Connecting BankServ TCIB to Mojaloop

Cross-Network P2P via an ISO 20022 adapter

Scope

1. Build a POC adapter between Mojaloop and BankServ TCIB
2. Evaluate the message mapping and orchestration required
3. Submit test output to SWIFT testing service and produce a report

Use Case: Person to Person Payments

Context

TCIB = Transactions Cleared on an Immediate Basis
Low-Value Cross Border Credit Transfers for the SADC region
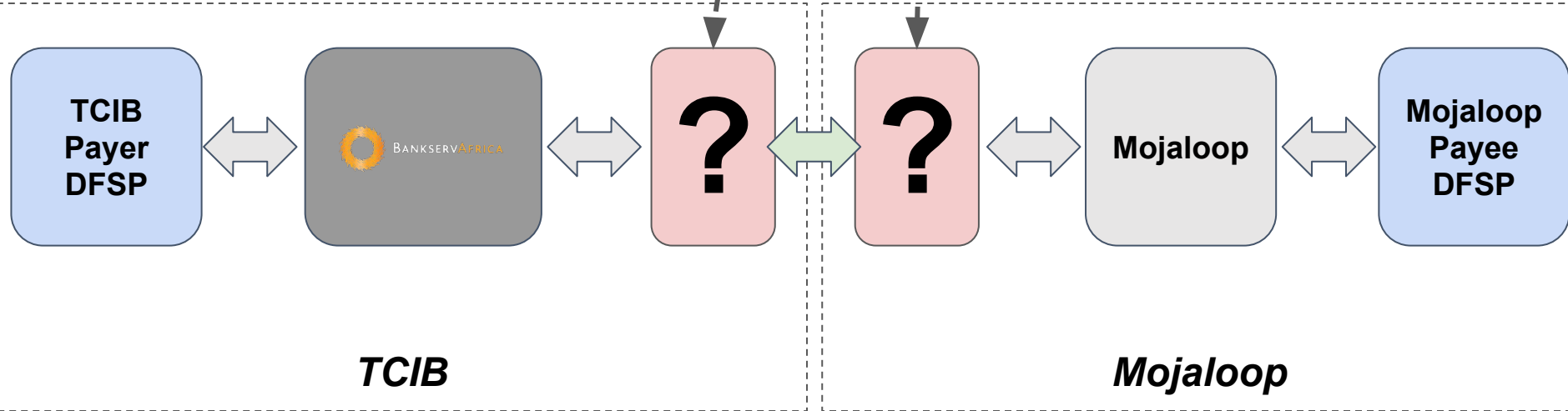Uses ISO 20022 messages (a lite version of PACS 008)

