

# Solution Conformance Certification Report

Business Process Framework (eTOM)  
&  
Information Framework (SID)

For:

**Jio Platforms Limited**

JIO OnePay System (JioOnePay)  
ODA-C-TMFC029 v1.2.0

May 2025

## Table of Contents

1	Introduction.....	3
1.1	Executive Summary .....	3
2	Solution Overview .....	4
2.1	About JIO .....	4
2.2	Solution Functionality / Capability .....	5
2.2.1	Key Features: .....	6
2.2.2	Architecture.....	8
2.3	JIO OnePay System (JioOnePay – Benefits) .....	10
2.4	Information Framework (SID) Assessment - ABE Scope.....	12
3	Business Process Framework Assessment Overview .....	13
3.1	Mapping Technique Employed.....	13
3.2	Scope of Conformance Certification Graph (eTOM) .....	14
3.3	Scope of Conformance Certification – List (eTOM).....	15
3.4	Conformance Results – Graph (eTOM) .....	15
3.5	Conformance Results – Graph (eTOM) .....	16
3.6	Business Process Framework – Conformance Scoring Guidelines .....	17
3.7	Business Process Framework – Process Mapping Descriptions .....	18
3.7.1	Mapping Details & Supporting Evidence .....	18
4	Information Framework Assessment Overview .....	19
4.1	Mapping Technique Employed.....	19
4.2	Scope of Conformance Certification (SID).....	19
4.3	Detailed Conformance Mapping Summary (SID) .....	20
4.4	Information Framework Conformance Result.....	21
4.4.1	Information Framework – Scoring Rules .....	22
4.4.2	Information Framework Adoption Conformance Scoring Methodology .....	22
4.4.3	Additional Notes on Information Framework Conformance Adoption scoring:.....	24

## List of Figures

Figure 1 – JioOnePay System – Key Features .....	7
Figure 2 – JioOnePay System –Architecture Diagram.....	9
Figure 3 - Process coverage for JIO OnePay System (JioOnePay) - Conformance Certification.....	11
Figure 4 - Level 1 ABEs - SID coverage JIO OnePay System (JioOnePay) - Conformance Certification .....	12
Figure 5- JIO OnePay System (JioOnePay) — Scope of certified processes – Graph.....	14
Figure 6- JIO OnePay System (JioOnePay)— Scope of certified processes - List .....	15
Figure 7 JIO OnePay System (JioOnePay) — Scores awarded to certified processes .....	15
Figure 8- JIO OnePay System (JioOnePay) —Scores Awarded.....	16
Figure 9- TM Forum Business Process Framework: Conformance Scoring Rules .....	17
Figure 10 - SID - v24.0 – JIO OnePay System (JioOnePay) - SID Certification Scope.....	19
Figure 11 - SID - v24.0 – JIO OnePay System (JioOnePay) - SID Conformance Mapping Summary .....	20
Figure 12 - SID – JIO OnePay System (JioOnePay) - SID Certification Scores .....	21
Figure 13 - TM Forum Information Framework Adoption Conformance - Scoring Rules .....	23

## 1 Introduction

### 1.1 Executive Summary

This document provides details of JIO OnePay System (JioOnePay) - ODA-C-TMFC029 v1.2.0, against the following ODA Core Frameworks:

- Business Process Framework (eTOM) version 24.0.
- Information Framework (SID) version 24.0.

The assessment included a review of the methodology approach to process and information modeling, respectively against the TM Forum's Business Process Framework (eTOM) and the Information Framework (SID) according to the specific processes and entities submitted in scope for the Assessment.

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## 2 Solution Overview

### 2.1 About JIO

Reliance Jio has revolutionized the Indian telecom and digital services landscape, bringing affordable, high-speed connectivity to millions. Since its launch, Jio has been at the forefront of digital transformation, democratizing data access and fostering innovation across industries. With a customer-first approach, Jio's cutting-edge technologies, including 4G LTE, 5G, fiber broadband, and AI-driven solutions, empower businesses and individuals alike.

Jio's impact extends beyond connectivity, driving advancements in digital payments, cloud computing, and enterprise solutions. The company's Open Digital Architecture (ODA)-based platforms enable scalable and modular solutions, ensuring seamless integration across industries. Jio's AI-powered customer service and CRM solutions enhance customer experience while optimizing operational efficiency.

