THE Berlin GROUP

A EUROPEAN STANDARDS INITIATIVE

Joint Initiative pan-European Mobile P2P Interoperability

Mobile P2P Interoperability Framework

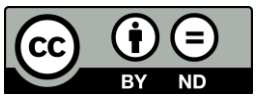
Change Log Version 1.1 relative to Version 1.01

20 March 2020

License Notice

This Specification has been prepared by the Participants of the Joint Initiative pan-European PSD2-Interface Interoperability* (hereafter: Joint Initiative). This Specification is published by the Berlin Group under the following license conditions:

- "Creative Commons Attribution-NoDerivatives 4.0 International Public License"

  This means that the Specification can be copied and redistributed in any medium or format for any purpose, even commercially, and when shared, that appropriate credit must be given, a link to the license must be provided, and indicated if changes were made. You may do so in any reasonable manner, but not in any way that suggests the licensor endorses you or your use. In addition, if you remix, transform, or build upon the Specification, you may not distribute the modified Specification.

- Implementation of certain elements of this Specification may require licenses under third party intellectual property rights, including without limitation, patent rights. The Berlin Group or any contributor to the Specification is not, and shall not be held responsible in any manner for identifying or failing to identify any or all such third party intellectual property rights.
- The Specification, including technical data, may be subject to export or import regulations in different countries. Any user of the Specification agrees to comply strictly with all such regulations and acknowledges that it has the responsibility to obtain licenses to export, re-export, or import (parts of) the Specification.

* The 'Joint Initiative pan-European PSD2-Interface Interoperability' brings together participants of the Berlin Group with additional European banks (ASPSPs), banking associations, payment associations, payment schemes and interbank processors.

Contents

1 Introduction....1
1.1 Background....1
2 Changes in the Operational Rules Document (V1.1 relative to V1.01).....3
3 Changes in Implementation Guidelines (V 1.1 relative to V1.01) 4

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

1 Introduction

1.1 Background

The Berlin Group started to publish its Mobile P2P Interoperability Framework on 20.03.2020. This framework consists of the two Documents

- [MP2P Intro]: Introductory Paper,
- [MP2P OR]: Operational Rules and
- [MP2P IG]: Implementation Guidelines.

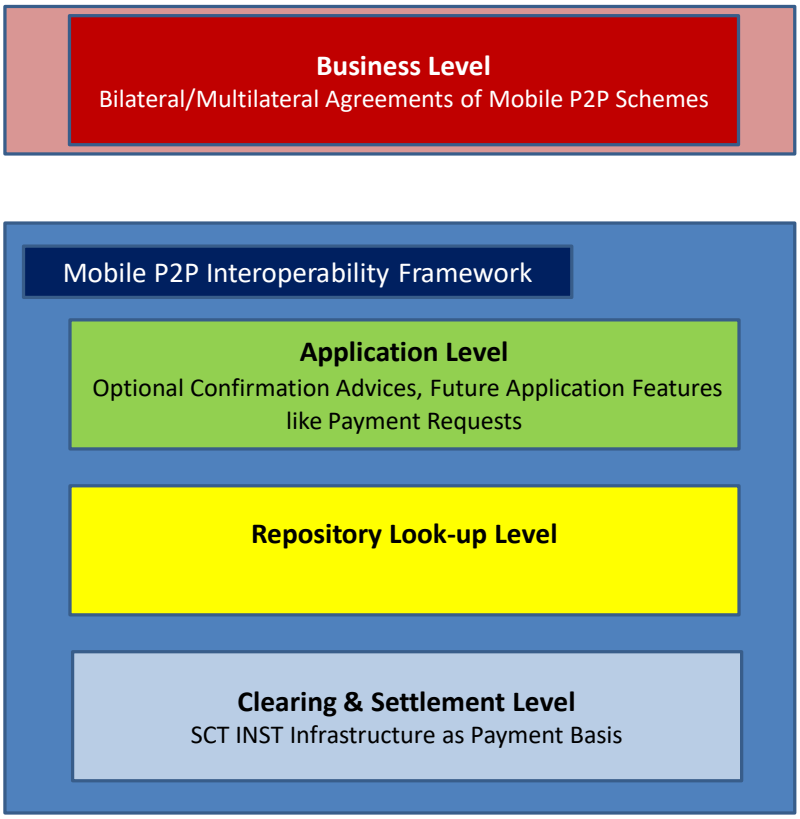
The Mobile P2P Interoperability Framework as defined by a Joint Initiative of the Berlin Group, infrastructure providers and participants from principle European Mobile P2P scheme services (hereafter: Joint Initiative) is a Framework for the European area for connecting Mobile P2P Schemes. This Framework is independent of the corresponding Mobile P2P Schemes and enables consumers to perform Mobile P2P transactions between each other in a situation where the consumers are participants of different Mobile P2P Schemes.

