mojaloop

LPS Adapter

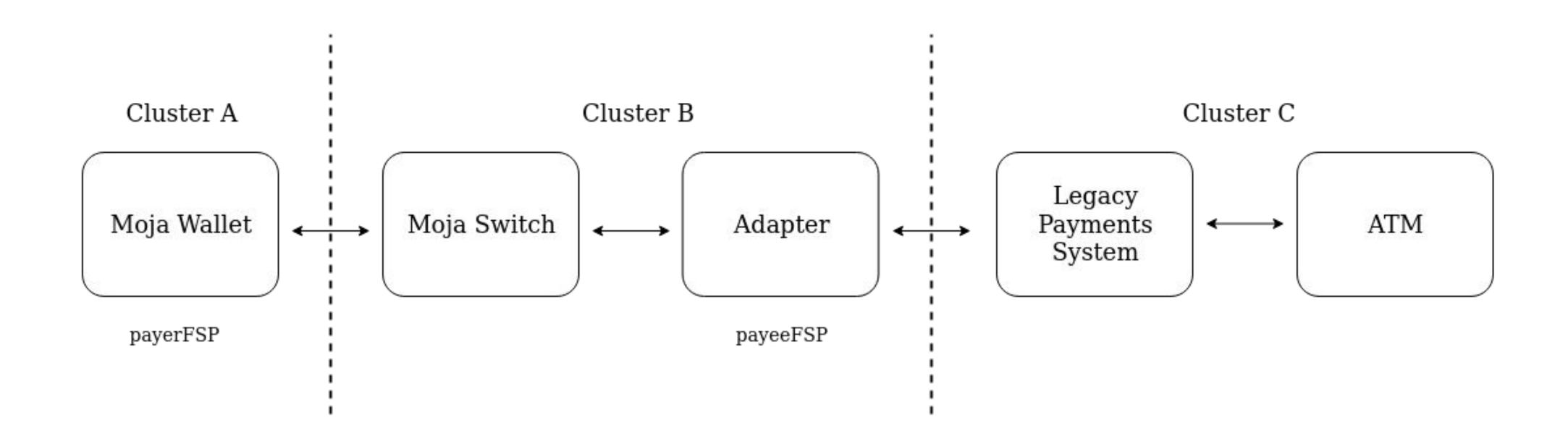
Update on adapter used to link Mojaloop to Legacy Payment Systems



