

ISO/TS 12812-5:2017-03 (E)

Core banking - Mobile financial services - Part 5: Mobile payments to businesses

Contents		Page
Foreword		iv
Introduction		v
1	Scope	1
2	Normative references	1
3	Terms and definitions	2
4	Requirements of a mobile payments-to-businesses system	2
4.1	Device, network and application selection requirements	2
4.2	Security requirements	3
4.3	Logging requirements	3
4.4	Notice requirements	4
4.5	Receipt requirements	4
4.6	Data privacy requirements	4
5	Types of mobile payments	5
5.1	Mobile proximate payments	5
5.2	Mobile remote payments	6
5.3	Other mobile payments technologies	6
5.3.1	Quick response (QR) based payments	6
5.3.2	Mobile payments through short messaging service (SMS)	6
5.3.3	Mobile payments through mobile airtime	6
5.3.4	Mobile wallet	6
6	Payment instruments	7
6.1	Direct debit	8
6.2	Credit transfer	8
6.3	Payment card	8
6.4	Other payment instruments	8
6.4.1	Mobile bill account	9
6.4.2	Stored value account (SVA)	9
7	Use cases	9
7.1	Proximate card payments use cases	9
7.1.1	User verification method	9
7.1.2	Single tap: Analysis of UVMs	10
7.1.3	Double tap: Analysis of UVMs	14
7.1.4	Mobile contactless payment transaction	16
7.1.5	Risk management in mobile proximate payments (MPPs)	26
7.1.6	Additional features	31
7.1.7	Interoperability and MPP service availability	32
7.2	Remote payments use cases	33
7.2.1	Mobile remote card payments	33
7.2.2	Mobile remote credit transfer	39
7.2.3	Mobile remote transactions using remote secured server	47
7.2.4	Interoperability model based on a centralized common infrastructure	49
7.2.5	Mobile remote payments using other payment instruments	50
7.2.6	Risk management in mobile remote payments (MRPs)	51

8	Requirements in the consumer environment	51
8.1	General	51
8.2	Requirements in the consumer environment	52
Annex A (informative) Host card emulation		53
Annex B (informative) Procedures for redress and dispute resolution		54
Bibliography		55