By embracing sustainability and digital inclusion, Jio supports India's vision of a self-reliant digital economy. Initiatives like rural broadband expansion, IoT-driven smart cities, and industry-focused automation highlight Jio's commitment to People, Profit, and Planet. Jio's innovative ecosystem fosters collaboration with startups and enterprises, accelerating the adoption of next-generation technologies.

Through continuous investment in digital infrastructure and disruptive technologies, Jio remains a driving force in India's digital revolution, enabling businesses, enhancing lives, and shaping the future of connectivity.

Jio has created an eco-system comprising of network, devices, applications and content, service experience and affordable tariffs for everyone to live the Jio Digital Life. Since its commercial operations in 2016, it has been redefining benchmarks, setting new milestones, inspiring unprecedented adoption, usage, and service metrics that are among the best in the industry.

For more information on our products and services, visit our website at: [www.jio.com](http://www.jio.com)

## 2.2 Solution Functionality / Capability

In today's fast-paced digital economy, managing digital payments efficiently and transparently is not just a convenience—it's a necessity. JioOnePay is a cutting-edge digital payments marketplace developed by Jio, designed to bring unprecedented simplicity, security, and control to the way you handle your payments.

With support for multiple payment methods like UPI, Netbanking, Cards, EMIs, etc , and real-time transaction tracking, JioOnePay eliminates the clutter of switching between payment gateways and banking portals. It offers a unified solution where you can pay, receive, manage, and monitor your funds effortlessly. Built on Jio's robust infrastructure, JioOnePay ensures top-tier security and reliability, giving you peace of mind with every transaction.

More than just a payment router and orchestrator, JioOnePay is your financial command center—designed to evolve with your needs and help you stay in full control of your financial journey.

### 2.2.1 Key Features:

JioOnePay is designed with a modular architecture to simplify and processing digital payments through a unified API. Built for scalability, intelligent operations, and tailored configurations, it aims to provide exceptional versatility for both businesses and their customers.

The key features are organized into distinct modules:

- **Payments and Refunds:** Payments and Refunds supported for UPI, Netbanking, Cards, EMI, Digital eRupee (CBDC), Twid, BNPL players like SIMPL PayLater and SIMPL Pay-in-3, Twid, etc. Supports secure and seamless transactions with features like tokenization and CVV-free payments, native OTP for quick authentication. We also support biometric based authentication for various payment modes. It also offers scalable solutions for bulk refunds and autopay
- **Offer Engine:** Facilitates the creation and management of promotional discounts, cashback programs, and no-cost EMI options to attract and engage customers on UPI, cards and Net banking
- **TransactIQ:** A real-time dashboard that provides insightful analytics, and instant alerts to enable businesses to monitor transaction data and make informed decisions
- **Gifting:** JioOnePay offers a closed-loop Prepaid Payment Instrument (PPI) that merchants can use to create their own branded wallets. This system allows merchants to develop loyalty solutions and offer points that can be redeemed exclusively on their platform. It also offers functionalities for users to load their digital wallets, process refunds efficiently, and temporarily block wallets for security purposes
- **Routing:** Allows businesses to configure intelligent logic based on banks, schemes, bins, card issuers, traffic volume and enables auto routing on failure rate thresholds to optimize transaction success rates and minimize payment processing costs for a business
- **Auto Reconciliation:** Automates the revenue recognition process by integrating Settlement API of various Payment Gateways and simplifies reconciliation with automated data matching via Auto Vlookups with a business's Order Management System Data
- **Fraud Engine:** Incorporates advanced security measures like 3DS 2.0 for card payments and IP & Device Checks to enhance fraud detection
- **Lending:** Integrates embedded credit options such as Buy Now, Pay Later (BNPL), consumer durable (CD) financing, and B2B finance to enhance purchasing power of customers and businesses
- **Marketplace Payments:** Includes features for managing complex payouts across multiple stakeholders (split payments) and supporting credit disbursements to vendors and suppliers via Payouts
- **Brands:** Offers capabilities to run article checks and offer brand-specific discounts directly on an ecommerce platform
- **Payouts:** Provides instant payment solutions via Payout API and supports a wide range of bank transfer methods including UPI, NEFT, RTGS, and IMPS

