

PayCircle  
Press Release  
8<sup>th</sup> March 2005



*Standards that get  
m-commerce flowing*

**PayCircle completed its mission after three years -  
Specification submitted to OMA**

**San Ramon, CA (8<sup>th</sup> March 2005)** – Mission completed: Three years after its foundation the PayCircle consortium will finalize its activities on 31<sup>st</sup> March 2005. The worldwide consortium has been working on standardization of mobile payment. Therefore, PayCircle developed an open standard and interfaces that the industry can now use on a worldwide basis. For example, Independent Software Developers (ISVs) now can produce universal and ready-to-use payment-enabled applications for mobile business. PayCircle has contributed its second public draft of PayCircle's Payment Web Service Specification to Open Mobile Alliance (OMA), a standardization organization for a wide area of mobile web services. PayCircle was founded by Hewlett-Packard, CSG Systems (Lucent), Oracle, Siemens and Sun Microsystems and has members round the world.

The members of PayCircle's worldwide consortium have successfully 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. By means of a reference implementation PayCircle proved the operability of the model. A sample client developed at University of Augsburg (Germany) demonstrated the practicality of the PayCircle APIs. All documents, the specification, the reference implementation and the sample client, are public and available for download at the PayCircle web page: [www.paycircle.org/downloads](http://www.paycircle.org/downloads)

PayCircle has had an active cooperation and liaison program with other technology groups including ETSI, JCP, Liberty, Parlay and OMA. During the last three year's, the Open Mobile Alliance (OMA) has become an important organization for standardisation in the mobile web service area. The scope and membership of OMA is much wider than the payment scope of PayCircle. Following a recommendation from OMA, PayCircle has submitted the second public draft of PayCircle's Payment Web Service Specification as an input contribution to OMA. This contribution is an important sign of harmonization and de-fragmentation in the field on m-commerce.

In order to accelerate standardization, PayCircle had arranged liaisons with other consortia of the mobile market as well. 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 a dozen APIs, defined by Parlay. Another important liaison was signed in January 2004 with the Liberty Alliance Project. In August 2004, PayCircle published a white paper which describes the perspective of integration of PayCircle as a SiS (Service Interface Specification) in Liberty. It is commonly understood in the industry that identity and payment are key issues for the growth of mobile web services. PayCircle and Liberty provide complementary solutions for both - payment and identity.

From the start of the organisation, one part of PayCircle's mission was to harmonize its APIs in the two 'state of the art' technologies for Mobile Web Services: WSDL/XML and Java.

JSR 182 – called JPay brought the PayCircle functionality into the Java Community Process (JCP). The openness of the JCP fits PayCircle's approach to promote electronic payment by publishing open standards. JSR 182 defines an API to process payments between a Payment Service Provider (PSP) and a Merchant. The early draft review of JSR 182 was finished 26<sup>th</sup> December 2004. More information regarding JSR 182 is available at the following JCP web page:

[www.jcp.org/en/jsr/detail?id=182](http://www.jcp.org/en/jsr/detail?id=182)

“We are very happy with the accomplishments of PayCircle because it required a great amount of commitment and effort from our member companies, liaison partners and individuals to support PayCircle. There are many organizations working in the broad field of mobile commerce and PayCircle has delivered a valuable specification for payment and m-commerce”, says Hans Wolf, PayCircle President.

### **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. 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.

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

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