



MOBILE PAYMENT FORUM OF INDIA (MPFI)

(A non-profit registered society)
Website: <http://www.mpf.org.in>
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Minutes of the Meeting of the Executive Committee of MPFI held on September 11, 2009

The captioned meeting was held through teleconference on Friday, September 11th, 2009 from 4:30 p.m. to 5.00 p.m. The Chairman, Prof. Ashok Jhunjunwala welcomed all the Executive Members and the special invitees Shri A P Hota, CEO NPCI and Prof. T A Gonsalves, Head of Department of Computer Science and Engineering, IIT Madras, Chennai.

The following members have attended the meeting:

Dr. Ashok Jhunjunwala, Chairman
Dr. V N Sastry, Executive Secretary
Dr. A K Chakravarthi, EC Member
Shri N. Jambunathan, Treasurer
Shri Pankaj Sethi, EC Member
Shri Manish Gupta, EC Member
Shri Sanjay Swamy, EC Member
Shri Sourabh Jain, EC Member
Shri Naushad Contractor on behalf of Shri Rajesh Dongre, EC Member
Mr. Pallab Mitra, EC Member
Shri A P Hota, Invited Member
Prof. T A Gonsalves, Invited Member
Shri Manish Gupta, EC Member

In the opening remarks Prof. Ashok Jhunjunwala told that this is a Single point Meeting with single agenda about the Interoperability Specification Document Version_9 prepared by the Technical Committee of MPFI, which was discussed in the earlier Teleconference meeting of the Executive Committee, that was held on July 31, 2009. He asked for any other comments or issues so as to finalize the Interoperability Specification Document.

The main points of the proceedings are listed below:

The Executive Committee has complimented the Technical Committee of MPFI for their excellent job for preparing and iteratively improving the Interoperability Standards Document. In particular Prof. T.A. Gonsalves and Shri. N. Jambunathan were appreciated for their contributions.

1. Dr. Chakravarthy spoke about the Security side (in page no. 75) i.e. it is mentioned about non reputation for using wireless public key and digital certificates, he asked whether the existing mobile chambers GSM & CDMA will be able to take this on or is it left for the next generation.
 - Prof. Gonsalves replied that security is between the mobile phone and MPP, which is up to the application software that the MPP provides, so it is precisely not addressed in the standards document and the current generation of the mobile phones can support and it can be implemented.
2. Dr A K Chakravarthy raised a question about whether to adopt ISO 8583 National standard format or SFMS Format.

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- Prof. Gonsalves replied saying that we have adopted ISO 8583 message formats, which is most recent standard compared to SFMS.
- 3. Shri A P Hota said that NPCI is going for a convergence which would take care of Unique Identity(UI) and Request for proposal(RFP) is under preparation. We would like that to be a switch for inter bank mobile payment transaction as well.
The Interoperability document is fine to start as and when our switch is ready, we would take these standards to be incorporated, in RFP and they can make the convergence of switches. For the time being it can move to NEFT or RTGS system.
- 4. Shri Sanjay Swamy said that when a central convergence switch eventually comes, the broadcasting requirement should avail and go away.
 - It was suggested that the final changes can be done at that point of time.
- 5. One of the EC Member informed that he has received a telephone call from ICICI Bank, they raised two issues:
 - a) RBI issued the guidelines for mobile payments using prepaid instruments. The standard that we proposed will accommodate these guidelines and that is which ever party will issue the standards will be treated as a bank as far as the standard goes
 - b) Whether giving out the name of the person to the other party is acceptable or not and whether the name is given after the party's authorization, Prof. Ashok Jhunjunwala said that a nickname may be provided at the time of registration, and the nickname can be name itself.
- 6. Shri Naushad Contractor raised a query that if the transaction is within the bank, will they use the interoperability standards or will they use the proprietary technologies?
 - For this Ashok juhunjwala said that Interoperability standards are fine to use however it will be discussed in the MPFI general Forum
- 8. Dr. Ashok Jhunjunwala said that on behalf of the Executive Committee he approves Interoperability Standards Document and its circulation to all the Members. He also told that he has taken an initiative for a pilot to put the three banks namely SBI, ICICI and HDFC together, where three operators would carry out the interoperability trail. This should be done at the earliest so that it can be launched as early as possible.
- 9. The next MPFI Meeting may be organised at IDRBT, Hyderabad in Nov/Dec-2009.

The Chairman thanked all the attended members.


Prof. Ashok Jhunjunwala
Chairman – MPFI

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Dr. V N Sastry
Executive Secretary - MPFI



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