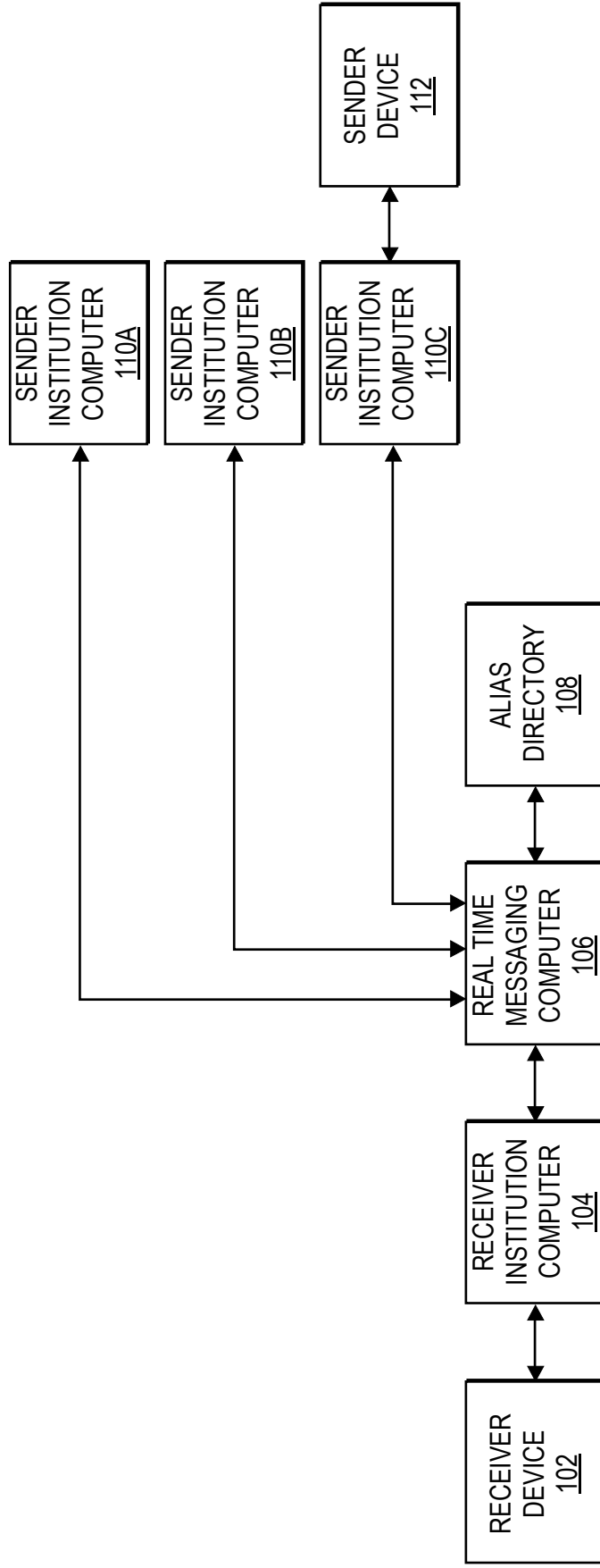
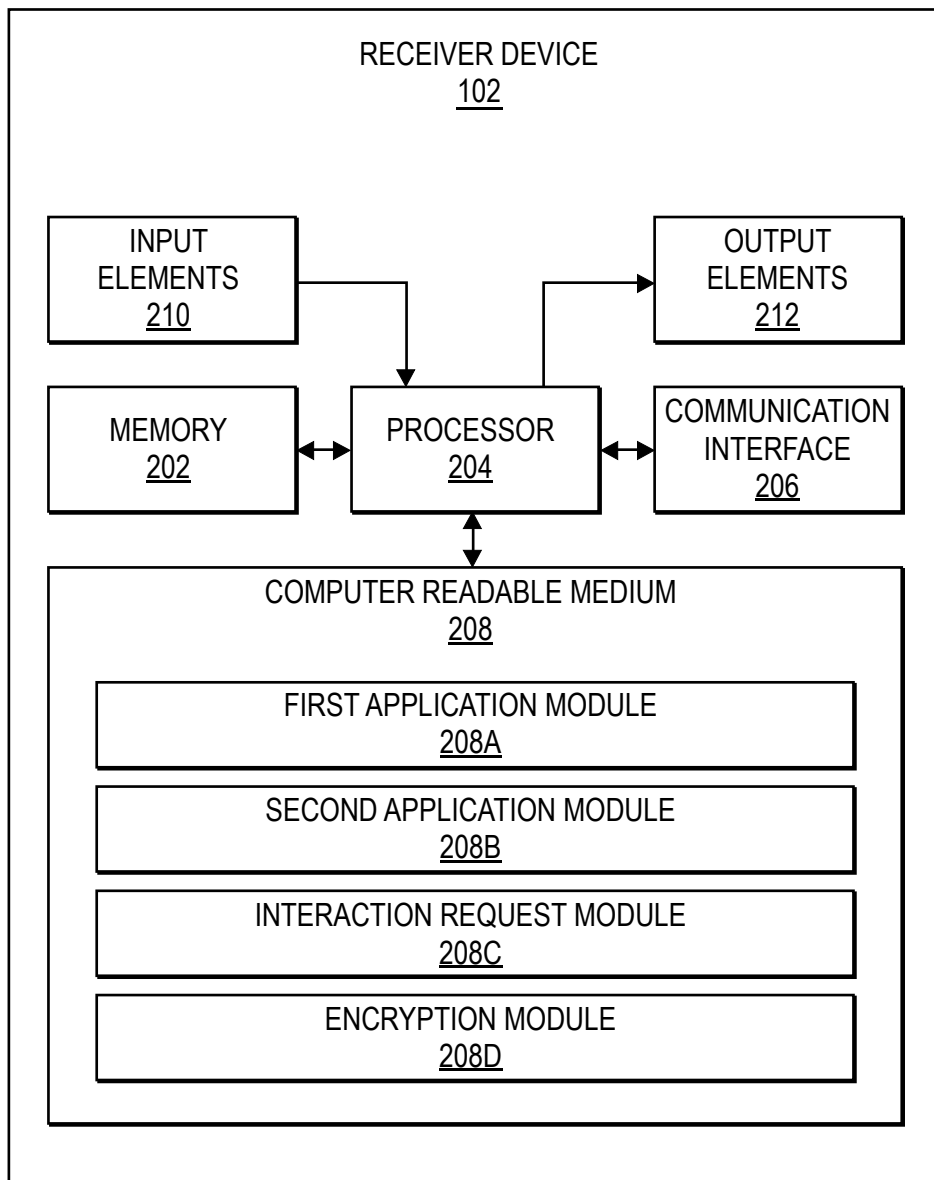


