

Trusted Mobile Payment Framework

Scheme Rules



Version: V1.3

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Change History

Version	Date	Author	Comments
1.1	31/05/2006	Stephen Hunter	<p>2.1 R1.1 'Premium Rate Service Code of Practice' replaced by 'Mobile Operator Premium Text Code Extension'</p> <p>3 Appendix A – Payforit logo and guidelines released</p>
1.11	24/01/2007	Stephen Hunter	<p>All screen templates – logo area updated to allow for inclusion of secondary logo. Logo guidelines page updated accordingly.</p> <p>'Pay Now' and 'Subscribe' can now be presented as default links on acceptance screens.</p> <p>Marketing opt-ins – wording update and tick boxes must not be pre-checked.</p>
1.2	22/05/2007	Stephen Hunter	<p>Merchant hyperlink removed and Terms and Conditions section updated.</p> <p>Marketing Opt-in wording updates</p> <p>Initial Subscription Message optional delay on mobile internet</p> <p>MSISDN pass-through section updates</p> <p>Web transaction templates added</p> <p>Logo Guidelines updates</p>
1.3	31/01/2008	Stephen Hunter	<p>Wording amends on one-off payment and subscription set-up screens.</p> <p>Payment success screen/marketing opt-in updates</p> <p>Subscription success screen/marketing opt-in updates</p>

Related Documentation

Name of the document	Version	Place of storage
PhonePayPlus Code of Practice	11 th Edition	www.phonepayplus.org.uk

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1 Overview

The Trusted Mobile Payment Framework exists to promote a safe and trustworthy environment under which mobile phone users may purchase goods and services and charge the cost to their mobile phone accounts. It has been constructed under the auspices of the Cross-Mobile Network Operator forum of the Mobile Data Association.

This document defines the Scheme Rules of the UK's Trusted Mobile Payment Framework.

Parties interested in becoming payment service providers within the framework must apply to become Accredited Payment Intermediaries. Accreditation must be applied for with each mobile network operator.

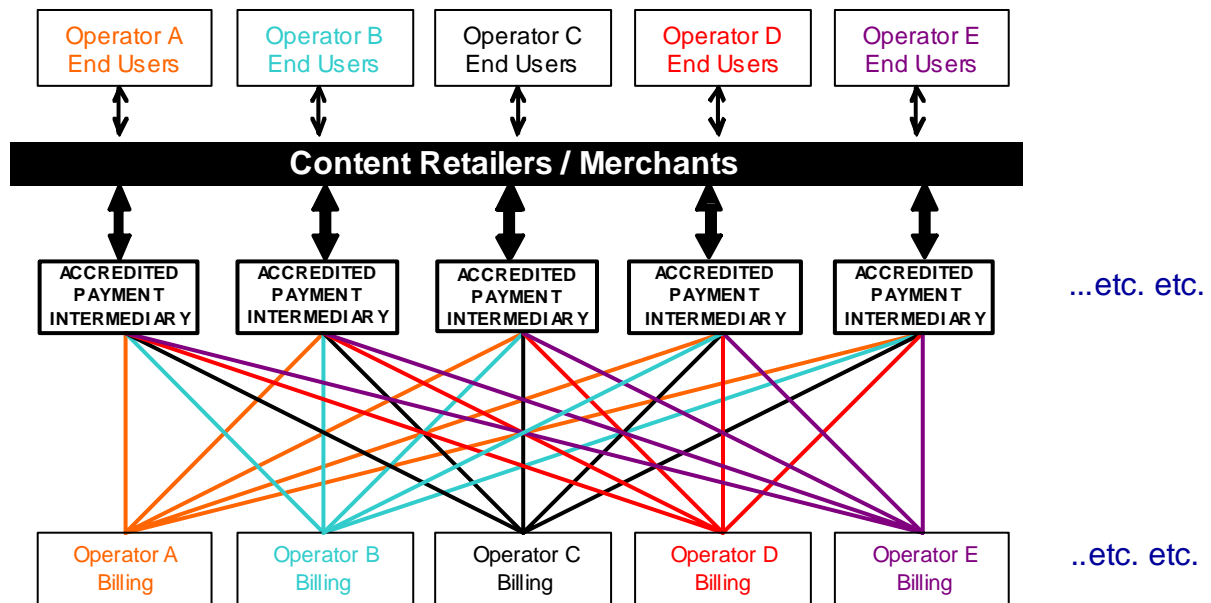
The document aims to provide Accredited Payment Intermediaries clear and unambiguous rules that they must follow in order to operate as part of the Trusted Mobile Payment Framework.

These rules are expected to form part of any contractual agreement between the mobile network operators and any party wishing to undertake the role of an Accredited Payment Intermediary.

2 Trusted Mobile Payment Framework

The Trusted Mobile Payment Framework is an initiative by the UK Licensed Mobile Network Operators to promote the take up of mobile commerce by allowing content providers and merchants access to cross network payment services.

The Trusted Mobile Payment Framework allows Mobile phone users, the **Consumers**, to buy goods and/or services from Content Retailers, the **Merchants**, and charge the cost to their mobile phone account, which is operated by their mobile operator, the **Operator**. Merchants will use the services of a payment service provider, the **Accredited Payment Intermediaries**, to facilitate a cost effective, cross operator charging mechanism. The diagram below illustrates this.



The Trusted Mobile Payment Framework defines how participants: merchants, Accredited Payment Intermediaries and operators, co-operate to perform:

- One Off-Payments;
- Subscription Set-up;
- Subscription Payments;
- Subscription Management;
- Refunds;
- MSISDN pass through, and
- Customer Care.

The Trusted Mobile Payment Framework supports the purchase of digital goods or services initiated during mobile internet sessions on the mobile phone to which the charge will be applied. Additionally, purchases initiated from a web environment are also included in this release of the framework.

The following sections detail the rules that must be followed by Accredited Payment Intermediaries, both in general and when each of the aforementioned services is provided.

2.1 General

This section of the document details the rules that Accredited Payment Intermediaries must adhere to whilst operating a service within the Trusted Mobile Payment Framework.

R1 General Rules

R1.1 The Mobile Operator Premium Text Code Extension, as amended from time to time, must be followed. Where the behaviour expected under the Trusted Mobile Payment Framework is in conflict with the Code Extension, the latter will supersede the former. However, it should specifically be noted that there is an exception to this rule in relation to subscription services sign-up. For subscription services operated by Accredited Payment Intermediaries within the Trusted Mobile Payment Framework, these Scheme Rules remove the need for any MO subscription message as part of the sign-up process.

R1.2 The device User Agent Profile (UAP) must always be used to ascertain the capabilities of the consumer's mobile device. Accredited Payment Intermediaries must ensure, in cooperation with their merchants to the best of their endeavours, using the UAP, that mobile goods and services not compatible with the consumer's mobile device are not offered to those consumers for purchase. This is intended to help avoid subsequent customer care issues.

R1.3 Governance

R1.3.1 All new releases of the Trusted Mobile Payment Framework will be available at least 30 days prior to becoming contractually binding. Operators reserve the right to instruct new requirements to shorter timescales in accordance with legal and regulatory requirements.

