MPL Service Requirements
Overview of the market feedback

TIPS Contact Group #11

Frankfurt am Main, 06.11.2018
1. Overview of the market feedback
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Overview of the market feedback
• 57 comments on the Service Requirements document received by the 26th 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

<table>
<thead>
<tr>
<th>Category</th>
<th>Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accepted</td>
<td>• Request to change the Service Requirements document (e.g. typos, inconsistencies, errors, further details, etc.).</td>
</tr>
<tr>
<td></td>
<td>• Comment to be included in the next version of the document.</td>
</tr>
<tr>
<td>Clarification</td>
<td>• No changes in the Service Requirements document.</td>
</tr>
<tr>
<td></td>
<td>• Additional explanation provided while answering the comment.</td>
</tr>
<tr>
<td>Rejected</td>
<td>• Request cannot be accepted (e.g. as not compliant with the Mobile P2P Interoperability Framework).</td>
</tr>
<tr>
<td>Future Release</td>
<td>• Request is not in the scope for release one of MPL, but it may be taken on board for future releases.</td>
</tr>
<tr>
<td>To be clarified by the requestor</td>
<td>• No changes in the Service Requirements document.</td>
</tr>
<tr>
<td></td>
<td>• Additional information is required by the requestor.</td>
</tr>
</tbody>
</table>
## Overview of the market feedback

### Overall figures

<table>
<thead>
<tr>
<th>Category</th>
<th>Figures</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accepted</td>
<td>1</td>
<td>2.44%</td>
</tr>
<tr>
<td>Clarification</td>
<td>28</td>
<td>68.29%</td>
</tr>
<tr>
<td>Rejected</td>
<td>7</td>
<td>17.07%</td>
</tr>
<tr>
<td>Future Release</td>
<td>3</td>
<td>7.32%</td>
</tr>
<tr>
<td>To be clarified by the requestor</td>
<td>2</td>
<td>4.88%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>41</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>
Part 2

Comments of general interest
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- 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\(^1\) 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.

\(^1\) 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).
Part 3

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
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\(^1\).
- Optionally, MPL might also be enhanced with a feature for the management of preferred IBANs.

\(^1\) 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 **16th 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 **28th of February 2019**.