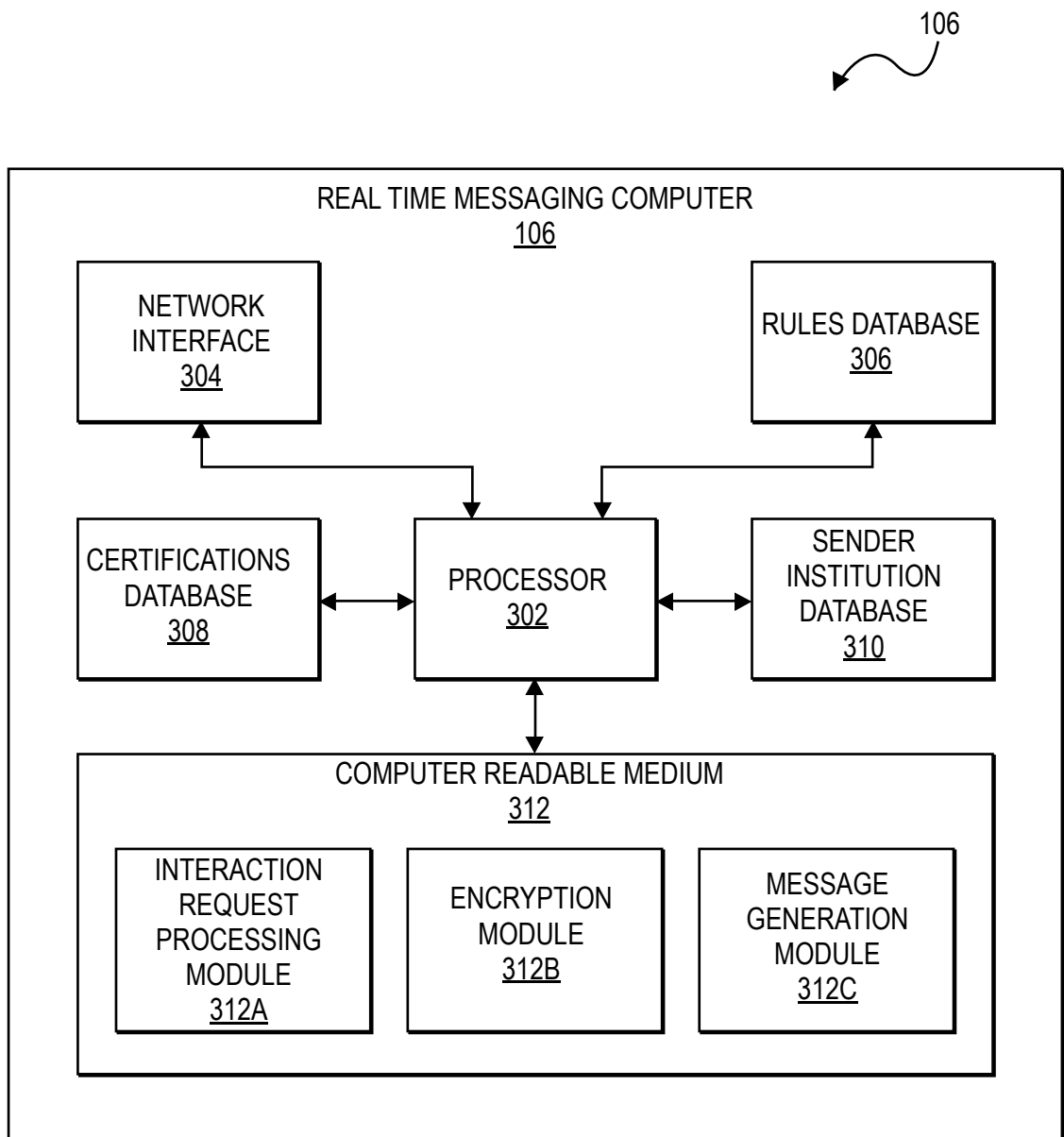


1/12

100

FIG. 1

**FIG. 2**

**FIG. 