R1.3.2 Amendments to the framework required to maintain or enhance its integrity and security may be issued mandating compliance in a timescale proportionate to the threat being addressed.

R1.3.3 Conduct by merchants that may cause distress or have the potential to harm an operator's consumer will be subject to individual operator product compliance policy(s) and associated procedures. Operators independently withhold the right to act in these circumstances, in accordance with contracts.

R1.3.4 Multiple breaches of the Trusted Mobile Payment Framework Scheme Rules will invoke a review of an Accredited Payment Intermediary's accreditation status at the discretion of each Operator.

R1.4 VAT

R1.4.1 VAT treatment of revenues will be consistent with Operator agreements.

R1.5 Screen Style Rules

R1.5.1 Where handset capabilities allow, all mobile screens presented to the consumer by Accredited Payment Intermediaries must use the Arial 6pt font. Where the handset does not support this exact font the nearest alternative must be used.

2.2 One-Off Payments

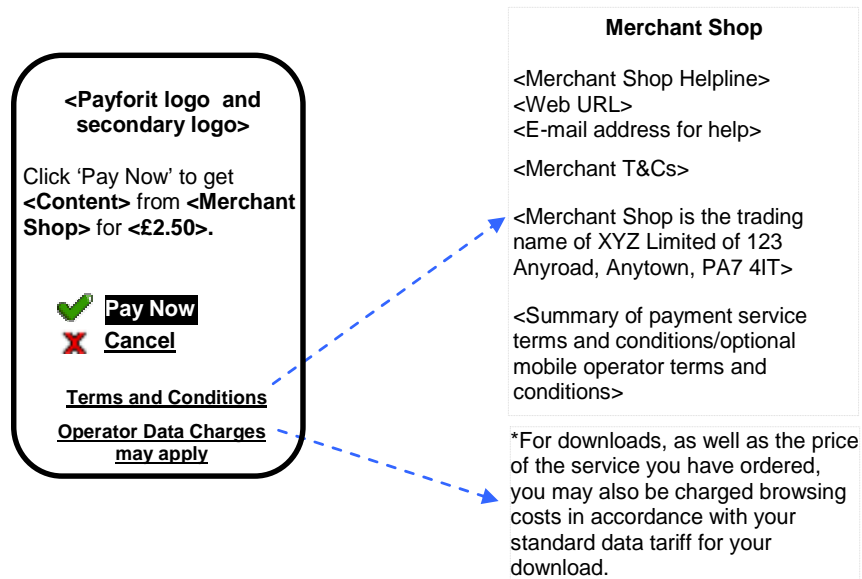
One-Off Payments must be used by merchants when charging a consumer for goods or services where no recurring charge needs to be applied and the payment is a single, complete payment for the service.

R2 One-Off Payment Processing Rules

R2.1 All payment screens presented before, during and after the processing of a payment must be served, on behalf of the merchant, to the consumer directly by the Accredited Payment Intermediaries and not by the merchant.

The payment acceptance screen contents must be presented as below. Where the payment page is being rendered in the merchant's brand style to support the 'look and feel' of the site during the payment flow, a reduced size Payforit logo may be placed in the centre of the screen, between the price and the Pay Now button. Refer to section 4 for an example.

R2.2



R2.2.1 Description of the goods/service being purchased (<Content>) – a clear statement that allows the consumer to associate the payment with what is being paid for with a maximum of 40 characters.

R2.2.2 The identity of the supplier (<Merchant Shop>) - This must be the merchant shop/site name with a maximum of 40 characters. Further information about the merchant's service must be available from the Terms and Conditions hyperlink and must, at a minimum, contain:

R2.2.2.1 The trading or operating name of the organisation;

R2.2.2.2 The registered address of the trading company;

R2.2.2.3 A helpline phone number must be included, and optional email address and/or a web URL. (Please refer to section 2.8 R8 and R9 for Customer Care Handling Rules)

R2.2.2.4 The merchant's terms and conditions.

R2.2.3 The price (including tax) of the goods/service (<£2.50>) - The price must be clear and not misleading in any way. This will mean giving the full price of the service. Pricing information must be prominently displayed and easy to understand.

R2.2.3.1 The price must be presented in sterling and use the £ symbol to prefix the numerical amount.

R2.2.4 Data Charges (Operator Data Charges may apply)- This must be presented as a hyperlink which links to the following text 'For downloads, as well as the price of the

service you have ordered, you may also be charged browsing costs in accordance with your standard data tariff for your download'. Please note that individual Mobile Network Operators may require Accredited Payment Intermediaries to present specific data pricing wording in this section, in preference to the generic wording outlined above.

R2.2.5 **Terms and Conditions (Terms and Conditions)** – This must be presented as a hyperlink which links to view a summary of the merchant and payment service Terms and Conditions and, where relevant, an operator-provided Terms and Conditions summary.

R2.2.6 **Navigation** – The payment acceptance screen must allow the user to select:

R2.2.6.1 'Pay Now' to confirm the payment (this may be presented as the default link on the payment acceptance page);

R2.2.6.2 'Cancel' the payment and navigate back to the merchant site;

R2.3 Once the consumer has confirmed their payment, they must be presented with information that clearly communicates whether the payment was successful or whether it failed.

R2.4 **Payment Success Screens**

Where the payment was successful, the payment success screen must be hosted by the Accredited Payment Intermediaries. There are four possible scenarios for the presentation of the payment success screen:

R2.4.1 Payment Success with marketing opt-in (Option 1)

Where the payment is successful and the merchant wishes to gain a marketing opt-in, the following static payment success screen must be presented exactly as below: (Business partner opt-in is optional)

<Payforit logo and secondary logo>

Thank you for your payment of **<£2.50>** to **<Merchant Shop>**.

<Service Delivery Message>

Yes, I want free updates on new products, services and special offers sent to my mobile by **<Merchant Shop>**.

Yes, I want free information sent to my mobile by business partners of **<Merchant Shop>** (such as special offers).

This screen will include:

R2.4.1.1 Price Charged – presented as per R2.2.3;

R2.4.1.2 Identity of merchant – presented as per R2.2.2;

R2.4.1.3 Service Delivery Message – e.g. 'Click here to download ringtone'

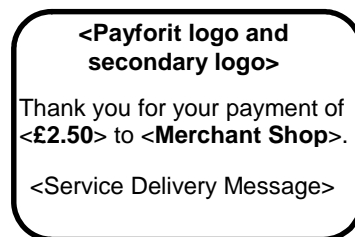
R2.4.1.4 Marketing opt-in selection to allow a consumer to give permission for their mobile phone number to be used by the merchant for marketing its own services only. The opt-in box

cannot be pre-checked unless prior written approval has been granted by the relevant participating mobile operator.

R2.4.1.5 Marketing opt-in selection to allow a consumer to give permission for their mobile phone number to be used for marketing purposes with other business partners of the merchant. The opt-in box must not be pre-checked under any circumstances.