- **Account Validation:** Ensures the authenticity of bank accounts through methods like Penny Drop, Reverse Penny Drop, and Pennyless Verification, minimizing friction for onboarding users in various industries

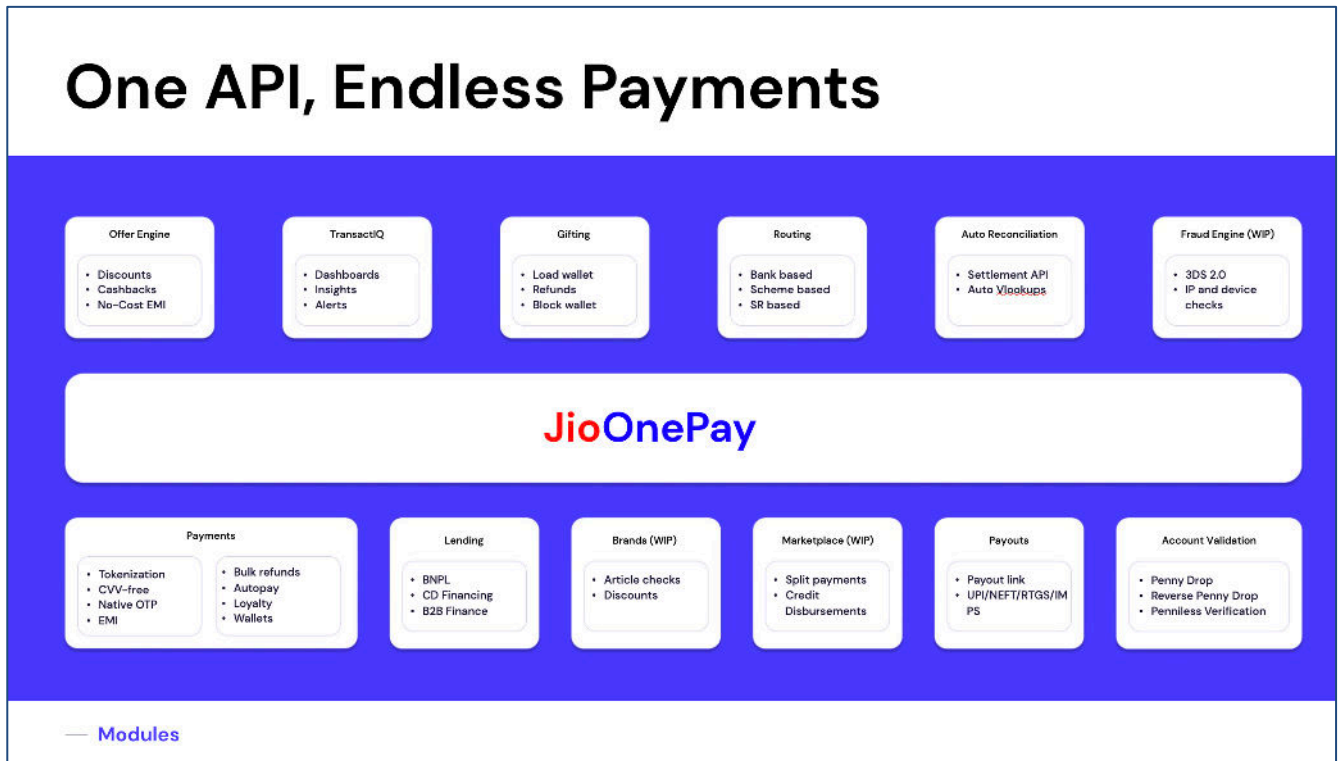


Figure 1 – JioOnePay System – Key Features



### 2.2.2 Architecture

The architecture of JioOnePay is meticulously designed to ensure high performance, fault tolerance, and seamless integration with both internal systems and external payment gateways. Here's a closer look at the core components and communication pathways:

#### GCP (Google Cloud Platform) Components

- **Nginx Server:** Acts as the web server and load balancer, managing incoming traffic efficiently
- **Application Servers (Kubernetes Cluster):** Host containerized microservices, ensuring scalability and resilience
- **Zookeeper Cluster:** Maintains configuration consistency and service discovery
- **Redis Cluster:** Provides high-speed caching to reduce latency and enhance user experience
- **Oracle DB Cluster:** Centralized database that ensures transactional integrity and data reliability

#### Intranet Communication

- Secure, internal API communications power critical operations such as OTP generation, refund processing, and link-based payments
- These interactions happen within a controlled network environment, enhancing security and performance

#### Internet Communication

- JioOnePay connects to a wide array of external payment gateways (PGs) such as Paytm, Razorpay, JioPay, PayU, Pine Labs, PhonePe, and others
- This connectivity enables the initiation of real-time payment requests, expanding transactional capabilities across platforms

#### Microservices-Based Architecture

- The architecture follows a microservices model, enabling independent deployment, maintenance, and scaling of different functional units—ensuring flexibility and rapid updates

This modern and modular deployment ensures that JioOnePay remains agile, secure, and responsive in a dynamic financial ecosystem.

## Deployment Architecture

### GCP Components

- Nginx Server
- Application servers(K8 Cluster)
- Zookeeper Cluster
- Redis Cluster
- Oracle DB Cluster

### Intranet Communication

- Digital API connectivity is required to send otp for link, refunds etc..

### Internet Communication

- JOP connects to all external PG's to initiate payment requests

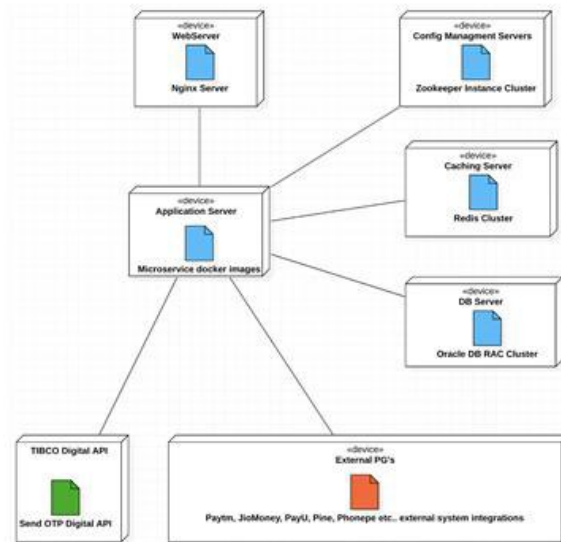


Figure 2 – JioOnePay System –Architecture Diagram

## 2.3 JIO OnePay System (JioOnePay – Benefits)

JioOnePay isn't just a payment platform—it's a comprehensive ecosystem designed to empower businesses with agility, control, and performance in their financial operations. Here are the top advantages you gain with JioOnePay:

- **Faster Integration** - Enable emerging payment methods and gateways effortlessly. With JioOnePay's one-time integration setup, you can onboard new payment innovations with a single click—eliminating technical bottlenecks and accelerating go-to-market timelines
- **Control** - Achieve granular control over your transaction flow. JioOnePay allows routing of payment traffic based on multiple business-defined criteria—optimizing processing costs and boosting efficiency
- **Business Continuity** - Ensure uninterrupted operations and complete reliability. JioOnePay reduces overdependence on any single payment gateway, guaranteeing near-100% uptime and delivering consistent customer experience
- **Insights** - Powered by TransactIQ, JioOnePay gives you a real-time analytics dashboard with visibility into the true success rates of all payment gateways and methods transparently. This helps you make informed decisions backed by data
- **NoCode** - Easily manage payment modes and gateways without writing a single line of code. JioOnePay's NoCode platform also lets you tailor your checkout pages to reflect your brand identity—boosting user trust and conversions
- **Centralized Campaign Management** - Deploy promotional campaigns seamlessly. The centralized offer engine enables you to manage and run discounts, cashbacks, and offers across multiple banks and brands—all from one place
- **Unified Checkout Experience** - Unlike individual payment gateways (PGs) that offer inconsistent and rigid checkout flows, JioOnePay delivers a standardized experience across all PGs, ensuring brand consistency. Merchants can customize the page layout and appearance to match their brand identity, elevating user trust and conversion rates

