

PayCircle  
Press Release  
21<sup>st</sup> January 2004



PayCircle

*Standards that get  
m-commerce flowing*

## **Second anniversary of PayCircle: Success within the Java Community Process And co-operation with Liberty Alliance Project**

Milestones in getting started Mobile Web Services

**San Ramon, CA (21 January 2004)** – Exactly two years after its foundation the PayCircle consortium reached further important milestones on the way to provide a mobile payment infrastructure based on mobile web service: The members of the worldwide consortium successfully have developed open application interfaces (APIs) that build the bridge between Independent Software Vendors (ISV's) producing ready-to-use payment-enabled applications, and payment service providers (such as telecom operators) by allowing easy interoperability between their respective systems.

Today PayCircle announces the harmonization of the co-branded PayCircle/Parlay specification with the JPay API. PayCircle additionally announces its partnership with the Liberty Alliance Project.

The JPay API is the result of a corresponding Java Specification Request (JSR182) which PayCircle has filed in April 2002. JSR 182 defines an API to process payments between a Payment Service Provider (PSP) and a Merchant. JPay assumes that the PSP holds the identity of Consumer and Merchant, e.g. by having both subscribing to its service. JPay brings the PayCircle functionality into the Java Community Process (JCP). The Java Community Process (JCP) is an open process widely known among Java developers as the primary source for Java API specifications. The openness of the JCP fits Pay Circle's approach to promote electronic payment by publishing open standards.

As a result, PayCircle harmonized its APIs in both state of the art technologies for Mobile Web Services: Java and WSDL/XML (download at [www.paycircle.org](http://www.paycircle.org)). The possible separation of the development of applications and payment systems is expected to accelerate the deployment of payment-enabled applications in the near future.

This allows every player in the market to focus on his main business. Application developers for example do not have to worry about implementing payment systems and Mobile Network Operators are free to decide which applications and which payment systems they offer. Customers will have the freedom to decide individually each time "how to pay", if they use mobile services.

A sample client developed at University of Augsburg (Germany) proves the practicality of the PayCircle-APIs. "We know that mobile payment strongly depends on network effects, i.e. on standards. Our research showed that PayCircle's APIs are appropriate for standardization" says project leader Key Pousttchi. In addition to its ongoing theoretical research regarding mobile payment, the university is working on a second sample client which shows even better the advantages of the PayCircle specification.

In order to accelerate standardization, PayCircle arranges liaisons with other consortia of the mobile market as well. The latest one is being signed with the Liberty Alliance Project. Liberty is working in the field of security and is representing some 160 companies. "The liaison with Liberty can help to integrate important issues, like authentication and identity management, into an open standardization process" says Hans Wolf, President of PayCircle.

PayCircle supports very active the harmonization and de-fragmentation between different organizations. PayCircle and Parlay published in May 2003 a co-branded specification for mobile web services, embedding the payment APIs into the suite of more than dozen APIs, defined by Parlay. "Our partnership policy proves that we are working to cover the complete value chain of mobile business with open standards. Hundreds of companies and most of the existing consortia recognized this as a most desirable way. After harmonizing the work of consortia bilaterally, we seek endorsement of PayCircle's mobile payment specifications by Open Mobile Alliance (OMA)" as Hans Wolf states.

### **Invitation to PayCircle Member Meeting, 26<sup>th</sup> February 2004 in Cannes, France**

On behalf of PayCircle, we are pleased to invite you to the next PayCircle member Meeting. The morning session is for members and guests. The guests are welcome to stay for lunch with the membership. However, the afternoon session is a Member only Meeting. The Meeting will take place at:

**Hotel Martinez Cannes**  
73 La Croisette B.P. 142  
06406 Cannes cedex  
Tel: (33) 04 92 98 73 00  
Fax: (33) 04 93 39 67 82

**To confirm your attendance, please complete the online registration before 19<sup>th</sup> Feb 2004:**  
<https://maxvps022.maximumasp.com/v022u20fzd/authorize/events/registration/index.asp?id=65>

### **About PayCircle**

PayCircle is a non-profit organisation which includes companies like CSG Systems, Hewlett-Packard, Oracle Corporation, 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 co-operative manner.

Additional information about PayCircle is available at [www.paycircle.org](http://www.paycircle.org)

### **For further information please contact:**

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