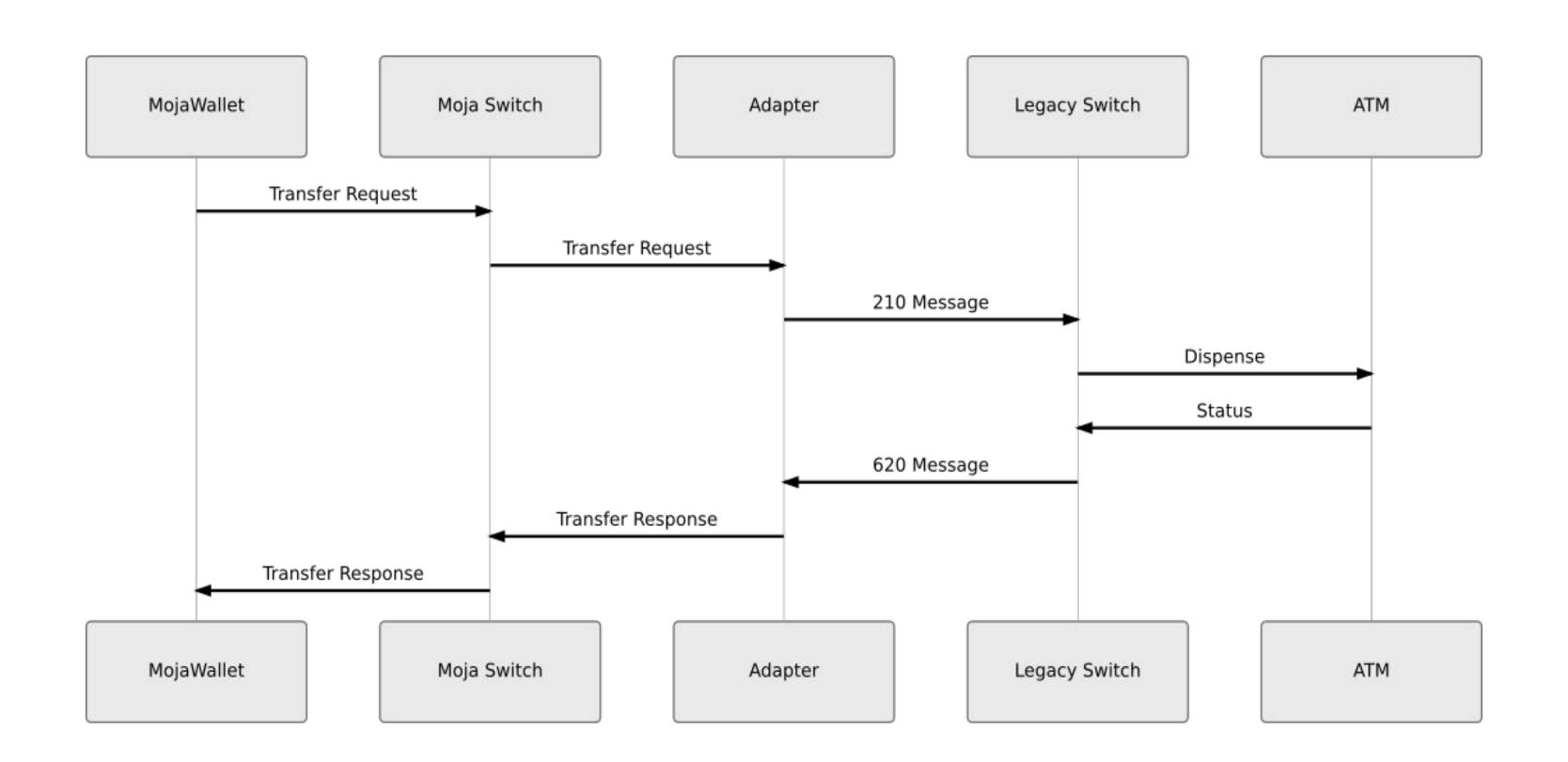
Agenda

- Ecosystem
- Changes to Flow
- Use-cases
- Current Design
- Proposed changes
- Goals for March 2020
- Community contributions

