TIPS Mobile Proxy Look-up
Service Requirements

TIPS Contact Group #10

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Introduction

Introduction

- MPL enables TIPS Participants and Reachable Parties receiving from their customers the request to execute an instant payment in favor of a beneficiary identified with a proxy (e.g. a mobile number), to retrieve from a central repository the corresponding beneficiary IBAN.
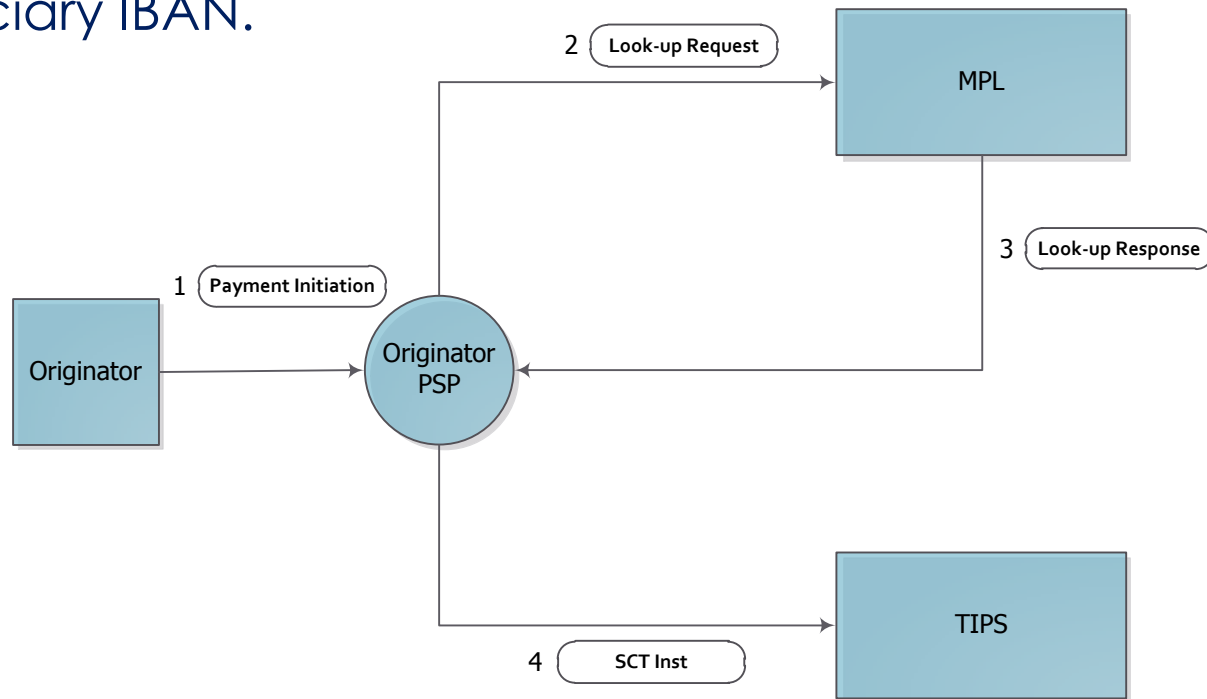
Functional requirements

Functional requirements

- Access to the service

- Data structure

- MPL repository maintenance

- Look-up

- Reachability check

Access to the service

- MPL will implement the same authentication and authorisation process as TIPS. This implies the possibility for TIPS Participants and Reachable Parties reusing the same connectivity framework they have to put in place to access TIPS core functionalities.

- TIPS Participants and Reachable Parties may access themselves to the MPL service or may delegate a third party (i.e. an Instructing Party) for this.

Data structure

- MPL will be based on a Proxy-IBAN Mapping Table having the following structure:

    - Proxy (e.g. mobile number)

    - IBAN

    - Account Owner (name of the account owner, optional)

    - Registration Timestamp (timestamp of creation of last update)

    - MPL Actor BIC (BIC of the TIPS Participant or Reachable Party)

    - Valid From Date and Time

    - Valid To Date and Time

- Within the table, each Proxy may be linked to one and only one IBAN at any given point in time, whereas each IBAN may be linked to one or multiple Proxies at any given point in time.

MPL repository maintenance

- MPL will enable TIPS Participants and Reachable Parties to setup and maintain the Proxy-IBAN Mapping Table by means of single A2A maintenance requests.

- MPL will support the following types of maintenance requests of elements of the Proxy-IBAN Mapping Table:

    - Create Element

    - Update Element

    - Delete Element

Look-up

- MPL will allow TIPS Participants and Reachable Parties sending a Look-up Request in order to get the IBAN that corresponds to a given proxy.

- MPL will answer any Look-up Request by returning a Look-up Response, which will include all the data attributes of the retrieved element of the Proxy-IBAN Mapping Table.

Reachability check

- MPL will allow any TIPS Participants and Reachable Parties sending a Reachability Check Request in order to check whether a given proxy is stored in the MPL repository.

- Each Reachability Check Request will return a Boolean indicator set to true in case the given proxy is stored in the MPL repository and to false otherwise.

Operational requirements

Operational requirements

- Contingency operations

- Information logging

Contingency operations

- Contingency change

    - MPL will allow the Operator performing via GUI a contingency change of any element of the Proxy-IBAN Mapping Table, upon request of the responsible TIPS Participant or Reachable Party.

- Contingency snapshot

    - MPL will allow the Operator performing a contingency snapshot of all the elements of the Proxy-IBAN Mapping Table as of a given timestamp.

- Contingency restore

    - MPL will allow the Operator performing a contingency restore of a previously taken snapshot, which will result in replacing all the elements of the Proxy-IBAN Mapping Table with the elements contained in the snapshot.

Information logging

- Audit trail

  - MPL will keep an audit trail of all the setup and maintenance activities performed by the users while making use of the service.

  - Look-up Requests and Reachability Check Requests will not be subject to audit trail.

- Archiving

  - MPL will archive on a daily basis all the changes performed on the Proxy-IBAN Mapping Table and all the audit trail records.

  - MPL will retain all the audit trail records for a period of three months and all the changes performed on the Proxy-IBAN Mapping Table for a period of ten years.

Non-functional requirements

Non-functional requirements (1/2)

- Network connectivity

  - MPL will allow TIPS Participants and Reachable Parties using the same network connectivity solution available for TIPS.

- Volumes and performance

  - MPL will be able to process up to an average number of 500 incoming requests per second, with a peak of 2,000 requests per second.

  - MPL will ensure processing 99% of the incoming requests within 1 second.

  - MPL will scale up to handle, with the same processing time, a doubling of the incoming requests peak throughput in one year.

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Non-functional requirements (2/2)

- Service availability

  - MPL will be available for processing of incoming requests 24 hours every day of the year.

  - MPL unplanned downtime, calculated on a quarterly basis, will not exceed 2.16 hours, equivalent to an availability of 99.9%.

- Business continuity

  - MPL will ensure a recovery point objective value of zero and a recovery time objective of 15 minutes.

Information security and cyber-resilience

Information security and cyber-resilience

- MPL will comply with the Market Infrastructure Security requirements and controls and with the Market Infrastructure Cyber-resilience requirements (MISRC).

Data protection requirements

Data protection requirements

- MPL will take into a Snapshot File a daily snapshot of the Proxy-IBAN Mapping Table stored in the MPL repository.

- The snapshot taken on day D will include the full content of the Proxy-IBAN Mapping Table as of day D-1.