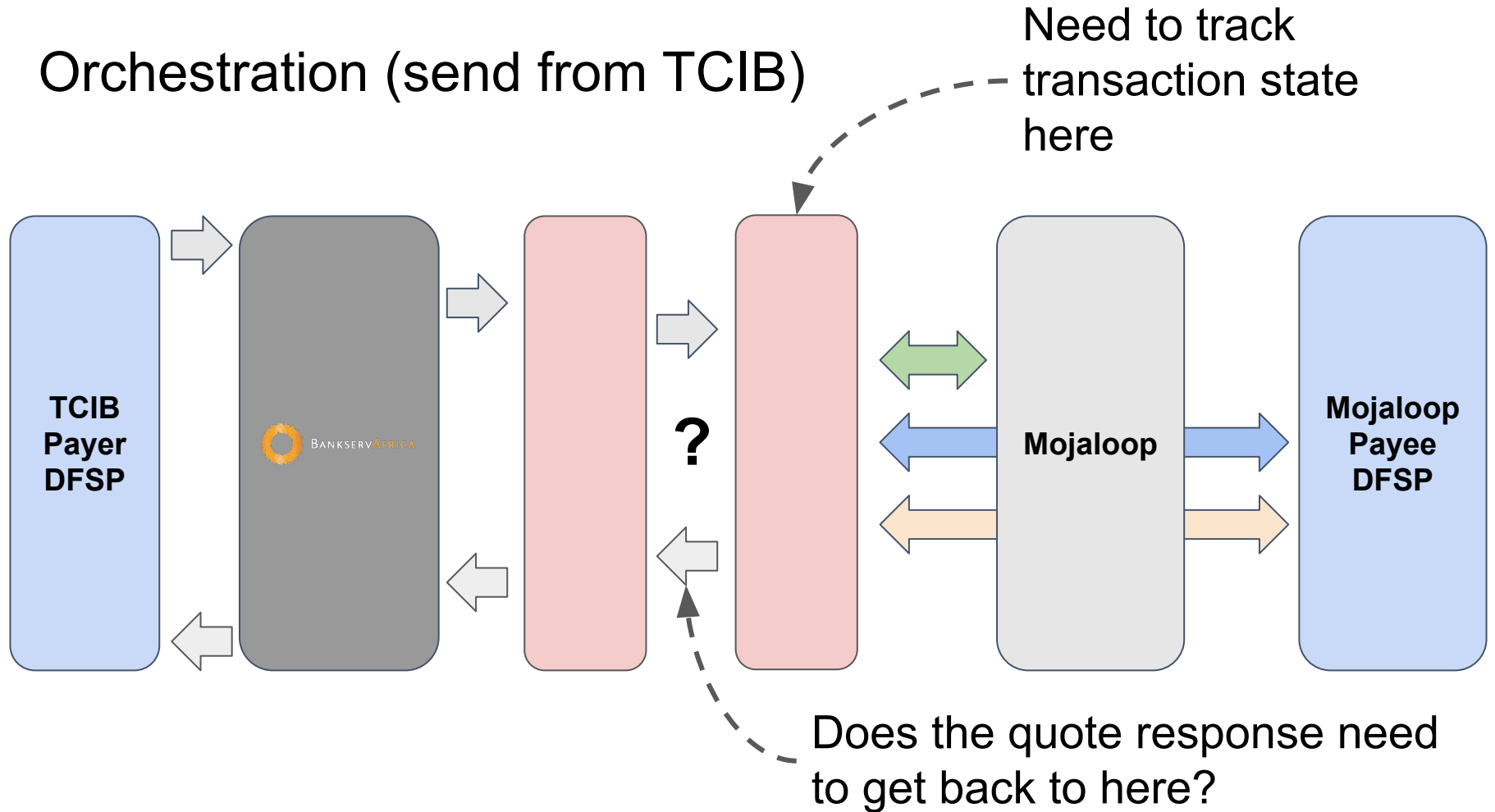**Scheme Owner:** SADC Banking Association

System Operator: BankServAfrica
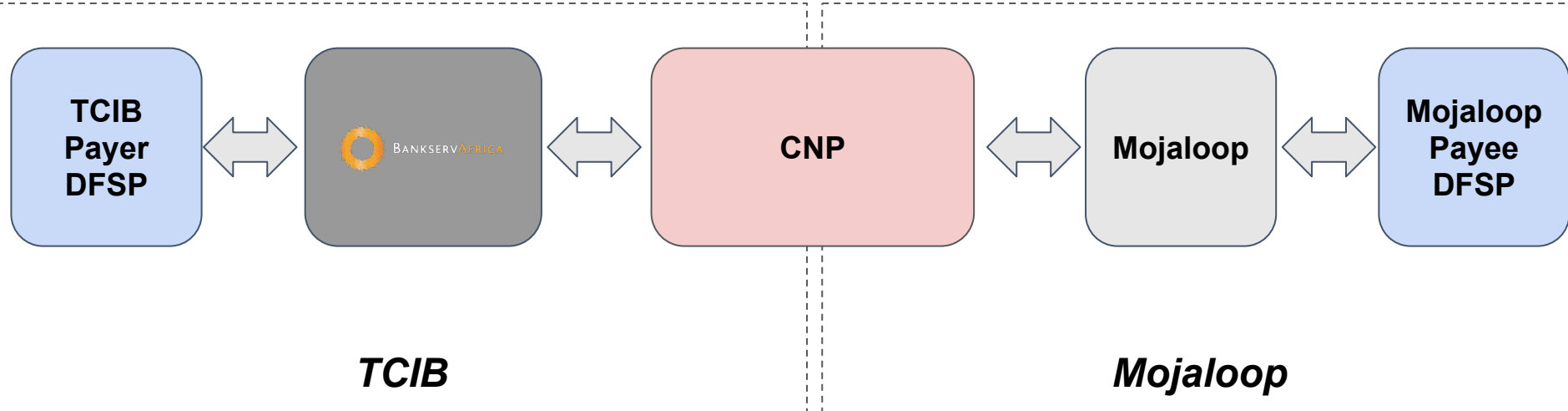
Design

Who are these entities?