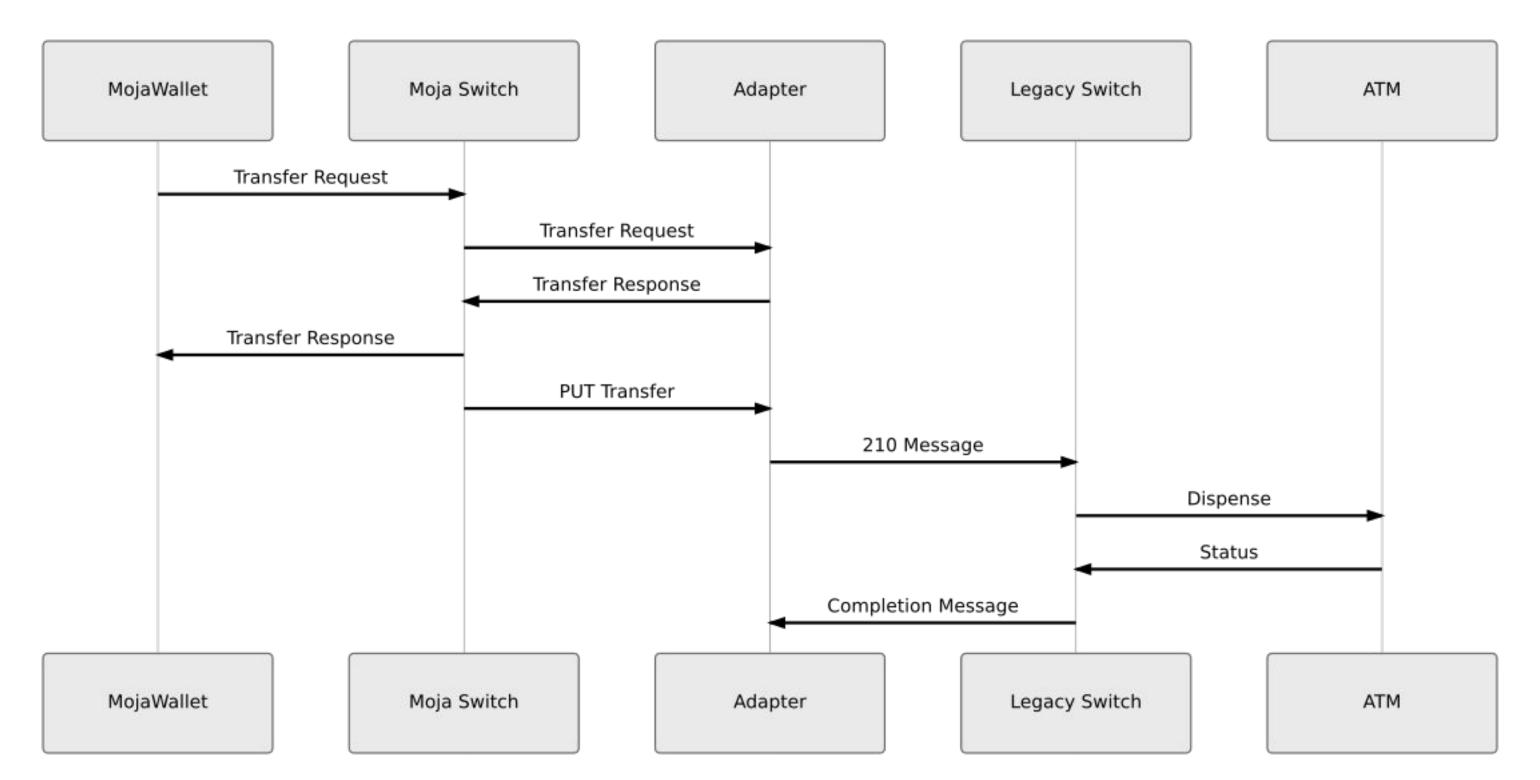
Ecosystem



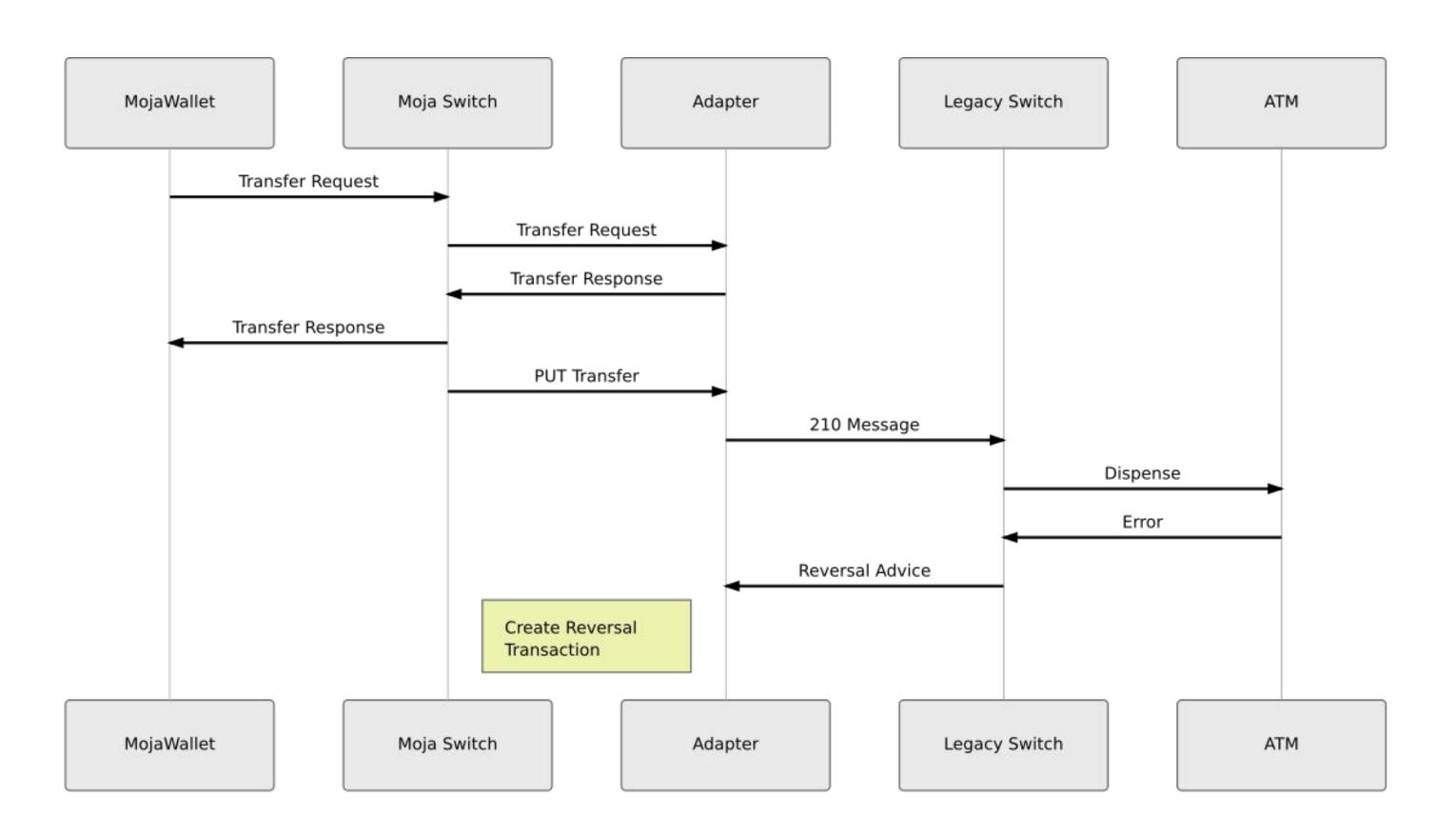
Before: Tell ATM to dispense before the transfer is committed



After: Commit transfer in the Moja Switch and then tell ATM to dispense.