R2.4.2 Payment Success with no marketing opt-in (Option 2)

Where the consumer has previously opted in to marketing, or the merchant manages marketing opt-ins through another legitimate and auditable process, the marketing opt-in presentation is not mandatory as long as the conditions of use outlined below are adhered to. The payment success screen can be presented as follows:



This screen will include:

R2.4.2.1 Price Charged – presented as per R2.2.3;

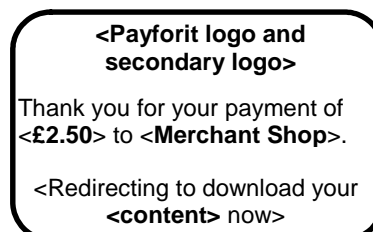
R2.4.2.2 Identity of supplier – presented as per R2.2.2;

R2.4.2.3 Service Delivery Message – e.g. ‘Click here to download ringtone’

R2.4.2.4 Conditions of use are that a consumer’s personal data has been gained through normal SMS/IVR or other legitimate means and a warning of soft opt-in has been provided. Alternatively, the user may previously have opted-in via approved API-hosted Payforit screens during a purchase transaction. Merchants must provide an opt-out facility (as per UK law) within the merchant shop. All marketing opt-in/out processes must be auditable.

R2.4.3 Payment success with timed redirect (Option 3)

Where a payment is successful and marketing opt-in presentation is not required as per R2.4.2, a timed redirect page that does not require the consumer to click to proceed to the content/merchant can be served. A maximum of 15 seconds is recommended.



This screen will include:

R2.4.3.1 Price Charged – presented as per R2.2.3;

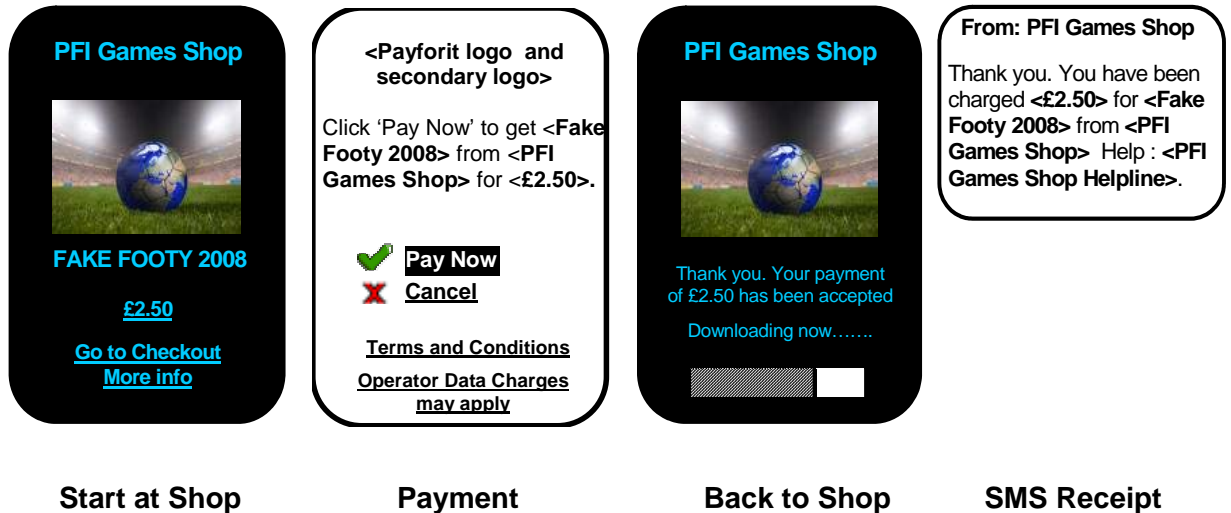
R2.4.3.2 Identity of supplier – presented as per R2.2.2;

R2.4.3.3 Redirect Message – e.g. ‘Redirecting to download your <content> now’

It is recommended that an SMS receipt should follow the transaction and suggested wording of this receipt is outlined in R2.4.4.2 below.

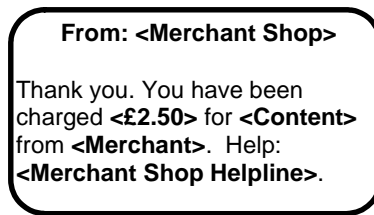
R2.4.4 No payment success screen (Option 4)

Where a payment is successful and marketing opt-in presentation is not required, it will be possible to automatically redirect the consumer to their content/merchant without serving the payment success page.



R2.4.4.1 APIs must ensure that merchants make it clear on the first post-payment screen presented to the consumer that the payment has been successful.

R2.4.4.2 In situations where no payment success screen is presented, a receipt must be sent to the consumer by SMS to confirm the transaction. Consideration should be given to the timing of the SMS receipt to avoid interruptions to the mobile browsing session (recommend within 1 hour). Based on the user agent profile of the handset, the SMS receipt could be immediate.



SMS receipt where static payment success screen is not used.

R2.4.5 Where a consumer can be identified as having previously purchased a service from a Payfort merchant and have had their marketing preference stored with that merchant, it is not necessary for Accredited Payment Intermediaries to present a new marketing opt-in during subsequent Payfort purchases by the consumer at the merchant’s site. R2.4.2 applies.

R2.4.6 Where technically possible, downloads can start when a consumer has clicked on the ‘Service Delivery Message’ from the payment success screen, e.g. ‘click here to start your download’. (R2.4.1 and R2.4.2 apply).

R2.5 Payment Failure Screen

Where the payment failed, the payment failed screen must be hosted by the Accredited Payment Intermediaries and presented exactly as below:



The screen must include:

- R2.5.1 Not charged message – The consumer must be clearly told that they have not been charged with the following text ‘There has been a problem with the transaction. You have not been charged’
- R2.5.2 Failure reason – Where technology and operator interfaces permit, a reason for the failure must be provided in a clear user-friendly form.
- R2.5.3 A hyperlink must be provided, and labelled ‘Continue to Shop’, to enable the consumer to return to the merchant site.

The use of the best practice approach of two-phase transactions, with or without fund reservation, is not a mandatory requirement of the scheme, but may be implemented where individual Operator billing solutions permit.