## Business Process Framework (eTOM) – JIO OnePay System (JioOnePay) – Conformance Scope

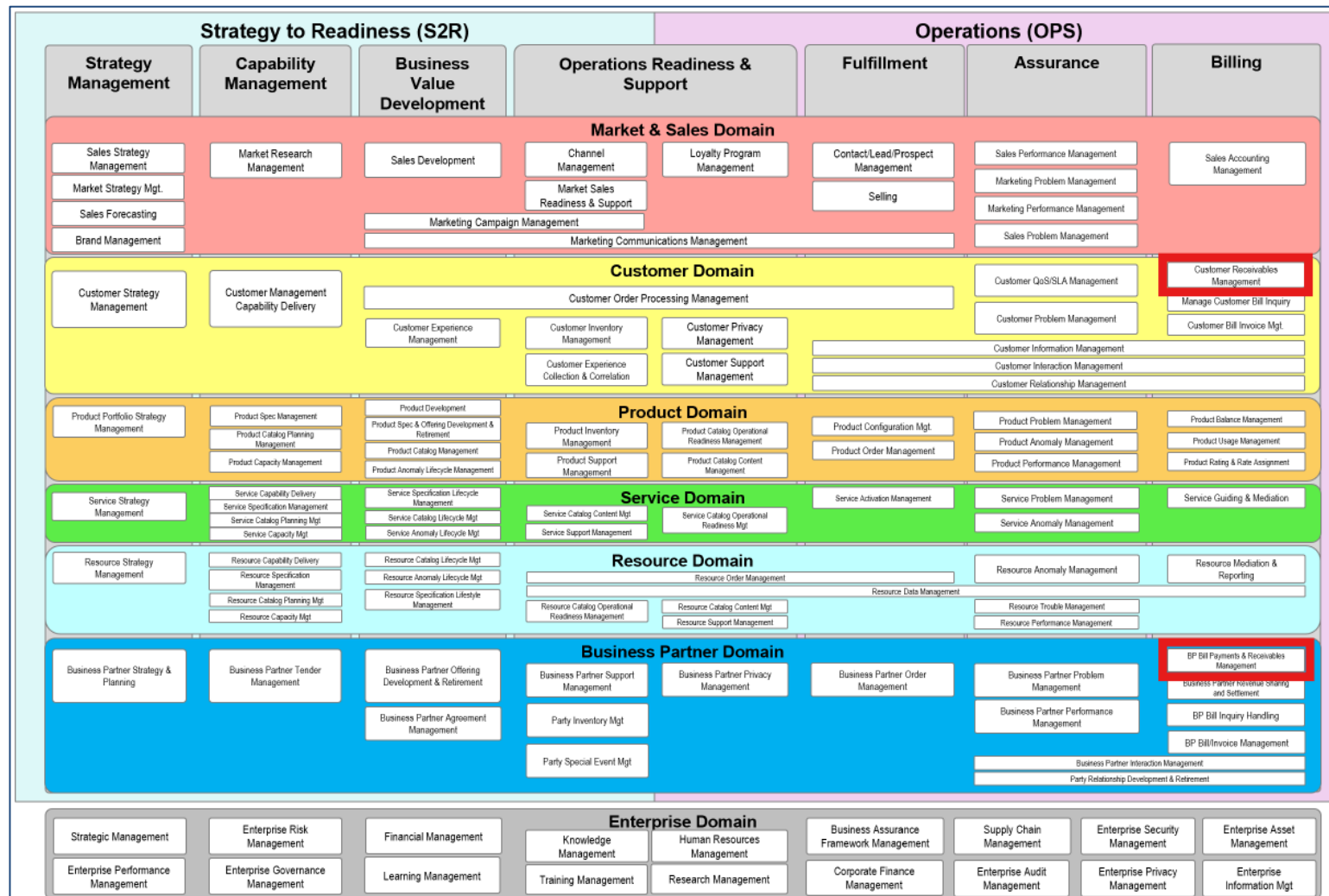


Figure 3 - Process coverage for JIO OnePay System (JioOnePay) - Conformance Certification