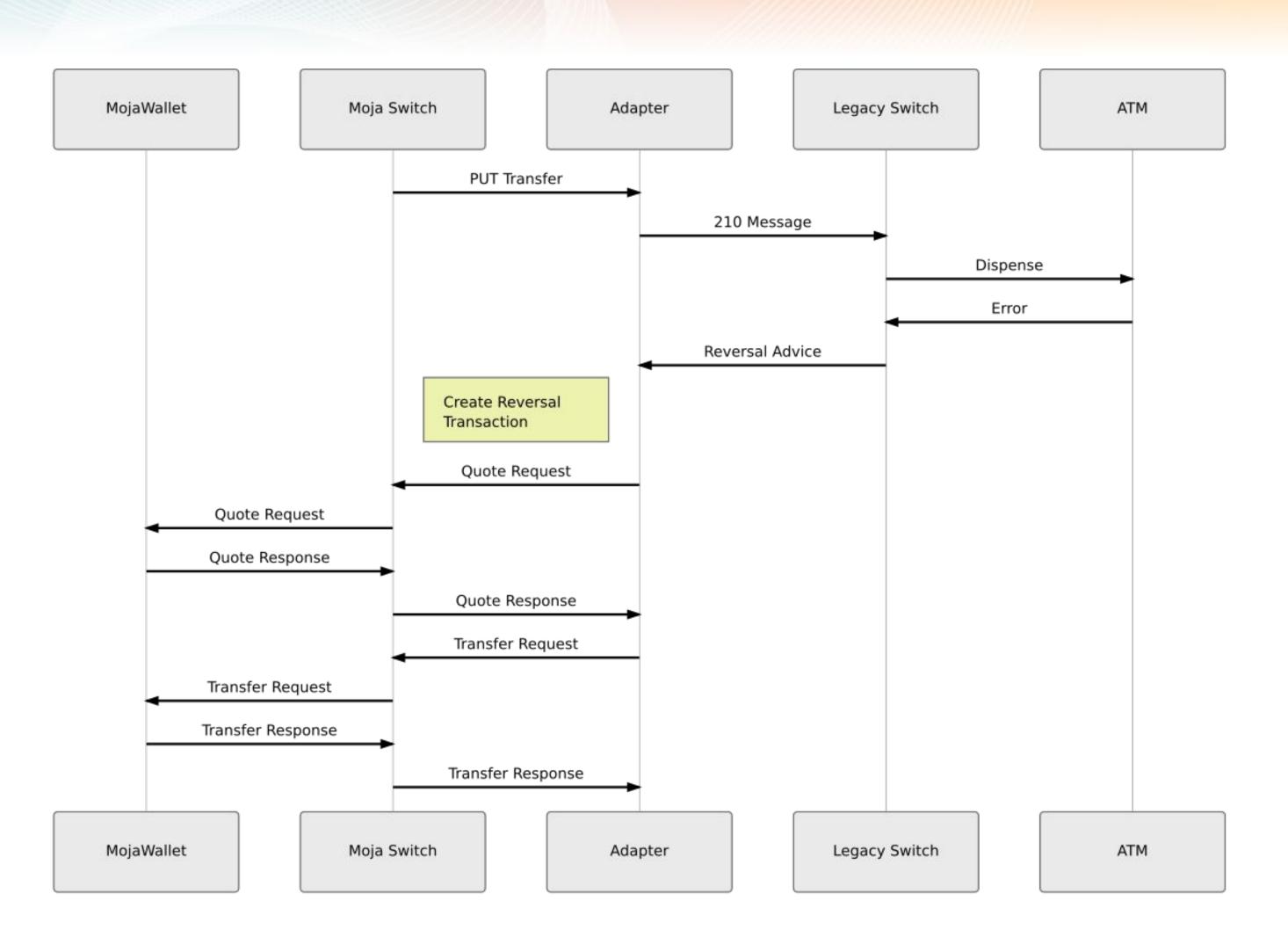


Error during ATM dispensing



Error during ATM dispensing

```
Transaction = {
    ...,
    transactionType: {
        scenario: 'REFUND',
        initiator: 'PAYER',
        initiatorType: 'DEVICE',
        refundInfo: {
            originalTransactionId: 'c3d82101-16b6-4391-bef6-2fc1234356d6'
        }
    }
}
```