3**

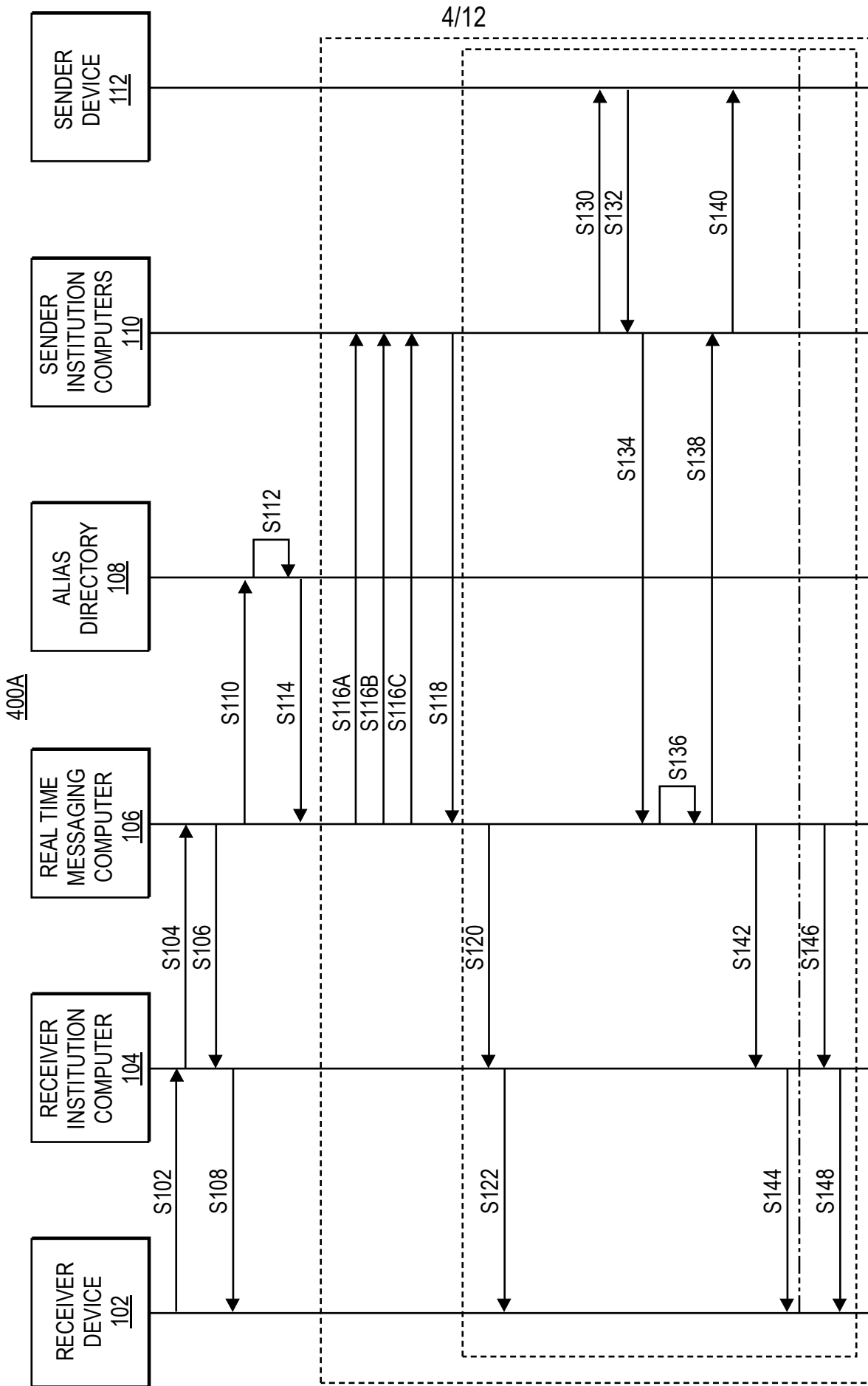


FIG. 4A

400B