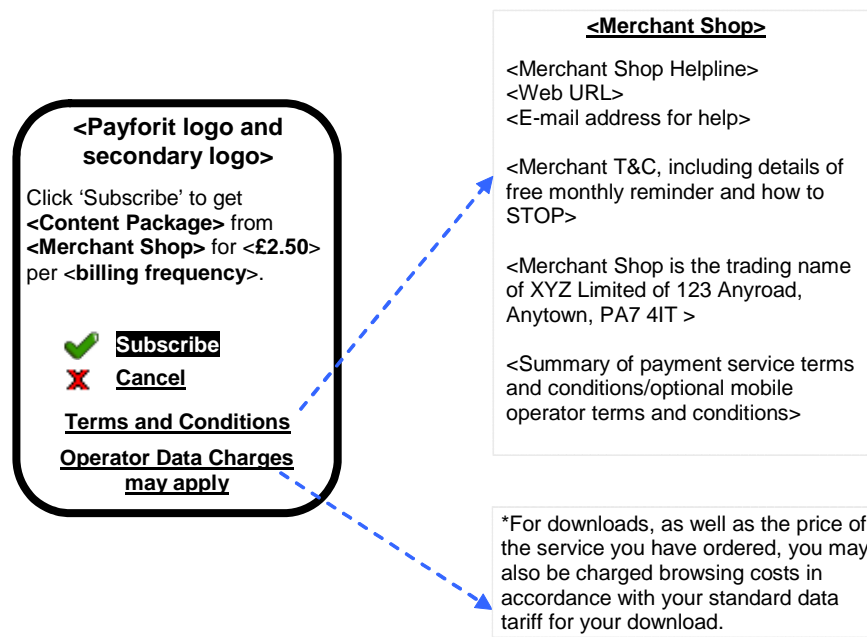
2.3 Subscription Set up

A subscription is an agreement by a consumer to allow their mobile phone account to be charged for one or more goods/services to be paid for and supplied in the future. The agreement will include terms limiting the subscription either by time, monetary value or quantity of goods.

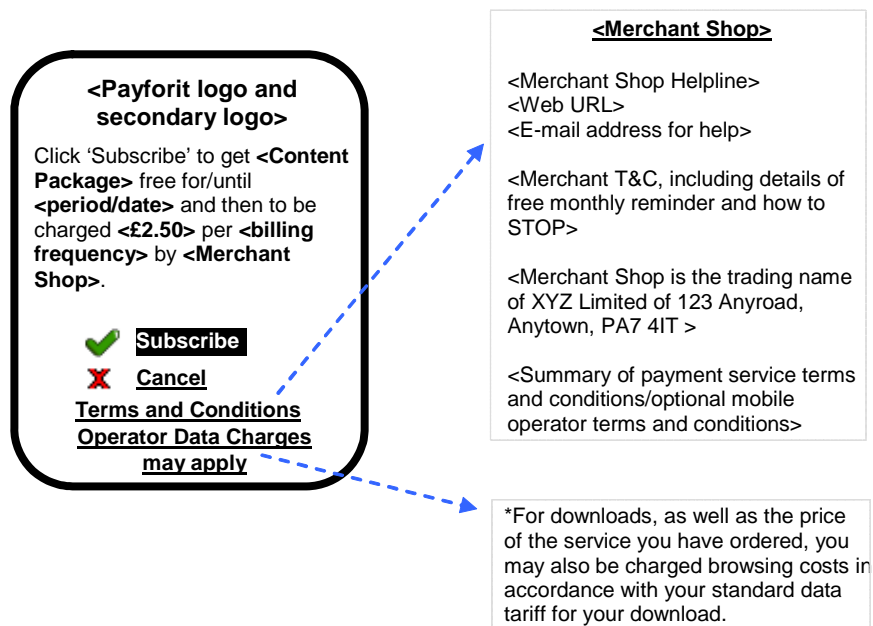
R3 Subscription Set up Processing Rules

- R3.1 All screens presented before, during and after the processing of a subscription set up must be offered to the consumer directly by the Accredited Payment Intermediaries and not by the merchant.
- R3.2 The subscription acceptance screen must be presented exactly as template 1 or template 2 below

R3.2.1 Template 1



R3.2.2 Template 2



R3.3 Description of the goods/service being purchased (<Content>) – a clear statement that allows the consumer to associate the payment with what is being paid for with a maximum of 40 characters.

R3.3.1.1 Accredited Payment Intermediaries may propose additional templates, which will be ratified for use in the future and agreed by all Operators.

R3.3.1.2 The identity of the supplier -Presented as per R2.2.2.

R3.3.2 The price – this must be presented in the context of the Terms of the Subscription, as above, but must also, in its own right, be clear and not misleading in any way. Pricing information must be prominently displayed and easy to understand.

R3.3.2.1 The price must be presented in sterling and use the £ symbol to prefix the numerical amount.

R3.3.3 Data Charges (**Operator Data Charges may apply**)- This must be presented as a hyperlink which links to the following text 'For downloads, as well as the price of the service you have ordered, you may also be charged browsing costs in accordance with your standard data tariff for your download'. Please note that individual Mobile Network Operators may require Accredited Payment Intermediaries to present specific data pricing wording in this section, in preference to the generic wording outlined above.

R3.3.4 Payment Terms and Conditions (**Terms and Conditions**) – This must be presented as a hyperlink which must link to view a summary of the merchant and payment service Terms and Conditions and, where relevant, an operator provided Terms and Conditions summary.

R3.3.5 Navigation – The Subscription acceptance screen must allow the user to select:

R3.3.6 'Subscribe' to confirm the subscription, (this may be presented as the default link on the subscription acceptance screen);

R3.3.7 'Cancel' the transaction and navigate back to the merchant site;

R3.4 **Subscription Success Screens**

Once the consumer has confirmed their subscription, they must be presented with information that clearly communicates whether this was successful or whether it failed. As with the approach to one-off payments, R2.4, the same four options apply.

R3.4.1 Successful Subscription with marketing opt-in (Option 1)

Where the subscription is successful and the merchant wishes to gain a marketing opt-in, the following static payment success screen must be presented exactly as below: (Business partner opt-in is optional)

The screenshot shows a mobile payment success screen with a rounded rectangular border. At the top, it says '<Payfort logo and secondary logo>'. Below that, it says 'Thank you, your subscription has now been set up.' followed by 'Your subscription will continue until you text **STOP** to <12345>.' Then, it says '<Service Delivery Message>'. There are two checkboxes: the first is 'Yes, I want free updates on new products, services and special offers sent to my mobile by <Merchant Shop>.' and the second is 'Yes, I want free information sent to my mobile by business partners of <Merchant Shop> (such as special offers).' The second checkbox is highlighted with a grey background.

R3.4.1.1 Service Delivery Message

R3.4.1.2 Marketing opt-in as per R2.4.1.3

R3.4.1.3 Marketing opt-in as per R2.4.1.4

R3.4.2 Subscription success with no marketing opt-in (Option 2)

Where the consumer has previously opted in to marketing or the merchant manages marketing opt-ins through another legitimate and auditable process, the marketing opt-in presentation is not mandatory as long as the conditions of use outlined below are adhered to. The subscription success screen can be presented as follows:



R3.4.2.1 Service Delivery Message as per R3.4.1.1

R3.4.2.2 Conditions of use as per R2.4.2.4

R3.4.3 Subscription success with timed re-direct (Option 3)

Where a subscription has been set up successfully and marketing opt-in presentation is not required as per R3.4.2, a timed redirect page that does not require the consumer to click to proceed to the content/merchant can be served. A maximum of 15 seconds is recommended.



