

## PISP API v2.0

Payment Initiated Service Providers
Third Party Payments

### **Questions?**



What is PISP?

Does Mojaloop support the PISP use case?

Why is Mojaloop's PISP implementation different?

### What is the status of PISP v 2.0



Proposed change request that has been reviewed by the PISP special interest group, and submitted for discussion.

Next → being reviewed by the change control board for approval. This is the process to finalise the technical documents for the API

Almost there.

### What is new in PISP 2.0?



- 1. Simpler Integration for FinTechs
  - Refactored Payer Initiated use case
- 2. Payer can approve payments on their own devise> PISP payment acceptance for Payee Initiated use case
- 3. FinTechs Integrations can request Payments
  - > PISP request to pay
- 4. Account discovery authorisation on Account Linking
- 5. Revoking consent

Simpler Integration for FinTechs

Refactored Payer Initiated

Need to make a

Do you accept?

payment

Yes; Here is my signed challenge.

**Payment Complete** 

**POST** /tppTransactionRequests

**PUT** /tppTransactionRequests

**POST** /tppTransfers

**PUT** /tppTransfers

Blue Bank via mojaloop

Payee Info

**Transfer Terms** 

Challenge

Make Transfer

# Payer can approve payments on their own devise



PISP payment acceptance to support request to pay



Yes; Here is my

signed challenge.

Fintech (PISP)

Doesn't have a mobile application for approving payments

**POST** /tppAuthorisations

**PUT** /tppAuthorisations

Blue Bank via mojaloop

Payee Info

**Transfer Terms** 

Challenge

**POST** /transactionRequest

1

## FinTechs Integrations can request Payments

PISP request to pay

Fintech (PISP)

**POST** /tppTransactionRequests

**PUT** /tppTransactionRequests

PATCH /tppTransactionRequests

Blue Bank <sub>via</sub> mojaloop

mojaloop

DFSP accepts request to make payment

**Transfer Made** 

1

pay me xx\$ into my linked account

Please ask Fred to

**Transfer Complete** 

### **Account Discovery Authorisation**

mojaloop

ETIN

I would like to link account from blue bank

Sign challenge to authorise access

Here is my signed challenge.

Account that can be linked

Fintech (PISP)

POST /tppAccountsRequest

PUT /tppAccountsRequest

**GET** /tppAccounts

PUT /tppAccounts

Blue Bank <sub>via</sub> mojaloop

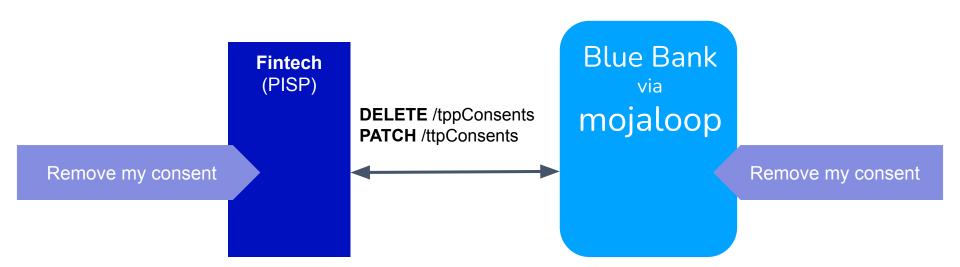
Validate Request

Challenge

Here are the accounts

## Revoking consent





Helps to build trust into the platform.

### Contributions



- Alain Kajangwe
- Innocent Kawooya
- Karim Jindani
- Michael Richards
- Olivier Manzi
- Paul Baker
- Paul Makin
- Sam Kummary

#### References



PISP - SIG - Docs

PISP API Specification Repository

**PISP API Docs** 

Specifications (including PISP) Issues Board