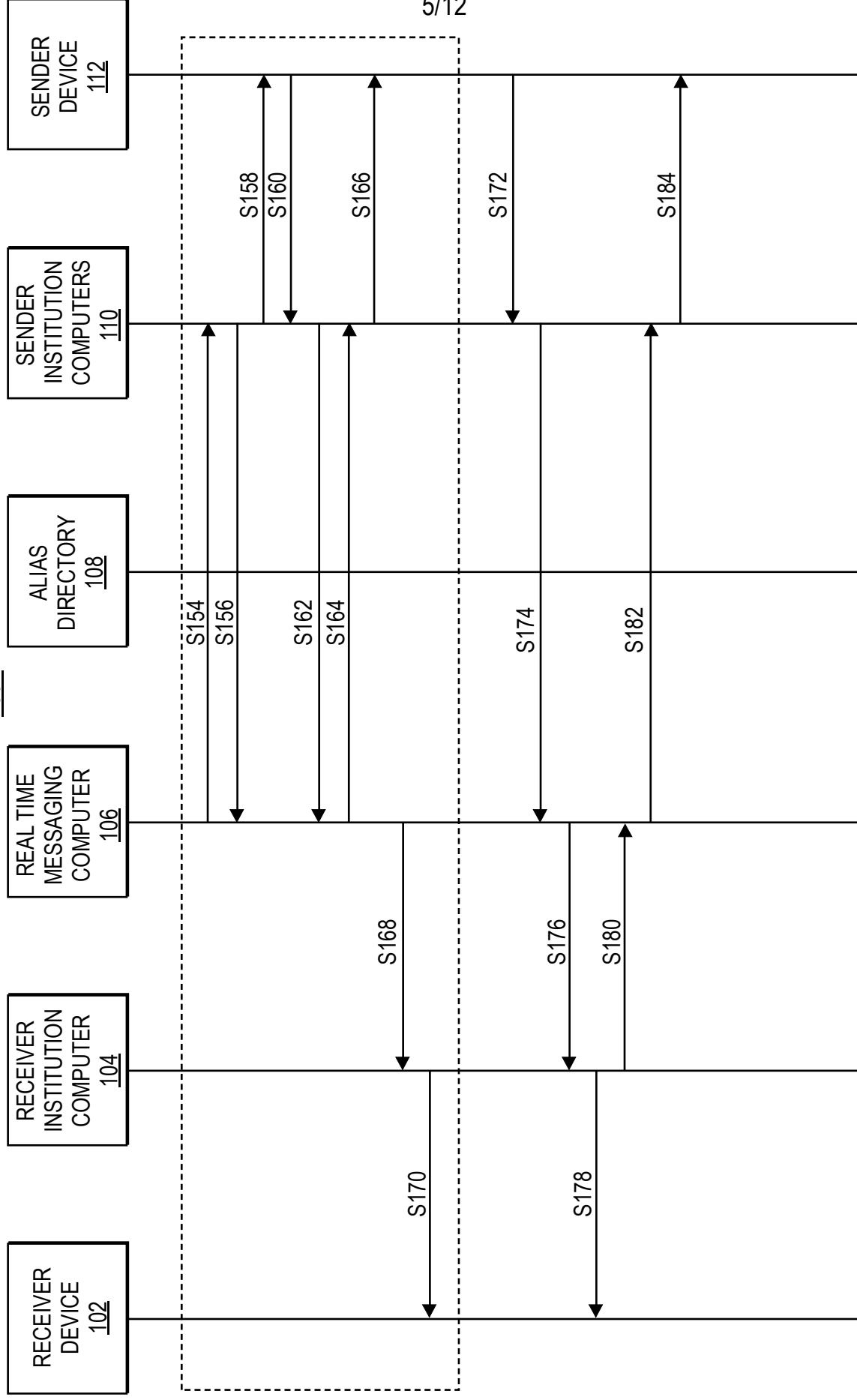


FIG. 4B

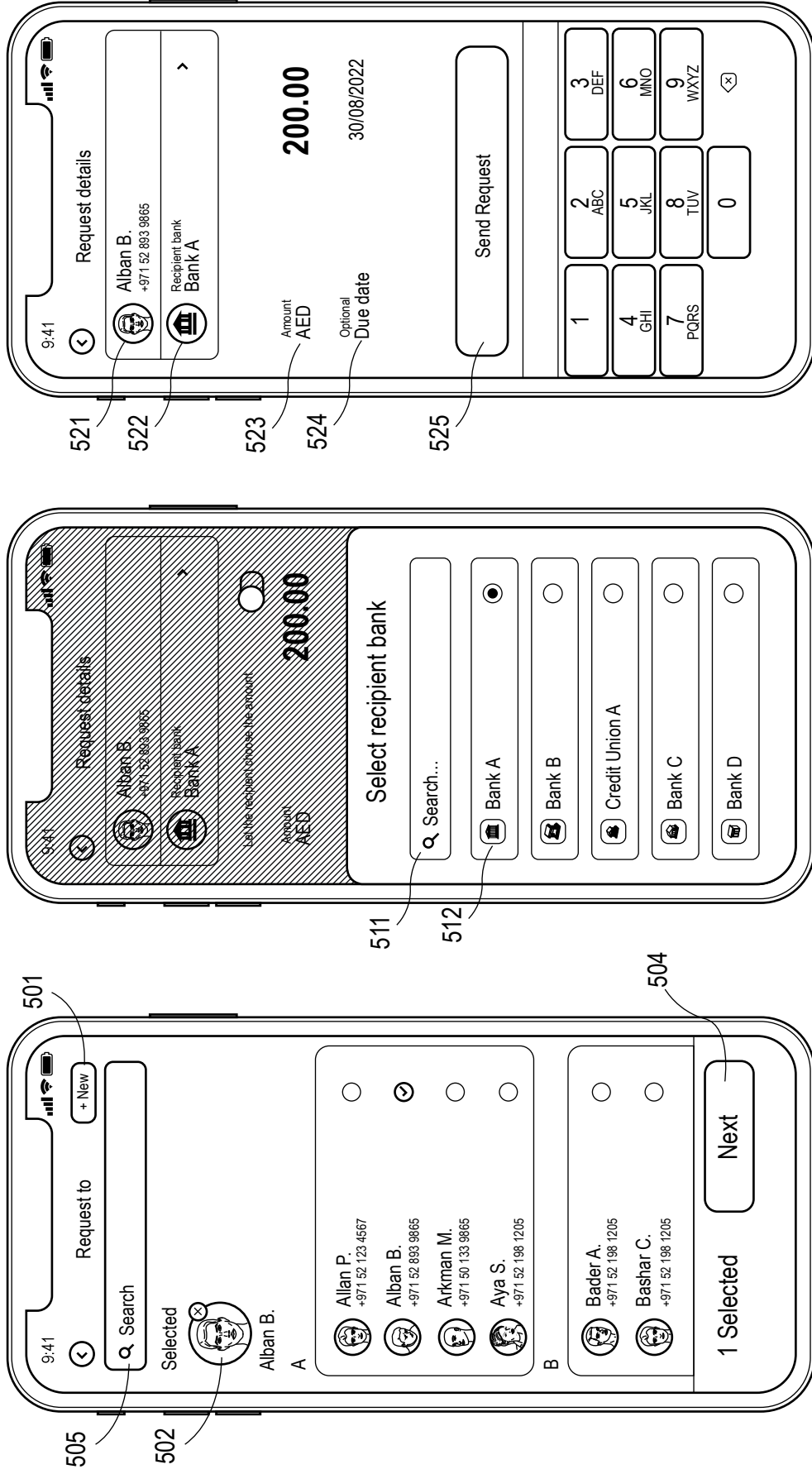