R3.4.3.1 Redirect Message – e.g. 'Redirecting to your <content> now'

R3.4.4 No Subscription Response Message (Option 4)

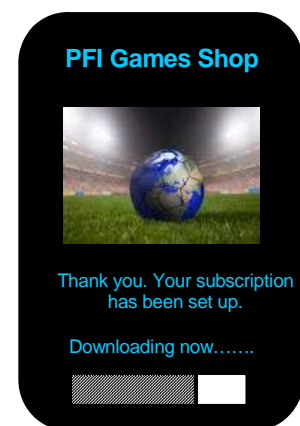
Where a subscription has been set up successfully and marketing opt-in presentation is not required, it will be possible to automatically redirect the consumer to their content/merchant without serving the subscription successful page.



Start at Shop



Payment



Back to Shop

R3.4.4.1 APIs must ensure that merchants make it clear on the first post-subscription set-up screen presented to the consumer that the subscription set up/payment has been successful.

R3.4.5 Where a consumer can be identified as having previously purchased a service from a Payforit merchant and have had their marketing preference stored with that merchant, it is not necessary for Accredited Payment Intermediaries to present a new marketing opt-in during subsequent Payforit purchases/subscriptions by the consumer at the merchant's site. R3.4.2 applies.

R3.4.6 Where relevant to the subscription service and technically possible, downloads can start when a consumer has clicked on the 'Service Delivery Message' from the payment success screen, e.g. 'click here to access your download(s)'. (R3.4.1 and R3.4.2 apply)

R3.5 Send a free <to consumer> SMS using the following text template:

(Note: Where PSMS billing is used, this may be in the charge message)

"[FreeMsg.] U are subscribed to <name of service and optional description – maximum 35 characters> for <cost of service in £> per <billing frequency> until you send STOP to <originating service shortcode>. Helpline <UK standard rate or free helpline number>."

This message may be delayed by up to 1/7th of the billing period to avoid breaking the browsing session. Some individual mobile operators may permit a longer period of delay, subject to prior agreement.

Where a subscription service includes a free period (as per Template 2), send a free <to consumer> SMS using the following template:

"[FreeMsg.] U will be subscribed to <name of service and optional description – maximum 35 characters> for <cost of service in £> per <billing frequency> from <date free period ends> unless you send STOP to <originating service shortcode>. Helpline <UK standard rate or free helpline number>."

This message may be delayed by up to 1/7th of the billing period to avoid breaking the browsing session. Some individual mobile operators may permit a longer period of delay, subject to prior agreement.

R3.6 Subscription Failure Screen

If the subscription set up failed, the Accredited Payment Intermediaries must present the consumer with a screen presented exactly as below:



This screen must present the following information:

- Subscription not set up – The consumer must be clearly told that the subscription has not been set up with the following text ‘There has been a problem with the subscription set up. Your subscription has not been set up.’
- Failure reason – Optionally, a reason for the failure should be provided in clear English in a user-friendly form.
- A link should be provided, and labelled ‘Continue to Shop’, to enable the consumer to return to the merchant site.

R3.7 For the avoidance of doubt Subscription service consumers must be sent a free SMS once every billing period, to remind the consumer of their subscription, together with information on how they can cancel if they so wish.

2.4 Subscription Payments

Once a subscription has been activated by a consumer and set up with an Accredited Payment Intermediary, a merchant can request a payment from the operator via the intermediary.

When requesting payments against activated subscriptions, the Accredited Payment Intermediaries have the following responsibilities:

R4 Subscription Payment Processing Rules

- R4.1 Ensure that only payment requests for valid, active subscriptions are communicated to the operator for processing.
- R4.2 Optionally, send an SMS to the consumer, indicating that either a charge has been successfully applied or has failed to be applied to their mobile phone account.
- R4.3 Failed payment requests must be retried in line with individual operator agreements.

- R4.4 If the payment failed to be applied and an optional SMS is sent, the text of the SMS must provide:
- R4.4.1 Short description of goods/services (R2.2.1);
 - R4.4.2 The amount attempted to be charged using £ symbol;
 - R4.4.3 Failure reason - Where technology and operator interfaces permit, a reason for the failure must be provided in a clear user-friendly form.
 - R4.4.4 Subscription Maintenance help location – Details of where to go to administer the associated subscription. This may be a helpline or URL for a self-care site.

2.5 Subscription Maintenance

Within the Trusted Mobile Payment Framework, consumers must be provided facilities that enable them to manage any subscriptions that they may have set-up.

The participants have the following responsibilities in this regard:

R5 Subscription Maintenance Processing Rules

- R5.1 Consumers must be provided facilities to be able to text a STOP command to terminate any subscription that they may have active.

2.6 Refunds






The capability to refund a consumer for goods or services charged for must be provided by the Accredited Payment Intermediaries.

R6 Refund Processing Rules

- R6.1 Refunds must be provided in line with individual operator policies and technical capabilities.

2.7 MSISDN Pass Through

Accredited Payment Intermediaries may, optionally, provide a service to their merchants to pass through a consumer's MSISDN after a Trusted Mobile Payment Framework transaction has been completed. Individual operator rules apply in this area and are summarised in the table below. For the avoidance of doubt, Accredited Payment Intermediaries should consult individual operator policies where available.

	MSISDN passed to API	Passed to CP for Inbound Customer Support	Passed to CP for Service Delivery	Marketing Opt-In box 1 pre-ticked	Mobile Site Personalisation (UK law on cookies must be applied)
	✓	✓	✓	✓ See Note [*]	ASID
	✓	✓	✓	✓ See Note [*]	✓
	✓	✓	✓	✗	✓
	✓	✓ Conditions Apply	✓ For pre-approved scenarios	✗	✓ Encrypted via API & requires opt-out on site
	✓	✓	✓	✗ See Note ^{**}	Party ID

* Where API has tested and proved that the marketing preference wording is visible to the consumer 'above the fold' on the device being used.

**Unless user has seen prior warning re. MSISDN use and at the time was given the opportunity to terminate the transaction without their MSISDN being captured.

Further terms and conditions apply, please see individual network contracts. All customer data is subject to all applicable law and regulations governing the collection and use of personal information.

R7 MSISDN Pass Through Processing Rules

- R7.1 MSISDN may be passed back to a merchant in circumstances where it is necessary to deliver or support the service that has been purchased by the consumer, for example a weekly subscription service that requires a wap push message or MMS to be sent to a consumer. Where MSISDN or other ID is being used for mobile website personalisation purposes, UK law requirements relating to Cookies must be applied. The security of the method used to transport the MSISDN to the merchant will be scrutinised by the individual mobile network operators as part of their accreditation policy.
- R7.2 Merchants wishing to use MSISDNs for marketing purposes must only do so based on the consents obtained from the Payment and Subscription Confirmation pages presented and accepted by the consumer. Accredited Payment Intermediaries must not use MSISDNs transmitted to them by mobile operators for any purpose other than supporting, or adhering to the rules of, the Trusted Mobile Payment Framework.
- R7.3 Accredited Payment Intermediaries must log all consumer consents and ensure that the information is auditable.
- R7.4 Consumers must be able to opt-out of receiving marketing information in accordance with relevant regulatory and legal frameworks including but not limited to ICSTIS Code of Practice and Data Protection Act.

2.8 Customer Care

Within the Trusted Mobile Payment Framework, consumers must be provided facilities that allow them to receive customer care support relating to their payments, subscriptions and refunds.