The Framework is independent of the underlying technical architecture, in analogy to the existing SEPA payment architecture. It can be used in bilateral or multilateral/distributed settings where Mobile P2P Schemes are connected directly to each other, as well as in settings with a central Proxy Look-Up Switching Service in place.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

The differentiation of the Mobile P2P Interoperability Framework in different levels is addressed in the following picture. Each level is represented by a different colour.



This document is covering changes applied to version 1.01 of the Berlin Group Mobile P2P interoperability framework resulting in the current version 1.1 of the same document. Change of an editorial character are not covered by this document.

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

2 Changes in the Operational Rules Document (V1.1 relative to V1.01)

Section	Change	Rationale
5.1.1 5.1.2 5.3.1	Added email address as potential alias for beneficiary (AT-01) and originator (AT-13) where applicable.	New Feature
5.1.1 5.3.1	Open up for transaction amounts not being Euro, in case the Receiver Scheme is supporting the related currency	New Feature
5.1.1 5.1.2	Generalized the AT-06 (Timestamp Request) to Message Timestamp and added this data attribute to the response message.	New Feature
5.1.1	Opened up the editorial reference in AT-15 (Preference Indicator) to an alias instead of to MSIDN only.	Clarification
5.2	Opened up the usage of the creditor ID and debtor ID for alias in general instead of MSISDN only	Clarification

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

3 Changes in Implementation Guidelines (V 1.1 relative to V1.01)

Section	Change	Rationale
2.3.1 2.3.2	Add email address to the alias model in XML and JSON encoding	New Feature
3.2.1	Add AT-03 reference to message parameter Receiver Mobile P2P Scheme identification	Clarificiation
3.3.1 3.3.3	Add a reference in the description of path parameter “provider” that AT-03 is also addressed here.	Clarification
3.3.1 3.3.3 3.4.1 5.1.1 5.2.1	Extend the Alias Beneficiary by email address	New Feature
3.3.1 3.3.3 3.4.1 5.2.1	Extend the Alias Originator by email address	New Feature
3.3.1 3.4.1 5.1.1 5.2.1	Change the currency of the transaction amount from Euro to “Default Euro” and add that other currencies may only be used if supported by the Receiver Scheme	New Feature
3.3.1 3.3.3 3.4.1	Add the Creation Date Time attribute also to the message response	New Feature

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)

Section	Change	Rationale
3.3.1 3.3.3	Add the reference to AT-09 in the description of the Response attribute	Clarification
3.3.1	Add the reference to AT-11 in the description of the Creditor Account attribute	Clarification
3.3.2 3.3.4	Reworked the MSISDN alias example editorially, added an example for email alias	New Feature
3.3.3	Changed the wording “look-up request” to “reachability request” in the description of Creation Date Time attribute	Erratum
3.3.5.1	Add the code EMAI for email address in the Alias Type and change the description for the identification attribute accordingly	New Feature
3.3.5.4 3.4.1	Changed the type TrueFalseIndicator to Boolean	Clarification
3.3.5.5	Changed the type TrueFalseIndicator to Boolean	Clarification
3.3.5.5	Changed the type CodeSet to ResultCodes	Editorial Erratum
3.3.5.6	Changed the headline to ResultCodes	Editorial Erratum
3.4.1	Added the code EMAI to alias beneficiary type	New Feature
3.4.1	Added the code EMAI to alias originator type	New Feature
5.1.1	Changed the reference in the description of the Creation Date Time attribute from AT-13 to AT-06	Editorial Erratum

Published by the Berlin Group under Creative Commons Attribution-NoDerivatives 4.0 International Public License

(ref. License Notice for full license conditions)