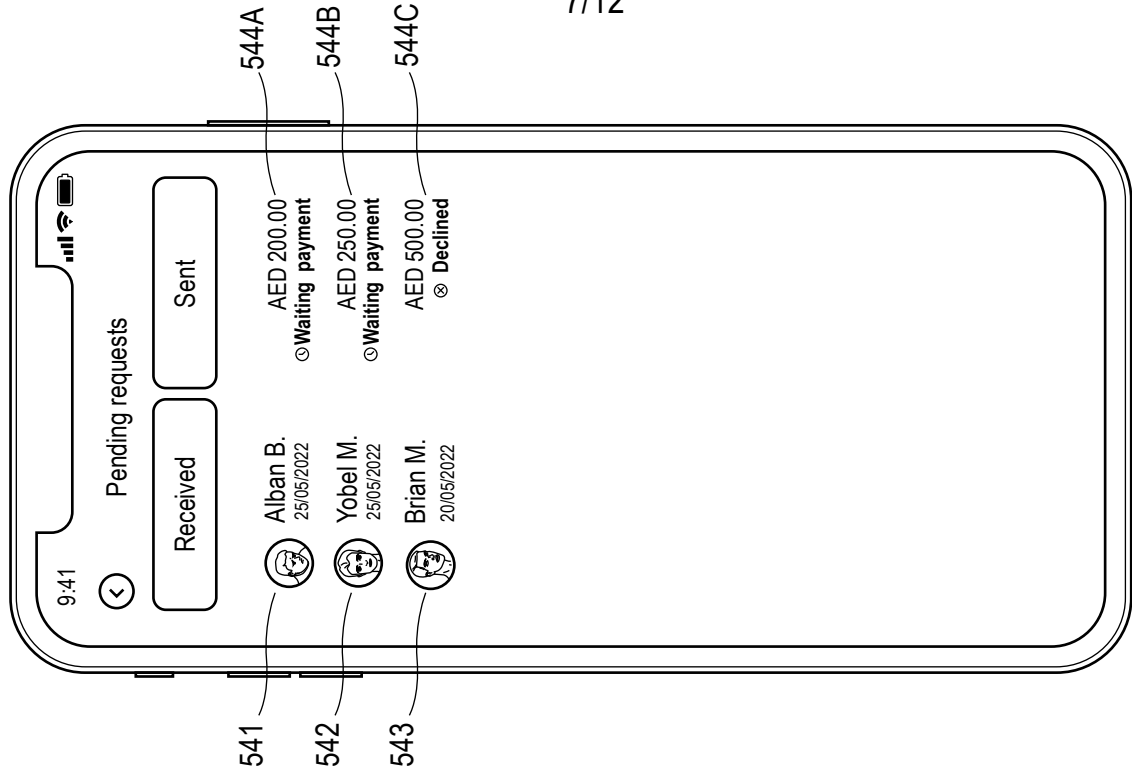
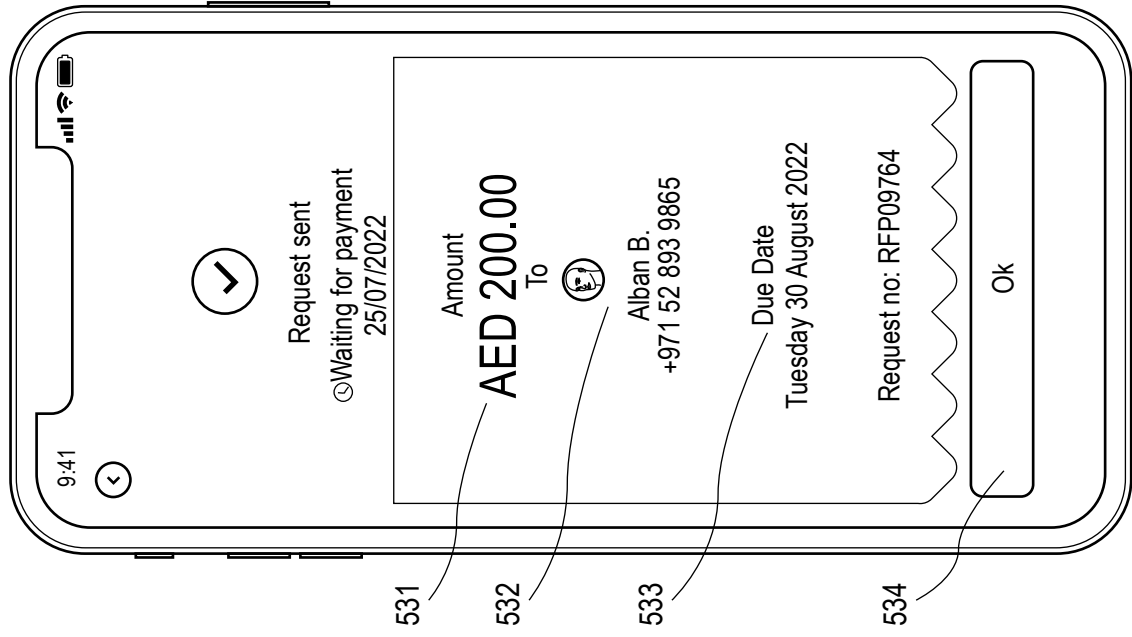