R8 Customer Care Handling Rules

- R8.1 The Accredited Payment Intermediaries must provide call centre facilities for consumers to be able to receive support. Alternatively, Accredited Payment Intermediaries may arrange for this support to be provided by the merchants, in line with their contractual obligations.
- R8.2 The call centre must be manned during normal UK office hours (9am-5pm, Monday-Friday) and provide a message taking facility outside of these hours.
- R8.3 Support requests must be responded to within 1 business day and resolved within 2 business days.

R9 Auditing

- R9.1 Accredited Payment Intermediaries must be able to demonstrate compliance with the Trusted Mobile Payment Framework Scheme Rules through the provision of human readable logs and must contain at least the following information:
 - R9.1.1 Timestamp – specifying when an event occurred.
 - R9.1.2 MSISDN of the consumer involved in the event;
 - R9.1.3 Merchant involved in the event;
 - R9.1.4 Operator involved in the event (if any).
 - R9.1.5 Description of the event in clear English.
 - R9.1.6 Other supporting data.
- R9.2 The following key events must be demonstrable through the audit trail:
 - R9.2.1 Consumer acceptance of One-Off charge. Must also include the text that was displayed to consumer.
 - R9.2.2 Consumer acceptance of Subscription Set up. Must also include the text that was displayed to consumer.
 - R9.2.3 Requests made to the operator for charging and refunds and the success or failure thereof;
 - R9.2.4 STOP commands received from consumers;
 - R9.2.5 Termination of subscriptions;
 - R9.2.6 Unique Payment Code generation and reconciliation against MSISDN and associated MT/MO SMS;
 - R9.2.7 Unique Subscription Code generation and reconciliation against MSISDN and associated MT/MO SMS;
 - R9.2.8 Consumer's opt-in to receive marketing information from the merchant;

30/01/2008

R9.2.9 Consumer's opt-in to receive marketing information from business partners of the merchant;

R9.3 The audit logs must be available for a period of 24 months.

3 Web initiated purchases

One-off payments and subscription service payments initiated from the internet must be managed by Accredited Payment Intermediaries in accordance with the requirements contained within this section of the scheme rules. Two payment flow options for web payments are available to Accredited Payment Intermediaries.

The first option requires an Accredited Payment Intermediary to generate a one-time code for each one-off payment or subscription set-up transaction. This code must be sent by SMS to the consumer, who, in turn, needs to enter the code on the Accredited Payment Intermediary's web payment pages to confirm possession of the handset and authorise the transaction.

The second option for web purchases requires an Accredited Payment Intermediary to generate a one-time code on its web payment pages for the consumer to send-in by SMS to confirm possession of the handset and authorise the transaction.

Accredited Payment Intermediaries may adopt either or both versions of the web payment flows.

All web pages presented before, during and after the processing of a payment must be served, on behalf of the merchant, to the consumer directly by the Accredited Payment Intermediaries and not by the merchant. The web page contents must be presented as below. The merchant brand's look and feel can be maintained throughout the web payment experience around the outline borders of the web pages, however all payment panel details must be positioned clearly and prominently in the centre of any pages. It should be noted that no advertising banners or links should be served on any web payment pages.

Terms and Conditions content requirements, including standard wording relating to Operator Data Charges, are in line those outlined earlier in these scheme rules.

Version one (MT SMS version) – One-off payments


Payment Page 1 – Submit mobile number

Payforit logo and secondary logo

You've chosen to buy <Content> from <Merchant Shop> for <£2.50> and charge the cost to your mobile. This is a one-off charge and NOT a subscription service.

Please select your network and enter your mobile number below. Once you submit your mobile number, you will shortly be sent a payment code by text. Please enter this code when you reach the confirmation page to complete payment. **Please ensure your mobile is switched on and has network coverage!**

Please select your network from the menu below

Vodafone 

Enter your mobile number below

(e.g. 07891234567)

Yes, I want free updates on new products, services and special offers sent to my mobile by <Merchant Shop>

Yes, I want free information sent to my mobile by business partners of <Merchant Shop> (such as special offers).

Terms and Conditions/Operator Data Charges may apply

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payforit scheme, approved by Vodafone, Orange, T-Mobile, O2 and 3.

Details of the product, merchant, pricing and terms and conditions link must be displayed, in line with standard TMFP rules.

Consumer selects mobile network and enters mobile number.

*Consumer selects/de-selects **OPTIONAL** marketing preferences.*

Consumer selects 'NEXT' to continue.

Payment page 2 – Optional Pending page

Payforit logo and secondary logo

Sending payment code to your handset, please make sure
your phone is switched on and has network coverage!

.....

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payforit scheme, approved by Vodafone, Orange, T-Mobile, 02 and 3. Payforit, the easy way.

Accredited Payment Intermediary sends the following text to the consumer: "[FreeMsg.] Your unique payment code is UPC123. Please enter this code on the web page now to complete payment for your purchase."

*The Accredited Payment Intermediary also serves an **Optional 'pending'** page at this time.*

Payment Page 3 – Enter one time code

Payforit logo and secondary logo

Purchase Summary Confirmation

Shop	<Merchant Shop>
Product	<Content>
Price	<£2.50>
Network	<Vodafone>
Mobile No.	<07891234567>

To complete payment, enter the unique code you have been sent by text below and select Pay Now.

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payforit scheme, approved by Vodafone, Orange, T-Mobile, 02 and 3.

A summary of the purchase and payment information is presented to the consumer.

*The consumer enters the unique code in the space provided and selects **'PAY NOW'** to authorise the payment.*

A maximum of 3 attempts to enter the payment code is permitted before the transaction must be cancelled.

Payment Page 4/5 - Success/Failure pages

Where the API has confirmed that the unique code entered matches the MSISDN provided and the payment is confirmed by the mobile operator, the customer can be returned directly to the merchant site to access the service they have purchased or be presented with the optional page below.

Payforit logo and secondary logo

Thank you. Your payment of <£2.50> to <Merchant Shop> has been confirmed and will appear on your next monthly mobile bill, or be automatically deducted from your prepay account.

<Service Delivery Message>, e.g. '<Merchant Shop> has now sent the download link to your mobile. Please access the link to download your <Content>'.
</Service Delivery Message>'

[Back to Store/Continue Shopping](#)

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payforit scheme, approved by Vodafone, Orange, T-Mobile, 02 and 3.

Where the payment is not completed, Accredited Payment Intermediaries must present the following page, with further details/instructions as appropriate:

Payforit logo and secondary logo

There has been a problem with the transaction. You have NOT been charged.

<Reason: Appropriate reason for failure:

E.G. 'You do not currently have enough prepay credit to complete this purchase. The transaction has been cancelled and your unique payment code has expired. Please top up your account and visit <Merchant Shop website> if you wish to try again later.'

E.G. 'You may need to contact your mobile network provider to update your profile. Please visit www.vodafone.co.uk/myaccount for more details on how to remove service bars.'