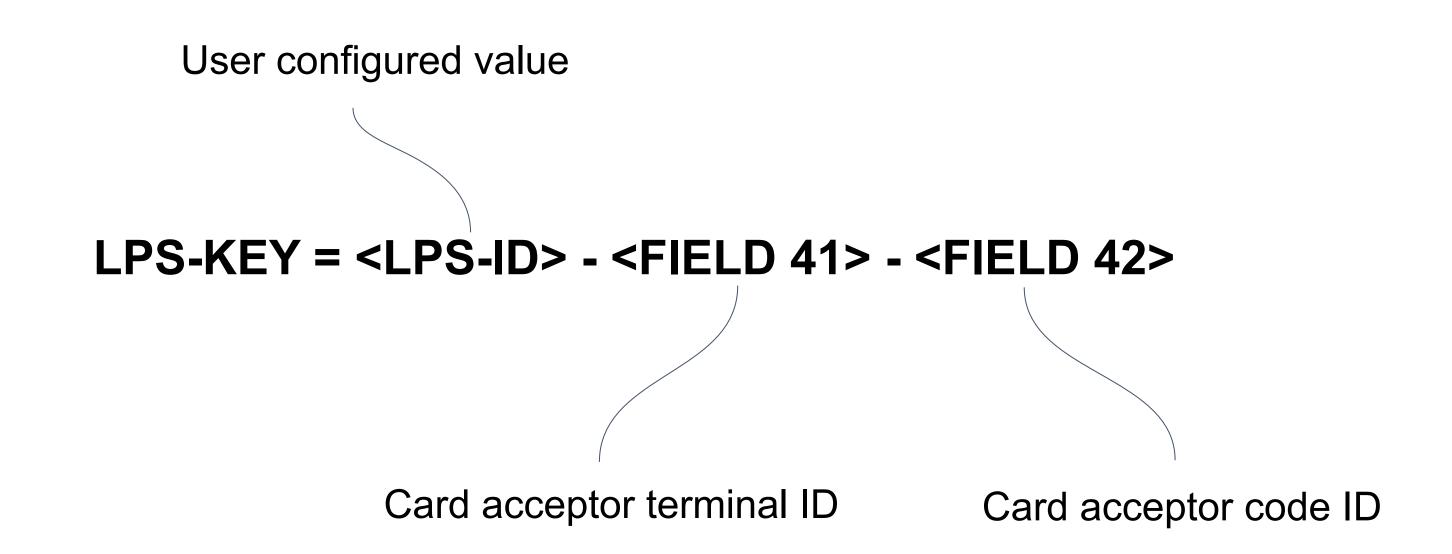
Use-Cases

- Golden path (completed)
- Refunds
- Incorrect otp / insufficient balance
- Incomplete transactions