FIG. 5A



540

541

542

543

544A

544B

544C

FIG. 5B

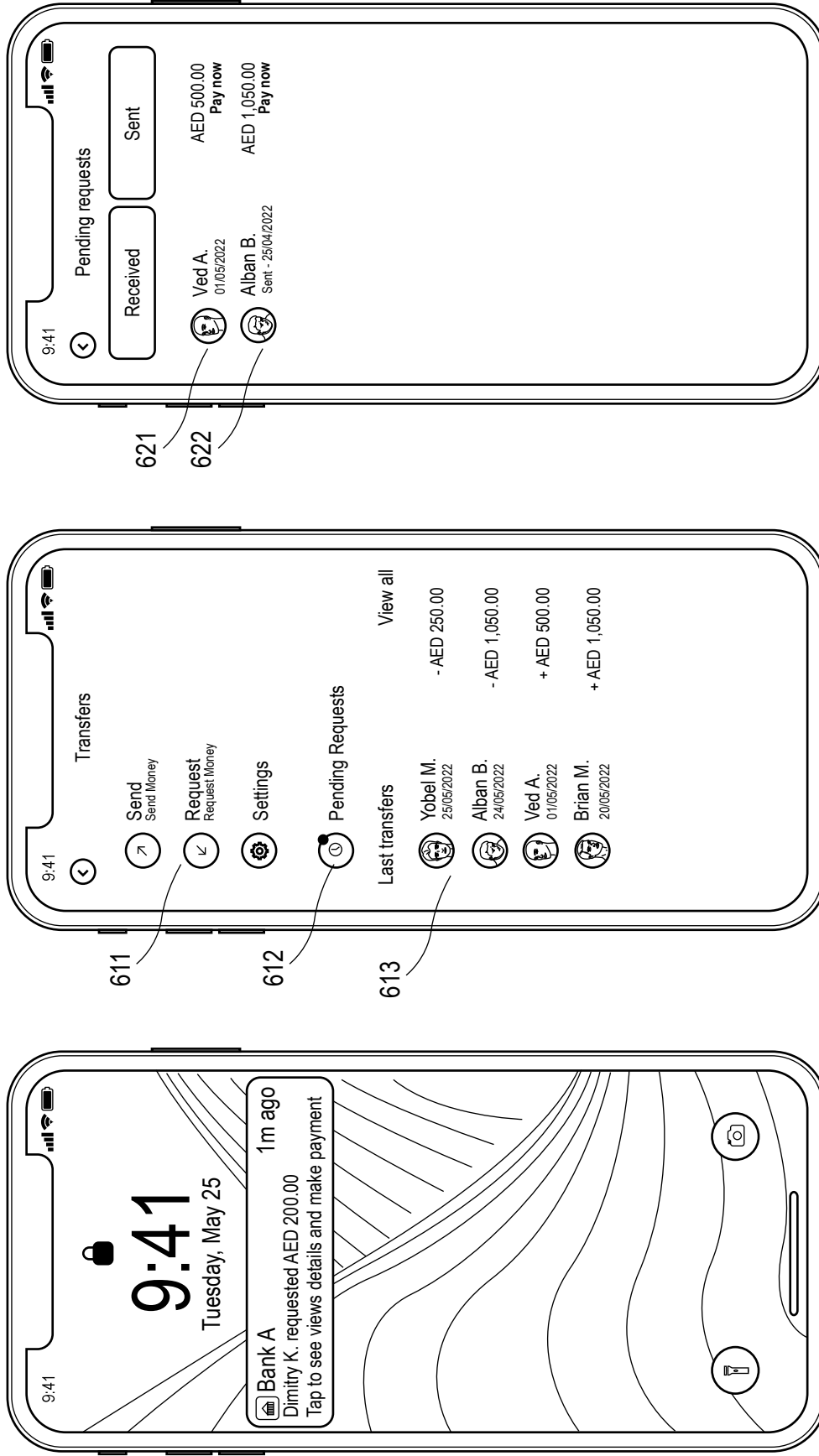
