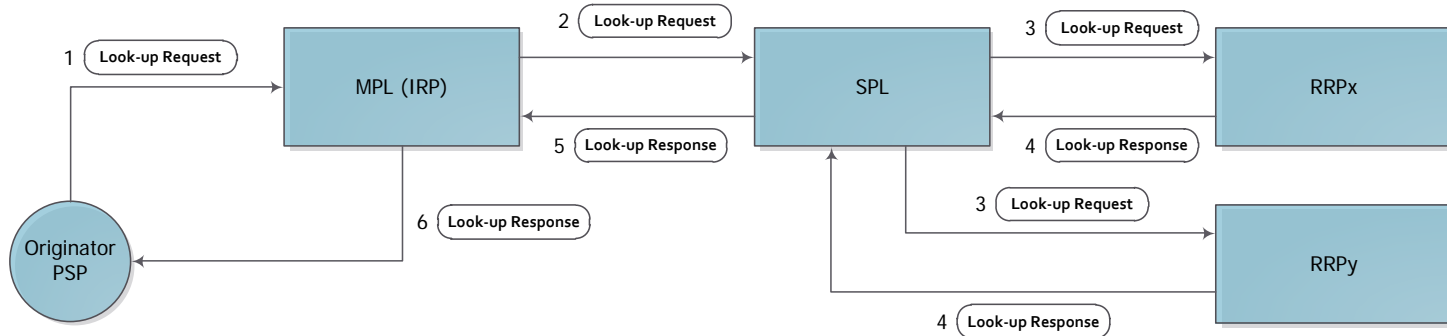
- The following diagram shows how MPL will work when it will go-live:



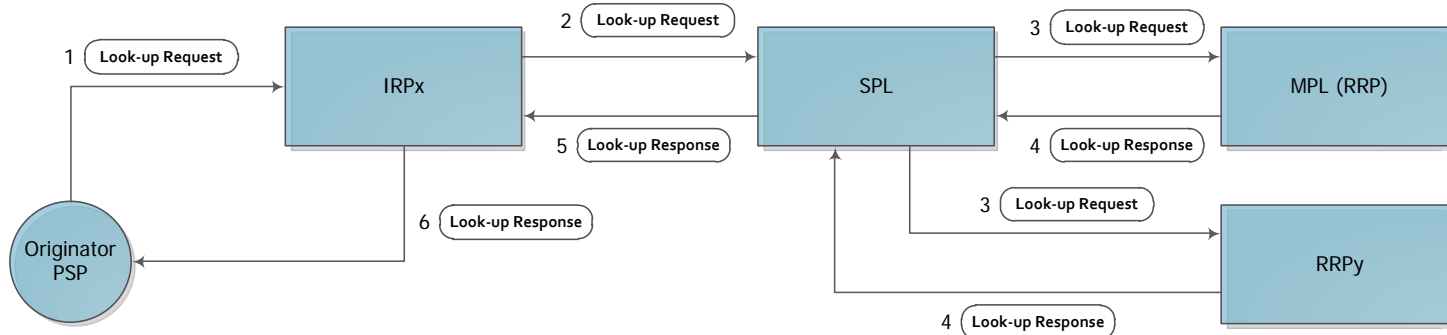
MPL as a Centralized Proxy Look-up Service

# Interaction between MPL and SPL

- When SPL will be operational, MPL might be adapted to interoperate with it:



MPL interoperating with SPL as an Initiator Registry Provider



MPL interoperating with SPL as a Responder Registry Provider

# Interaction between MPL and SPL

- MPL would require the following adaptations, in case it would have to interoperate with SPL:
  - To play the IRP role, MPL would need to be adapted so that, when it does not retrieve the IBAN from the MPL Repository, it forwards the Look-up Request to SPL and it waits for the Look-up Response from SPL, which it will return to the Originator PSP that submitted the initial Look-up Request.
  - To play the RRP role, MPL would only need to authorize SPL to submit Look-up Requests to MPL.
  - From a technical interface viewpoint, MPL would need to implement APIs as a JSON-based REST service for the exchange of messages.
  - Furthermore, some adaptations in the format of the messages might be required<sup>1</sup>.
- Optionally, MPL might also be enhanced with a feature for the management of preferred IBANs.

<sup>1</sup> Those adaptations are not expected to be significant, as both MPL and SPL based their message specifications on the “Mobile P2P Interoperability Framework” defined by the Berlin Group.



## Next steps

# Next steps

- Service Requirements document
  - A consolidated spreadsheet including answers for all functional comments will be distributed by the **16<sup>th</sup> of November**.
  - For the time being, an updated version of the Service Requirements document is not envisaged.
- MPL User Detailed Functional Specifications
  - A fully-fledged version of the document is currently planned to be delivered by the **28<sup>th</sup> of February 2019**.