

PayCircle
Press Release
21st January 2003



PayCircle Publishes Reference Implementation for PayCircle's WSDL Payment Specification 1.0 that includes a sample payment system and demo clients

21st January 2003 – PayCircle announced today the availability of a Reference Implementation for PayCircle's Payment Web Service Specification 1.0. It consists of a sample payment system, payment web-service software, a demo client and a set of supporting documents. The Reference Implementation as well as the second public draft of PayCircle's WSDL Specification 1.0 is now available online for download at: <http://www.paycircle.org/downloads>

With this Reference Implementation PayCircle proved that mobile payment has become a reality for various business scenarios. The PayCircle scenarios outline actual mobile payment applications and services for electronic goods like MP3 files, video clips, subscription based online magazines, streaming video/radio channels or on-demand gaming, as well as for interaction with point of sale terminals or vending/ticketing machines. The PayCircle specification supports implementation of these applications on any Java enabled infrastructure utilized by the provider.

"The Payment Web Service Specification and the new PayCircle Reference Implementation fully support the growth of m-commerce by offering an ideal tool for merchants to integrate PayCircle's Payment Web Service Specification into their environment. This is a major benefit for the industry compared to the various proprietary systems that exist today. PayCircle will continue its efforts to create open payment APIs to enable the market for mobile services to grow", said PayCircle President, Hans Wolf. "For an industry user a fully standardised payment environment for m-commerce solution really facilitates the business process" so Wolf.

The **Reference Implementation of PayCircle's "Payment Web Service"** will allow users to examine and reconstruct live-payment settings using different scenarios and different IT platforms. Registered users can download the following tools:

A sample payment system. The payment system will allow merchant and customer configuration by maintaining internal accounts for them. Here accounts receivable or accounts payable are stored. Settlement through a bank will be simulated by a "billing" option. The payment system comes as a Java 2 Enterprise Edition (J2EE) enterprise archive (EAR) and is installed in an industry standard J2EE application server. The payment system is operated and maintained with a web browser through a Web GUI (Graphical User Interface).

A payment web service. This service actually publishes the payment transactions/services of the sample payment system. This will allow applications to access the sample payment system through HTTP and SOAP messages as defined in PayCircle's "Payment Web Service" specification. The payment web service is based on Apache Axis and installs in the J2EE application server along with the sample payment system.

A simple, command-line oriented demo client. This tool allows sending and receiving messages to/from the payment web service. This tool comes in Java source code to illustrate the usage of the payment web service.

A set of documentation, which explains how to install and use the software components of the Reference Implementation.

The **second public draft of PayCircle's Payment Web Service Specification 1.0** is an update of the first draft specification, which was made available for public review in October 2002. It reflects the feedback from major industry players in order to meet the market requirements.

About PayCircle

PayCircle is a non-profit organization represents more than 30 companies, including CSG Systems, Hewlett-Packard, Oracle, Siemens and Sun Microsystems as PayCircle Board Members. PayCircle membership is open to anyone who is active in the mobile payment market such as application developers, payment service providers, merchants, content providers, manufacturers of payment systems, suppliers for mobile infrastructure and mobile devices, network operators, banks, credit card companies, and others. The PayCircle consortium was formed January 2002 to define standard APIs for mobile payments, regardless of the payment systems used by application or service providers. This open approach guarantees that the necessary interfaces can be developed in a cooperative manner.

The current list of members and additional information about the consortium and consortium membership is available at www.paycircle.org

For additional information on PayCircle please contact:

Stefan Schneiders, PayCircle Chief Operations Officer
<mailto:stefan.schneiders@siemens.com>
Tel: +49-89-636-53606

Paul Ritchie, PayCircle Executive Director
<mailto:pritchie@inventures.com>
Tel: +1.925.275.6654