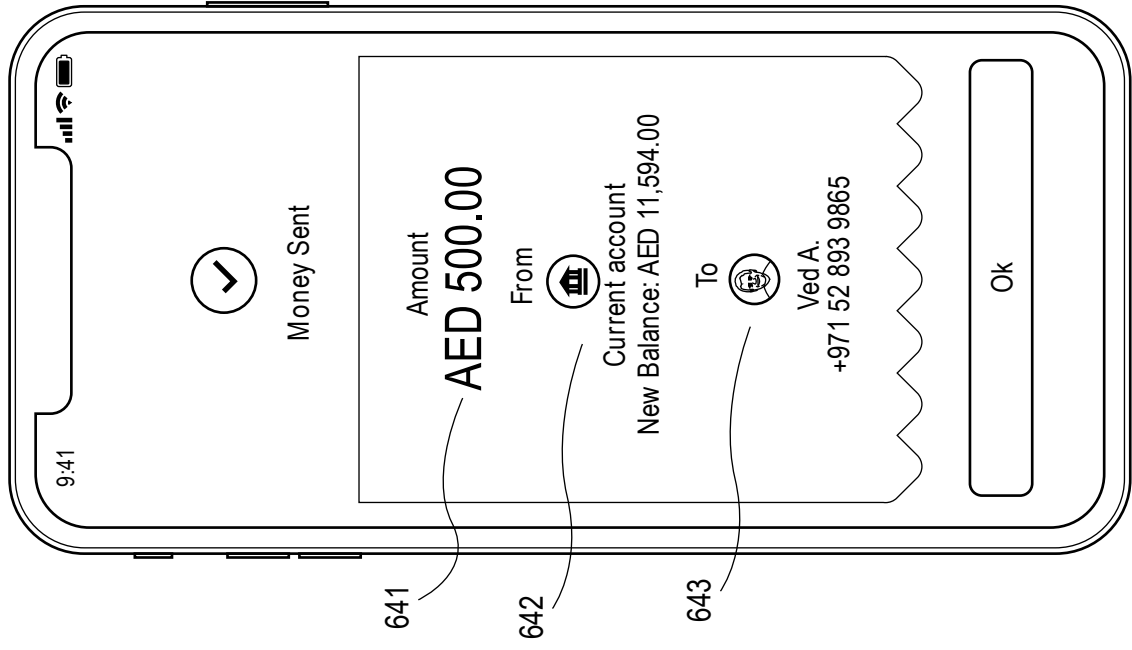
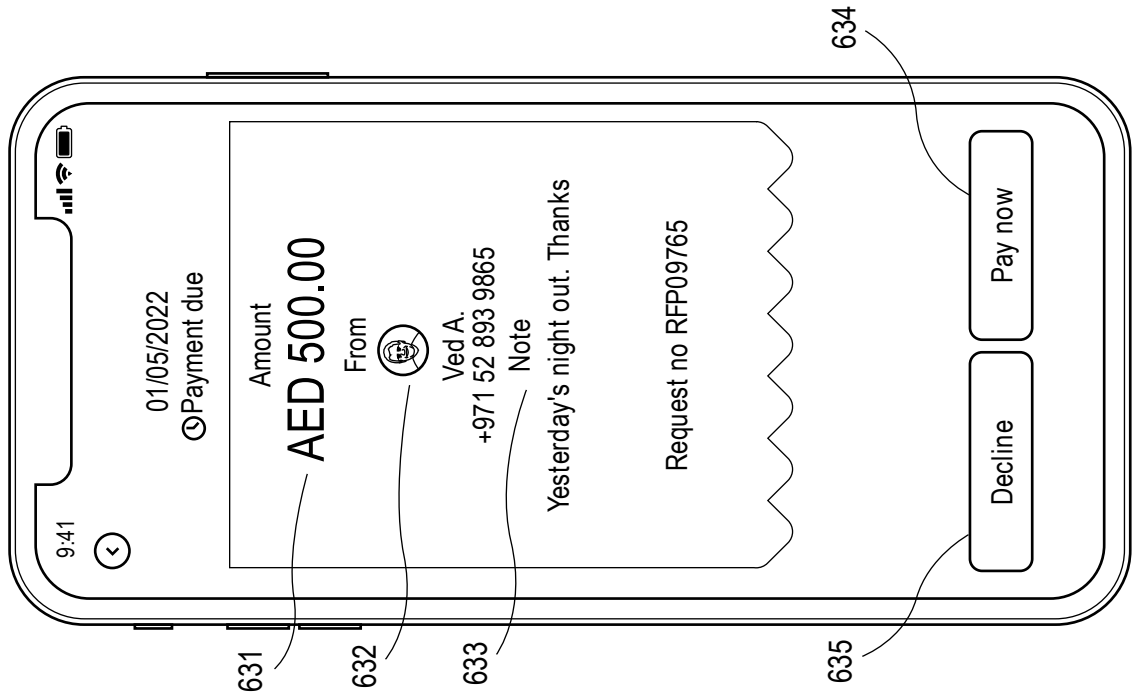