E.G. 'The code entered is incorrect. You have <two> further attempts before this transaction will be cancelled. Click [here](#) to go back and try again now. >'

[Back to Main Site](#)

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payforit scheme, approved by Vodafone, Orange, T-Mobile, 02 and 3.

Version one (MT SMS version) – Subscription set-up

Please note that standard rules relating to subscription messages and reminders per billing period, as outlined in earlier sections of this document, apply as normal.

In line with the mobile internet version of the scheme rules, there are also two templates for subscription service set-up on the web.

Subscription Page 1 – Submit mobile number, template 1

Payforit logo and secondary logo

You've chosen to subscribe to <Content Package> from <Merchant Shop> for <£4.50> per <billing frequency> and charge the cost to your mobile.

Please select your network and enter your mobile number below. Once you submit your mobile number, you will shortly be sent a subscription code by text. Please enter this code when you reach the confirmation page to complete set up. **Please ensure your mobile is switched on and has network coverage!**

Please select your network from the menu below

Vodafone

Enter your mobile number below

(e.g. 07891234567)

Yes, I want free updates on new products, services and special offers sent to my mobile by <Merchant Shop>

Yes, I want free information sent to my mobile by business partners of <Merchant Shop> (such as special offers).

Terms and Conditions/Operator Data Charges may apply

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payforit scheme, approved by Vodafone, Orange, T-Mobile, O2 and 3.

Details of the product, merchant, pricing and terms and conditions link must be displayed, in line with standard TMFP rules.

Consumer selects mobile network and enters mobile number.

*Consumer selects/de-selects **OPTIONAL** marketing preferences.*

Consumer selects 'NEXT' to continue.

Subscription Page 1 – Submit mobile number, template 2

Payforit logo and secondary logo

You've chosen to subscribe to <Content Package>, which will be free for/until <period/date> and then charged at <£4.50> per <billing frequency> by <Merchant Shop>. The cost will be charged directly to your mobile.

Please select your network and enter your mobile number below. Once you submit your mobile number, you will shortly be sent a subscription code by text. Please enter this code when you reach the confirmation page to complete set up. **Please ensure your mobile is switched on and has network coverage!**

Please select your network from the menu below

Vodafone

Enter your mobile number below

(e.g. 07891234567)

Yes, I want free updates on new products, services and special offers sent to my mobile by <Merchant Shop>

Yes, I want free information sent to my mobile by business partners of <Merchant Shop> (such as special offers).

Terms and Conditions/Operator Data Charges may apply

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payforit scheme, approved by Vodafone, Orange, T-Mobile, O2 and 3.

Details of the product, merchant, pricing and terms and conditions link must be displayed, in line with standard TMFP rules.

Consumer selects mobile network and enters mobile number.

*Consumer selects/de-selects **OPTIONAL** marketing preferences.*

Consumer selects 'NEXT' to continue.

Subscription Page 2 – Optional Pending page

Payforit logo and secondary logo

Sending subscription code to your handset, please make sure
your phone is switched on and has network coverage!

.....

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payforit scheme, approved by Vodafone, Orange, T-Mobile, O2 and 3. Payforit, the easy way.

Accredited Payment Intermediary sends the following text to the consumer: “[FreeMsg.] Your unique subscription code is USC123. Please enter this code on the web page now to complete your subscription set up.”

*The Accredited Payment Intermediary also serves an **Optional** ‘pending’ page at this time.*

Subscription Page 3 – Enter one time code

Payforit logo and secondary logo

Subscription Summary Confirmation

Shop <Merchant Shop>
Product <Content Package>
Price <£4.50>
Frequency: <Bill Frequency>
Network: <Vodafone>
Mobile No. <07891234567>

To complete set up, enter the unique code you have been sent by text below and select Subscribe.

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payforit scheme, approved by Vodafone, Orange, T-Mobile, O2 and 3.

A summary of the subscription details is presented to the consumer.

*The consumer enters the unique code in the space provided and selects ‘**SUBSCRIBE**’ to authorise the subscription.*

A maximum of 3 attempts to enter the subscription code is permitted before the transaction must be cancelled.

Subscription Page 4/5 - Success/Failure pages

Where the API has confirmed that the unique code entered matches the MSISDN provided and, where appropriate, the payment is confirmed by the mobile operator, the customer can be returned directly to the merchant site for details on how to access the subscription service they have purchased or be presented with the optional page below.

Payfort logo and secondary logo

Thank you. Your subscription has now been set up and will continue until you text **STOP** to <12345>.

<Service Delivery Message>, e.g. '<Merchant Shop> has now sent the download link to your mobile. Please access the link to download your <Content Package>'.
<Link>'

[Back to Store/Continue Shopping](#)

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payfort scheme, approved by Vodafone, Orange, T-Mobile, 02 and 3.

Where the subscription set up is not completed, Accredited Payment Intermediaries must present the following page, with further details/instructions as appropriate:

Payfort logo and secondary logo

There has been a problem with the subscription set up. Your subscription has not been set up and you have NOT been charged.

<Reason: Appropriate reason for failure:

E.G. 'You do not currently have enough prepay credit to start the subscription. The transaction has been cancelled and your unique subscription code has expired. Please top up your account and visit <Merchant Shop website> if you wish to try again later.'

E.G. 'You may need to contact your mobile network provider to update your profile. Please visit www.vodafone.co.uk/myaccount for more details on how to remove service bars.'

E.G. 'The code entered is incorrect. You have <two> further attempts before this transaction will be cancelled. Click **[here](#)** to go back and try again now. >

[Back to Main Site](#)

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payfort scheme, approved by Vodafone, Orange, T-Mobile, 02 and 3.

Version two (MO SMS version) – One-off payments

There is an alternative payment flow for web purchases that Accredited Payment Intermediaries can adopt. This involves the Accredited Payment Intermediary generating a one-time code on its web payment pages for the consumer to send-in by SMS to confirm possession of the handset and authorise the payment.

Payment Page 1 – Enter mobile number, generate and text code

Payfortit logo and secondary logo

You've chosen to buy <Content> from <Merchant> for <£2.50> and charge the cost to your mobile. This is a one-off charge and NOT a subscription service. **Now follow the three easy steps below to arrange payment.**

1. Enter your mobile number below and we will generate your unique payment code

(e.g. 07891234567)

Generating your unique payment code, please wait.....

2. Text <UPC123> to <Short Code> to confirm your order. This text is free.

3. Once you have sent the text message, please click [here](#) to continue

Yes, I want free updates on new products, services and special offers sent to my mobile by <Merchant Shop>

Yes, I want free information sent to my mobile by business partners of <Merchant Shop> (such as special offers).

Terms and Conditions/Operator Data Charges may apply

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payfortit scheme, approved by Vodafone, Orange, T-Mobile, O2 and 3.

Details of the product, merchant, pricing and terms and conditions link must be displayed, in line with standard TMFP rules.

Consumer enters mobile number in space provided. Selects 'SUBMIT'

API system generates unique payment code and displays code to consumer.