Is it a single entity?

TCIB Payer DFSP

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Mojaloop

Mojaloop Payee DFSP

TCIB

Mojaloop

Orchestration (send from TCIB)

Need to track transaction state here

TCIB Payer DFSP

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Mojaloop

Mojaloop Payee DFSP

Does the quote response need to get back to here?
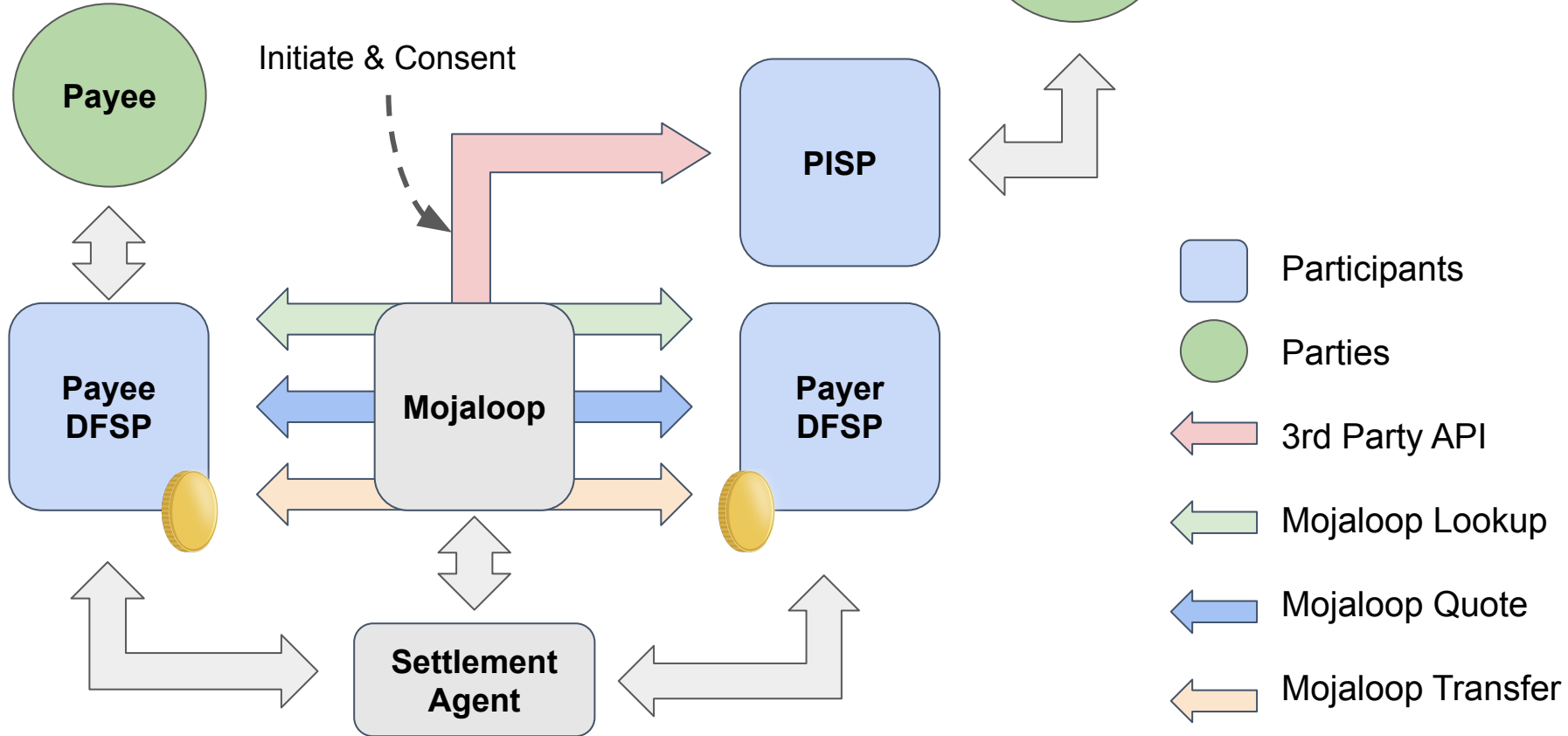
Cross-Network Providers
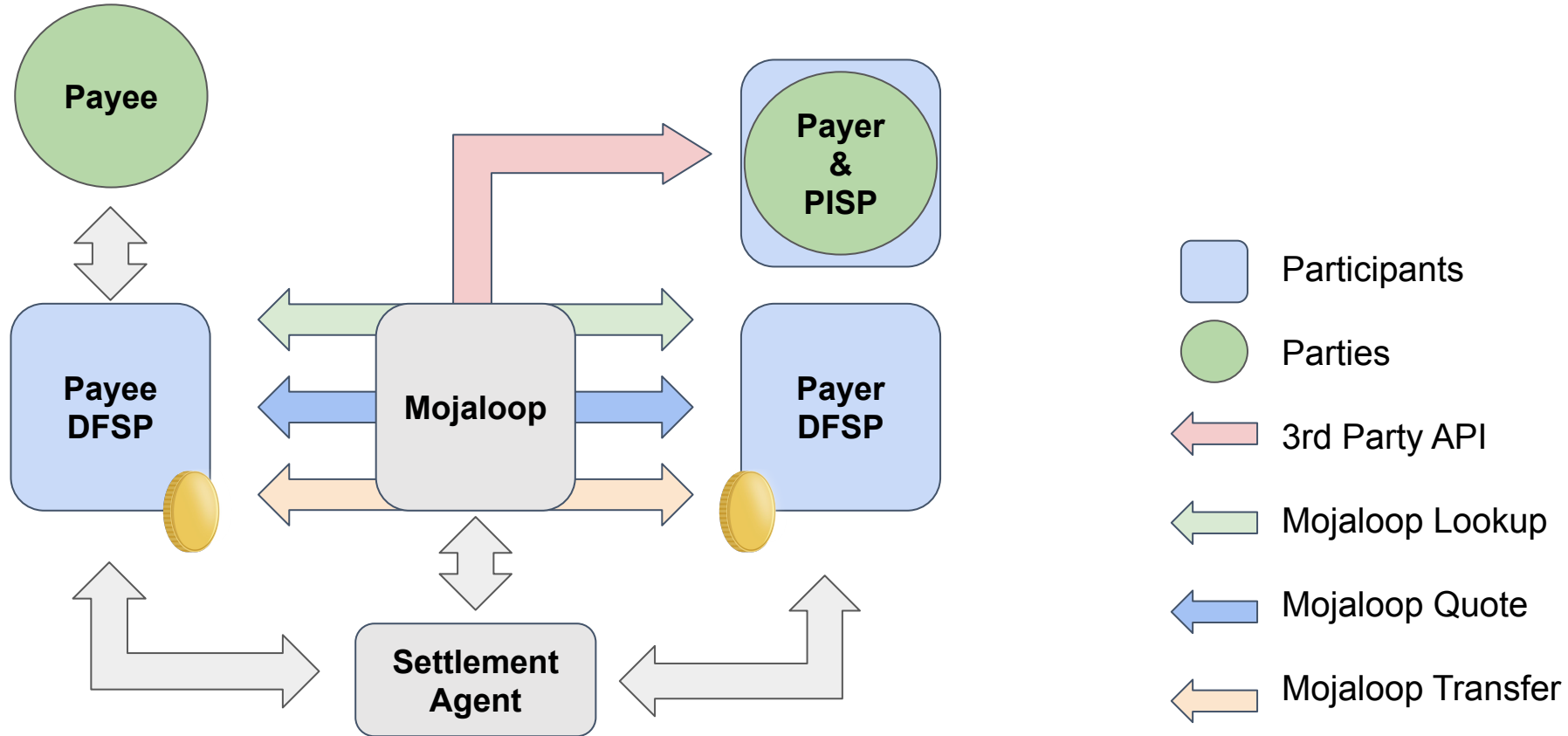
A quick diversion...