FIG. 6A



650



640

FIG. 6B

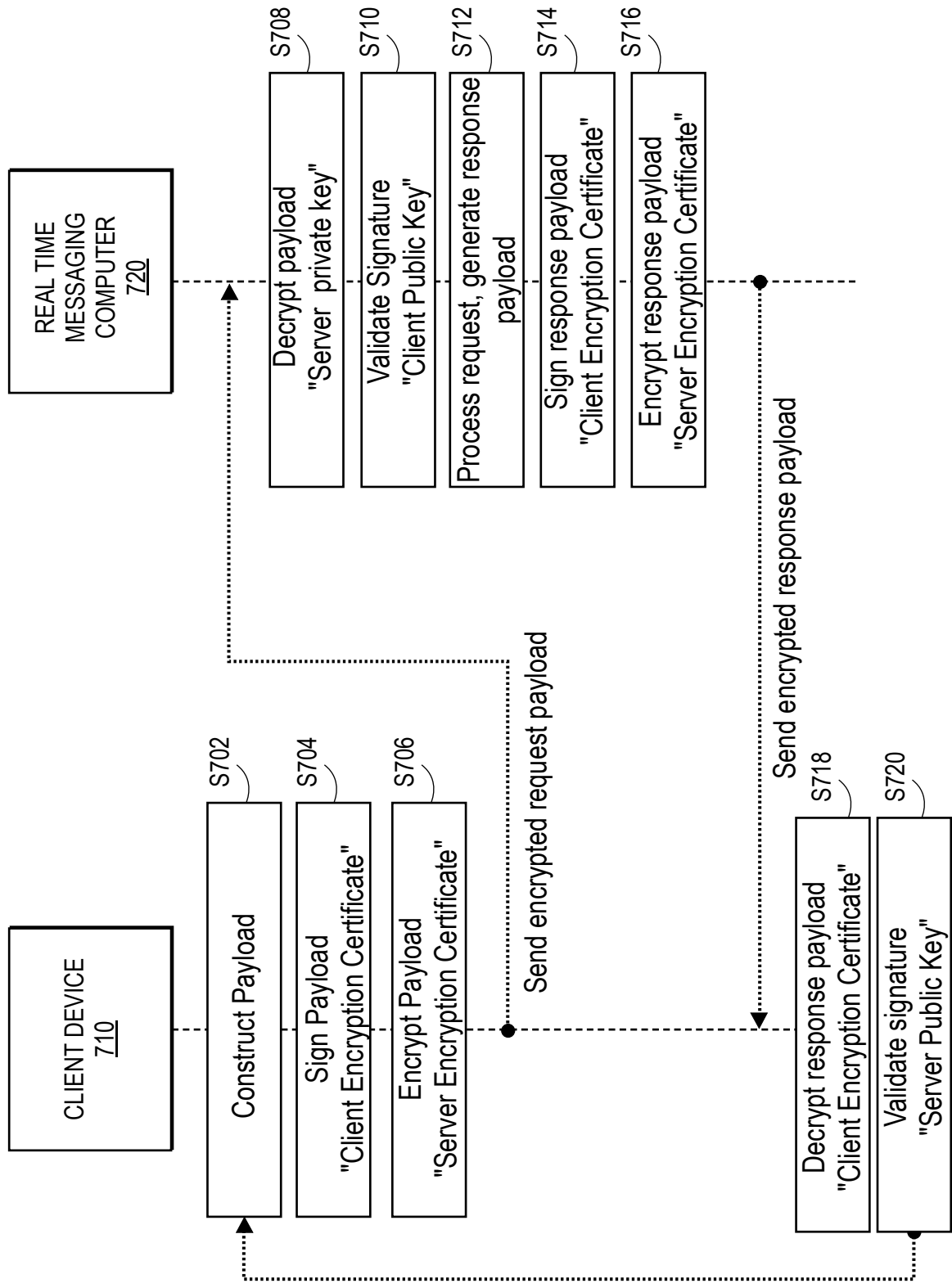
**FIG. 7A**

TABLE
730

JSON Web Signature (JWS)		JSON Web Encryption (JWE)	
Key	Value	Key	Value
kid	Value of the Key ID	alg	RSA-OAEP-256
cty	application/json	enc	A128GCM
typ	JOSE	iat	Current timestamp in milliseconds
alg	PS256	Kid	Value of the relevant key id
		cty	application/json

EXAMPLE FORMAT
MESSAGE
740



FIG. 7B

creditorAgentId (M)	FI R2P participant ID assigned by Visa
creditorAgentCountry (M)	FI country
creditorFirstName (M)	Payee profile details
creditorLastName (M)	Payee profile details
creditorCountry (M)	Payee profile details
creditorAlias (C)	Payee mobile#- mandatory for R2P program
creditorAliasType (C)	Alias Type as Mobile- mandatory for R2P program
creditorID (C)	Unique Payee ID from FI system(mandatory for Inbound -API) *Not forwarded to Debtor /Payer FI
creditorIDType (C)	Payee agent Type(mandatory for Inbound A-P/I) *Not forwarded to Debtor /Payer FI

Creditor Detail

debtorAgentId(M)	FI R2P participant ID assigned by Visa. Retrieve from master FI list
debtorAgentCountry (M)	FI Country retrieved from participant master list
debtorFirstName(M)	Payer/Debtor details provided by Payee / Creditor
debtorLastName (M)	Payer/Debtor details provided by Payee / Creditor
debtorCountry (M)	Payer / Debtor country same as Debtor Agent Country
debtorAlias (C)	Payer mobile# provided by Payee Mandatory for R2P program
debtorAliasType (C)	Alias Type as Mobile- mandatory for R2P program
endtoEndID (M)	Unique ID generated by Creditor FI (For end to end to mapping & reconciliation of the request)
requestedAmount (M)	Request amount entered by Payee / Creditor
requestedAmountCurrency (M)	Local currency

Payment Request

settlementSystem (M)	Financial Message Rails (Visa Direct , MasterCard Send etc.)
primaryAccountNumber (C)	Payee / Creditor receiving PA-N mandatory for R 2P program
Product (M)	Static Value as "VD "
Use Case (M)	Use case type as P2P, B2C
DueDate (O)	Set expiry date of the request by Payee / Creditor
requestMessageId (M)	Unique ID generated and sent by Payee / Creditor FI
paymentRequestId (M)	*Not applicable for Payee /Creditor FI.
creationDate Time	System generated by Payee FI
transactionStatus(M)	*Not applicable for Payee /Creditor FI

Settlement Option

Other

FIG. 8