*Consumer texts code to a short code and clicks 'here' to move on to the next page, selecting/de-selecting **OPTIONAL** marketing preferences as appropriate.*

Payment Page 2 – Optional Pending page

Payfortit logo and secondary logo

We're checking for your text message to confirm payment, please wait a few moments

.....

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payfortit scheme, approved by Vodafone, Orange, T-Mobile, O2 and 3. Payfortit, the easy way.

Accredited Payment Intermediary checks its system to match unique payment code with MSISDN

*The Accredited Payment Intermediary also serves an **Optional** 'pending' page at this time.*

Payment Page 3/4 - Success/Failure pages

Where the API has confirmed that the unique code sent by MO SMS matches the unique code it has allocated to MSISDN and the payment is confirmed by the mobile operator, the customer can be returned directly to the merchant site to access the service they have purchased or be presented with the optional page below.

Payforit logo and secondary logo

Thank you. Your payment of <£2.50> to <Merchant Shop> has been confirmed and will appear on your next monthly mobile bill, or be automatically deducted from your prepay account.

<Service Delivery Message>, e.g. '<Merchant Shop> has now sent the download link to your mobile. Please access the link to download your <Content>'.
</Service Delivery Message>'

[Back to Store/Continue Shopping](#)

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payforit scheme, approved by Vodafone, Orange, T-Mobile, O2 and 3.

Where it is not possible to match the code with the MSISDN and/or payment is not completed, Accredited Payment Intermediaries must present the following page, with further details/instructions as appropriate:

Payforit logo and secondary logo

There has been a problem with the transaction. You have NOT been charged.

<Reason: Appropriate reason for failure:

E.G. 'You do not currently have enough prepay credit to complete this purchase. The transaction has been cancelled and your unique payment code has expired. Please top up your account and visit <Merchant Shop website> if you wish to try again later.'

E.G. 'You may need to contact your mobile network provider to update your profile. Please visit www.vodafone.co.uk/myaccount for more details on how to remove service bars.'

E.G. 'The unique code you sent in by text did not match the code on our systems. Click [here](#) to go back and request a new code now.'

E.G. 'We haven't received your text message so are unable to complete the transaction. Your unique payment code has expired. Click [here](#) to go back and request a new code. >

[Back to Main Site](#)

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payforit scheme, approved by Vodafone, Orange, T-Mobile, O2 and 3.

Subscription Page 1, Template 1 – Enter mobile number, generate and text code

Payforit logo and secondary logo

You've chosen to subscribe to <Content Package> from <Merchant Shop> for <£4.50> per <billing frequency> and charge the cost to your mobile.

Now follow the three easy steps below to complete your subscription set up.

1. Enter your mobile number below and we will generate your unique subscription code.

(e.g. 07891234567)

Generating your unique subscription code, please wait.....

2. Text <USC123> to <Short Code> to confirm your subscription set up. This text is free.

3. Once you have sent the text message, please click [here](#) to continue

Yes, I want free updates on new products, services and special offers sent to my mobile by <Merchant Shop>.

Yes, I want free information sent to my mobile by business partners of <Merchant Shop> (such as special offers).

Terms and Conditions/Operator Data Charges may apply

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payforit scheme, approved by Vodafone, Orange, T-Mobile, O2 and 3.

Details of the product, merchant, pricing and terms and conditions link must be displayed, in line with standard TMFP rules.

Consumer enters mobile number in space provided. Selects 'SUBMIT'.

API system generates unique subscription code and displays code to consumer.

*Consumer texts code to a short code and clicks 'here' to move on to the next page, selecting/de-selecting **OPTIONAL** marketing preferences as appropriate.*

Subscription Page 1, Template 2 – Enter mobile number, generate and text code

Payforit logo and secondary logo

You've chosen to subscribe to <Content Package>, which will be free for/until <period/date> and then charged at <£4.50> per <billing frequency> by <Merchant Shop>. The cost will be charged directly to your mobile.

Now follow the three easy steps below to complete your subscription set up.

1. Enter your mobile number below and we will generate your unique subscription code.

(e.g. 07891234567)

Generating your unique subscription code, please wait...

2. Text <USC123> to <Short Code> to confirm your subscription set up. This text is free.

3. Once you have sent the text message, please click [here](#) to continue

Yes, I want free updates on new products, services and special offers sent to my mobile by <Merchant Shop>.

Yes, I want free information sent to my mobile by business partners of <Merchant Shop> (such as special offers).

Terms and Conditions/Operator Data Charges may apply

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payforit scheme, approved by Vodafone, Orange, T-Mobile, O2 and 3.

Details of the product, merchant, pricing and terms and conditions link must be displayed, in line with standard TMFP rules.

Consumer enters mobile number in space provided. Selects 'SUBMIT'.

API system generates unique subscription code and displays code to consumer.

*Consumer texts code to a short code and clicks 'here' to move on to the next page, selecting/de-selecting **OPTIONAL** marketing preferences as appropriate.*

Payfortit logo and secondary logo

There has been a problem with the subscription set up. Your subscription has not been set up and you have NOT been charged.

<Reason: Appropriate reason for failure:

E.G. 'You do not currently have enough prepay credit to start the subscription. The transaction has been cancelled and your unique subscription code has expired. Please top up your account and visit <Merchant Shop website> if you wish to try again later.'

E.G. 'You may need to contact your mobile network provider to update your profile. Please visit www.vodafone.co.uk/myaccount for more details on how to remove service bars.'

E.G. 'The unique code you sent in by text did not match the code on our systems. Click [here](#) to go back and request a new code now.'

E.G. 'We haven't received your text message so are unable to complete your subscription set-up. Your unique subscription code has expired. Click [here](#) to go back and request a new code. >

[Back to Main Site](#)

Powered by <API Ltd>, an Accredited Payment Intermediary of the Payfortit scheme, approved by Vodafone, Orange, T-Mobile, 02 and 3.

It should be noted that messages used to support web payment transactions should originate or terminate by Short Code only. Long dial or alpha numeric headers are not permitted.

4 Appendix A - Payforit logo



The Payforit logo must be presented on all screens served to end users, as outlined in these scheme rules. Additionally, a secondary logo may also be presented on screens, subject to individual mobile network operator policy and approval. The secondary logo will normally be the merchant's logo, unless an alternative arrangement is agreed between an Accredited Payment Intermediary and individual mobile network operator.

Consistent use of the logo is important in building familiarity and trust in the Payforit experience. Accredited Payment Intermediaries must therefore ensure that the guidelines are followed.

The colour references for the logo are (grey) **Pantone Solid Coated 425C** and (blue) **Pantone Solid Coated 540C**.

Subject to mobile network operator approval, payment pages may be rendered in the merchant's brand style to support the 'look and feel' of the merchant site during the payment flow, as illustrated in the mobile internet example below.



The Payforit logo should never be less than one half of the volume of the merchant's logo when presented on a payment screen.

Master artwork of the logo should always be used. Versions of the logo are supplied as Previews (.jpg) and Vector encapsulated PostScript (EPS) files. The artwork is available from all UK Mobile Network Operator participants in the Trusted Mobile Payment Framework Scheme.