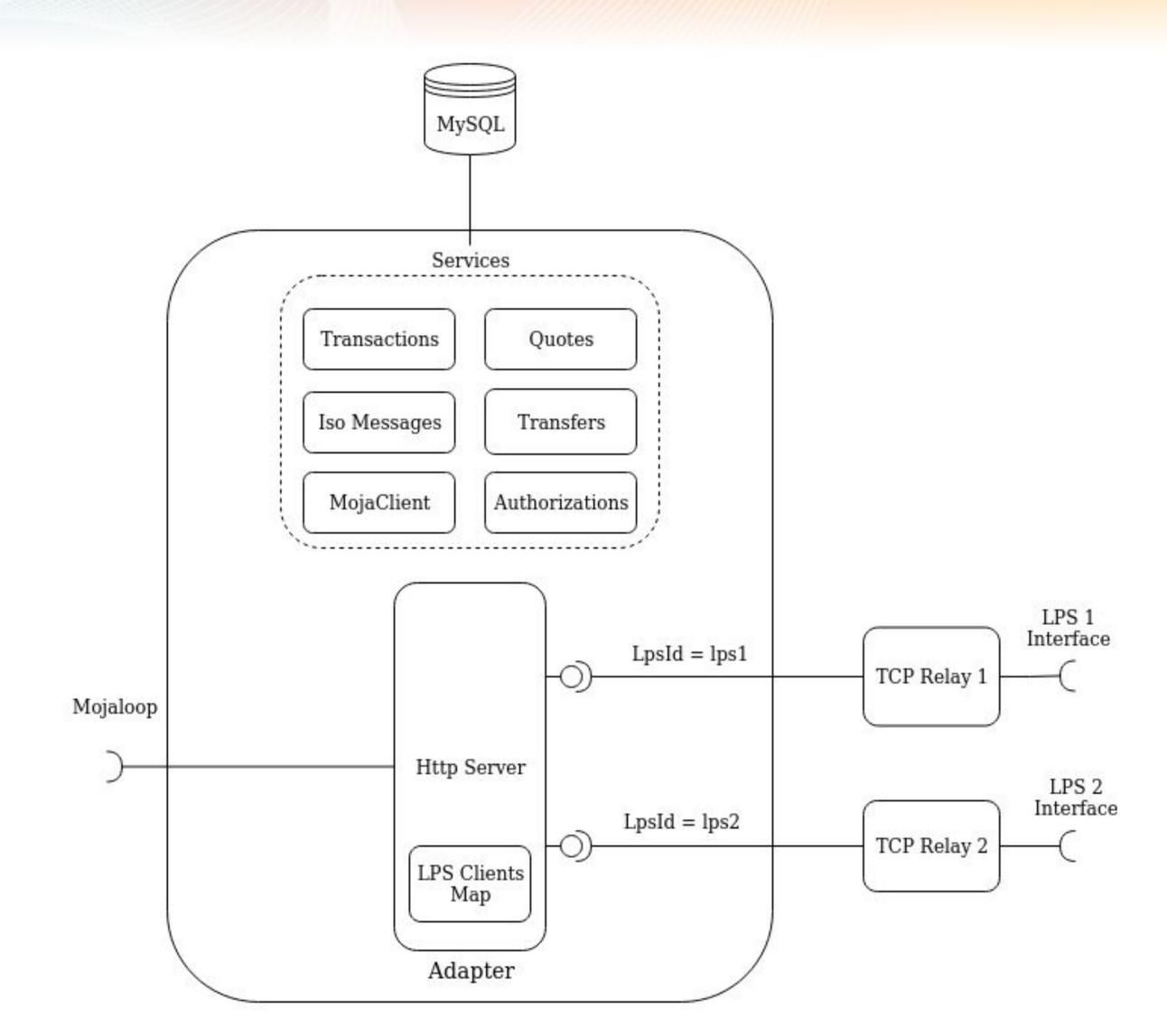
Current Design

Assumption

• 1 in-flight transaction for a device



Current Design



Proposed Changes

- Refactor Adaptor-TCP-Relay interface
- TCP-Relay to be responsible for field mapping and encoding/decoding
- Use BullMQ to add queue system (in-progress)

Goals for March 2020

- 1st beta: Functionally complete handle all use cases
- Complete proposed changes
- Hardening
- Documentation

Community Contributions

- Mojaloop SDK: transaction requests and authorizations
- Transaction request service: Forward authorizations

Thank You

QnA

0100 -> Account lookup

GET /parties/MSISDN/<ID = ISO0100[102]>

0100 -> Transaction Request

POST /transactionRequests

```
payee: {
   partyIdInfo: {
      partyIdType: 'DEVICE',
      partyIdentifier: ISO0100[41],
      partySubIdOrType: ISO0100[42],
      fspId: <ADAPTOR_FSP_ID>
    }
},
payer: {
   partyIdType: 'MSISDN',
   partyIdentifier: isoMessage[102]
}
```

```
amount:{
   amount: ISO0100[4],
   currency: ISO0100[49]
},
transactionType: {
   initiator: 'PAYEE',
   initiatorType: 'AGENT' or 'DEVICE',
   scenario: 'WITHDRAWAL'
}
```

Mojaloop Authorization Request -> 0110

Copy of 0100 except for the following fields

```
0: '0110',

30: format( quote.fees.amount ),

39: '00'
```

0200 -> Mojaloop Authorization Response

```
authenticationInfo: {
   authentication: 'OTP',
   authenticationValue: ISO0200[103]
},
responseType: 'ENTERED'
}
```

Mojaloop Transfer Response -> 0210

Copy of 0200 except for the following fields

```
{
    0: '0210',
    39: '00'
}
```