What is a participant in a Mojaloop scheme?

1. An entity that can **connect to and call Mojaloop APIs** at the hub
2. An entity that **holds clearing accounts** and **participates in settlement**
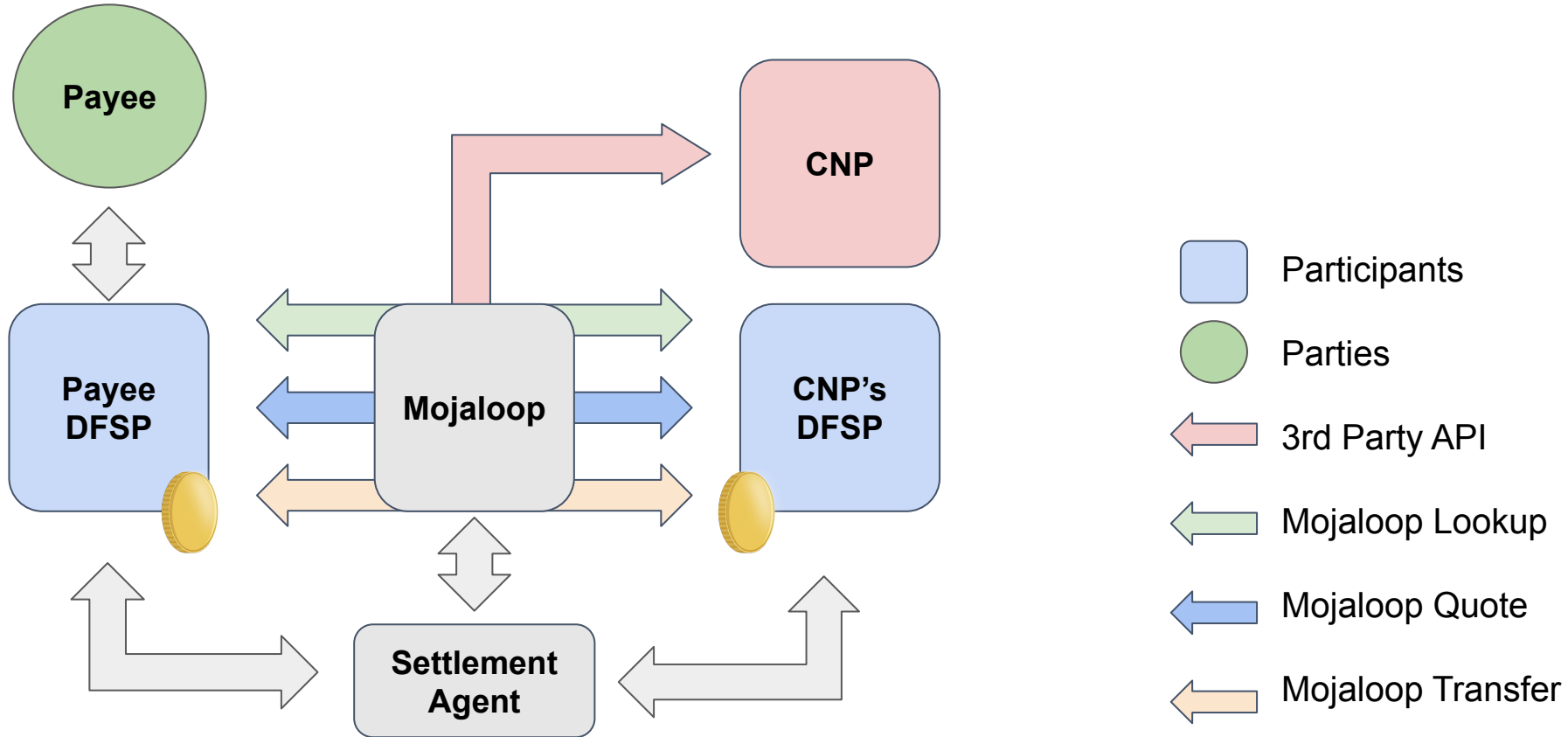3. All of the above

