



# GSMA Interoperability Test Platform

Transforming the DFSP onboarding process.

28 Jan 2021

BILL & MELINDA  
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# Mobile Money API

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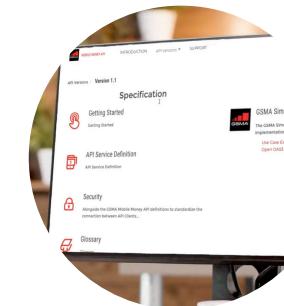
## Industry Report: Towards Seamless Integrations (Part) 2

The report will be exploring the state of the third-party API integrations within the mobile money ecosystem and how API integrations are accelerating the development of the ecosystem.



## Compliance Verification Service

The GSMA will launch the compliance verification service to promote technical harmonisation for the mobile money industry wide ecosystem and support the industry as it grows and increases its provision of open APIs.



## New version - Release 1.2

- New and enhanced APIs for Bills, Accounts and Transactions
- Use case centred views on API with mobile money and service provider perspectives

STAY TUNED ON @GSMAMobileMoney



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# *Interoperability Test Platform*

*Recap*



# What is the Interoperability Test Platform?

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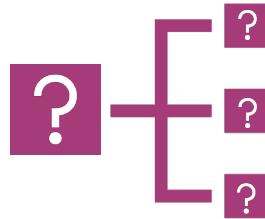
The Interoperability Test Platform is a facility where:

1. *Service providers* can test how to connect to mobile money providers and the wider mobile money ecosystem using the **GSMA Mobile Money API**
2. *Mobile money providers / other DFS players* can test how to connect to a central hub (i.e. Mojaloop) and the wider ecosystem using the **Mojaloop API**



# Why to use the Interoperability Test Platform?

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- Enable the industry players to use two key technologies for *financial inclusion*
- Support the **Mobile Money** industry to test interoperability technologies
- Facilitate the *ecosystem expansion* for financial inclusion

## Why we build it?



- Validate your system by connecting to a *real-world* interoperability ecosystem
- Build *independently* from the core interoperability software to gain more confidence in your test results
- *Plug-and-play* use
- *Free* and *open-source*

## Why to use?



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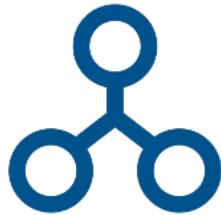
# *Interoperability Test Platform*

*Updates*



# What is a technical DFSP onboarding journey?

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## Connectivity

- Onboard the DFSP into your test environment
- Exchange Security details between DFSP and Hub
- Configuring DFSP callback endpoints into the Hub



## Testing

- Support the DFSP test their implementation
- Ensure the DFSP is compliant with the Hub Rules
- Support the DFSP test custom scenarios outside the certification



## Process

- Standardise process to all DFSPs
- Centralise the process in one place
- Support several stages, from testing to certification

# What are the technical DFSP onboarding problems?



### Connectivity

- Security configuration is hard, generate extra effort for the Hub
- Issues with messages loss, difficult to find the problem
- Not easy to identify error in messages
- Challenge to support all DFSPs at the same time



### Testing

- Difficult to simulate business rules in a test environment
- Difficult to simulate edge cases
- No support for custom tests requested by DFSP



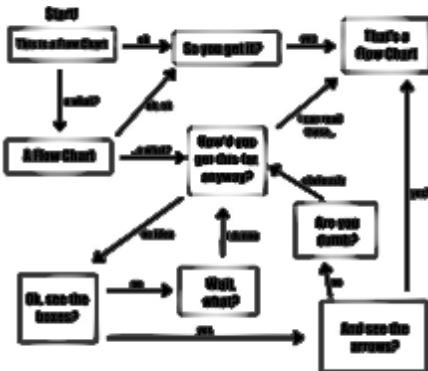
### Process

- Long process
- Too much time in each stage
- Lack of centralised place with all information needed

# Streamline the onboarding process

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- Support the DFSP Development during API integration phase, prior certification
- Support the DFSP during certification in a self-test environment
- Enables the DFSP to on/off security features
- Enables the DFSP to test several environments in parallel
- Enables DFSP to share test sessions across organizations and with external people
- Enables the DFSP to create their own custom test cases to support their internal testing



Process Transformation



# Transforming the DFSP onboarding process

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## Schema certification

We are now ready to support Hub Operators to use the platform to perform schema certification



## Onboarding process

Streamline the onboarding process, supporting the DFSP from testing to schema certification



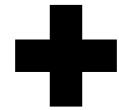
## Custom Business Rule

Enable schemes define their own hub rules per test case and cover tests beyond the OpenAPI specification



First live Mojaloop Hub using the platform

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Mowali Partner  
Onboarding Platform



# Interoperability Test Platform

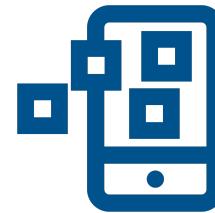
## Features

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### Platform Use Cases

- Exploration
  - Fully Simulated (no SUT)
- Self-testing
  - Custom test cases
- Integration Testing
  - Live Switch (dual SUT mode)
  - Corridor Tests (full SUTs)
- Certification
  - Guided Questionnaire
  - Clear Process



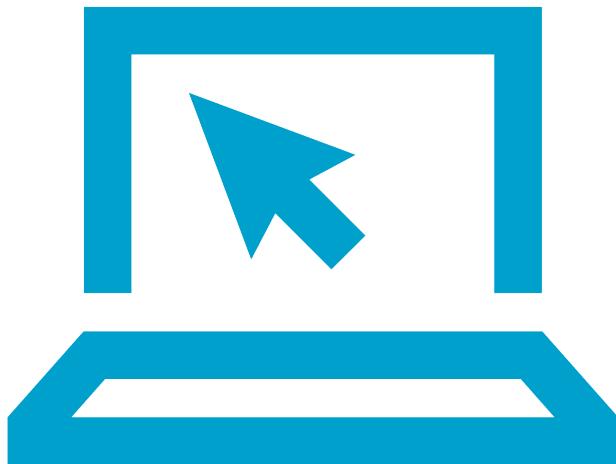
### Functionalities

- Test case editor
  - Test case template variables
- Security
  - mTLS
- Message Log
- User Group Management
- Audit Log



# Interoperability Test Platform

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# DEMO



<https://github.com/gsmainclusivetechlab/interop-test-platform>

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Join the Platform  
[bit.ly/itp\\_moja](https://bit.ly/itp_moja)