Parties and Participants

Parties as Participants
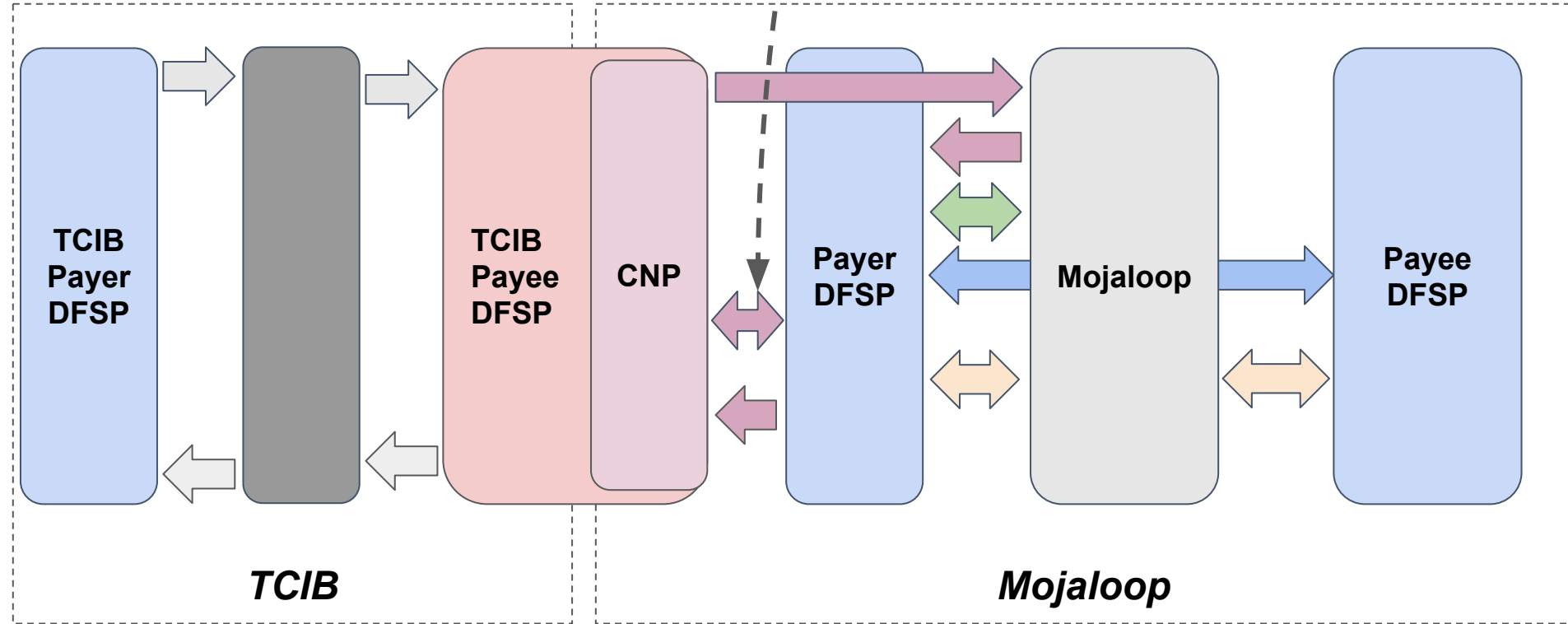
CNP as party and participant
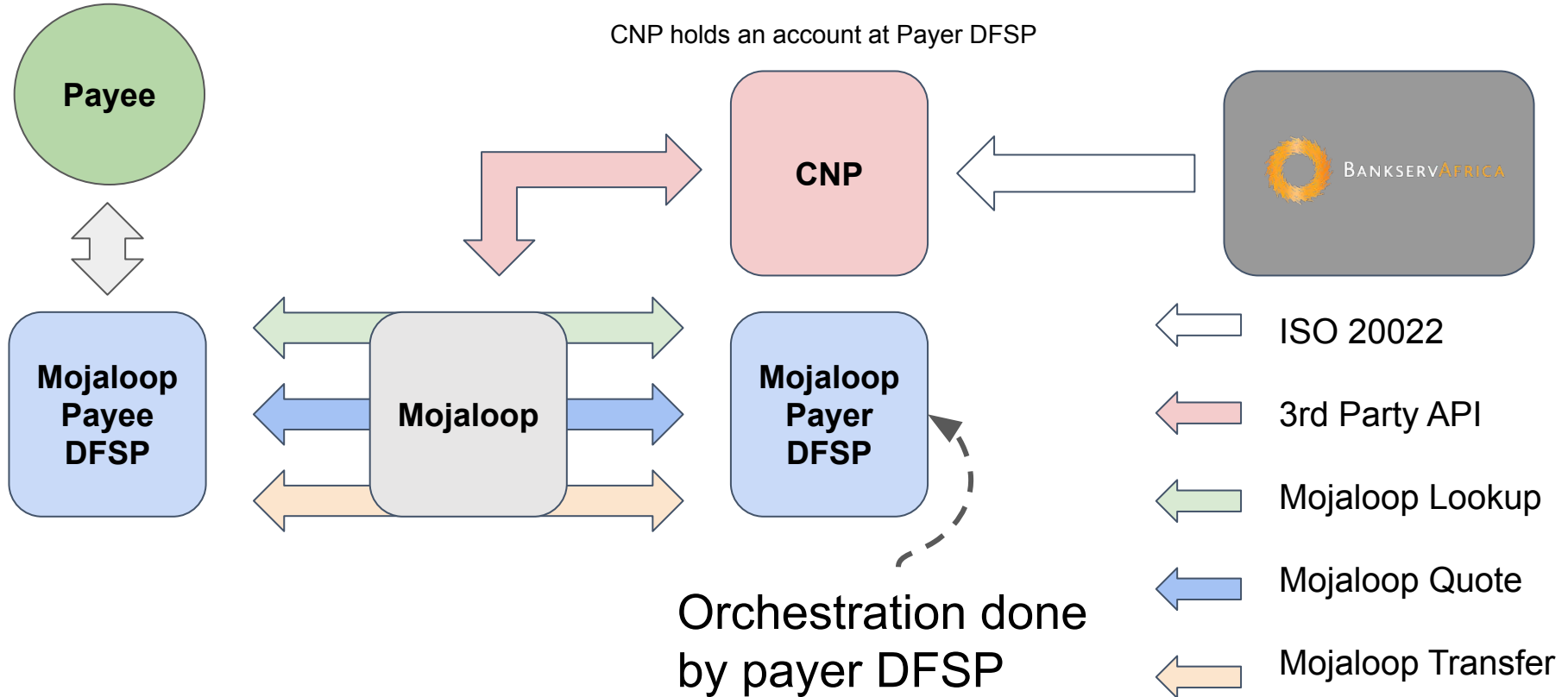
Can a CNP be a PISP?

- **Participate in the scheme** as a PISP (i.e. access to the 3rd Party APIs)
- Open an **account with a DFSP** (not directly at the hub)
- Initiate transactions via **3rd Party APIs**
- Provide **consent** to the transfer after **reviewing the quote**

CNP Flow

Approve quote during consent phase

Flow using 3rd Party APIs

CNP holds an account at Payer DFSP

Payee

Mojaloop Payee DFSP

Mojaloop

CNP

Mojaloop Payer DFSP

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Orchestration done by payer DFSP

ISO 20022

3rd Party API

Mojaloop Lookup

Mojaloop Quote

Mojaloop Transfer

TCIB Adapter run by CNP

CNP holds an account at Payer DFSP

Payee

CNP

TCIB Adapter

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Mojaloop Payee DFSP

Mojaloop

Mojaloop Payer DFSP

Orchestration done by payer DFSP

ISO 20022

3rd Party API

Mojaloop Lookup

Mojaloop Quote

Mojaloop Transfer

Status & Next Steps

- Draft Technical Spec
- Golden path message translation and orchestration with PISP API
- P2P originated from TCIB

Next Steps

- Update Technical Spec to use PISP API and CNP flows
- Produce test system message inputs and validate with SWIFT
- Design and implement sending use case