## 2.4 Information Framework (SID) Assessment - ABE Scope

### Information Framework (SID) – JIO OnePay System (JioOnePay) – Conformance Footprint

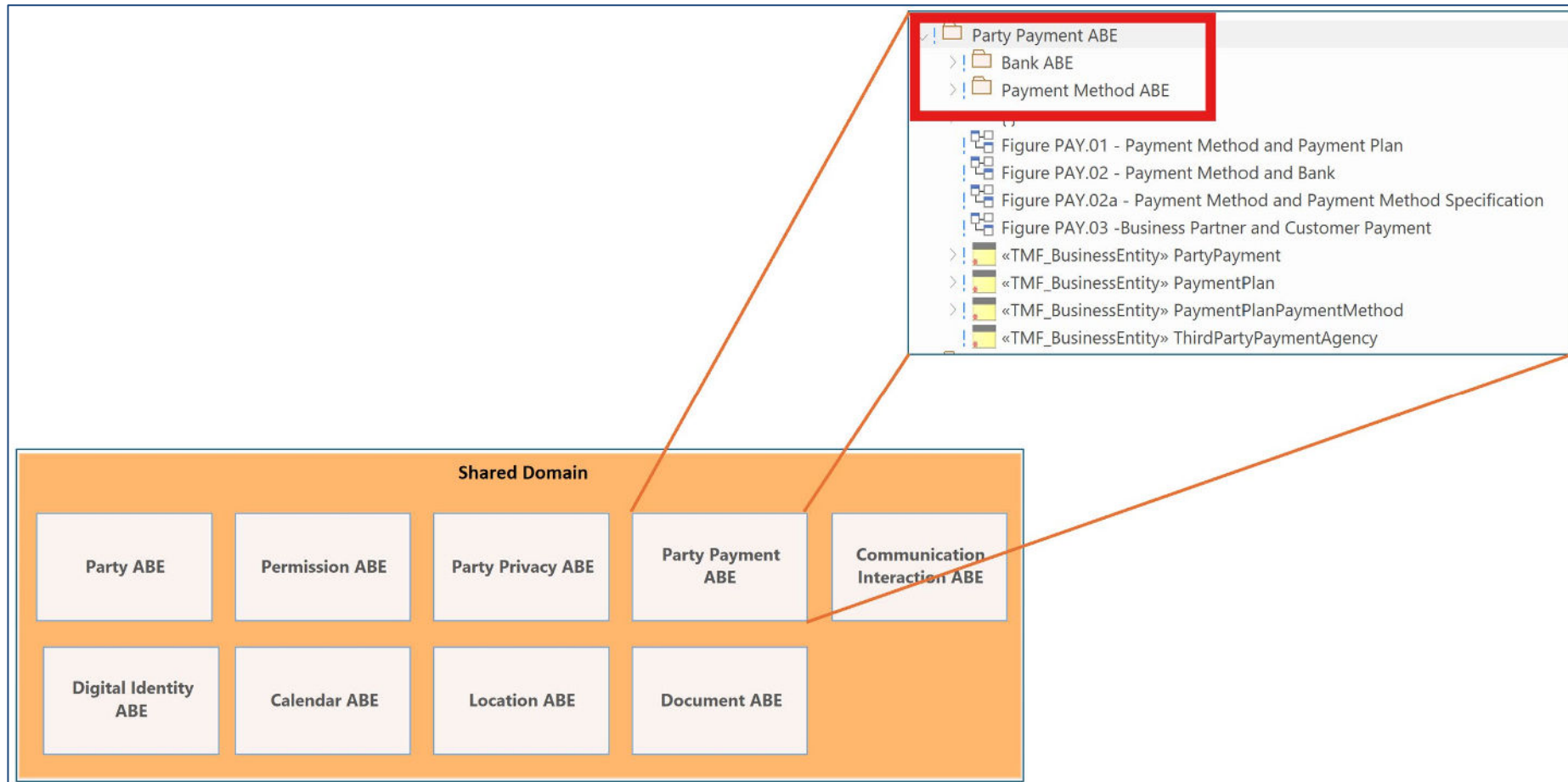


Figure 4 - Level 1 ABEs - SID coverage JIO OnePay System (JioOnePay) - Conformance Certification

### 3 Business Process Framework Assessment Overview

#### 3.1 Mapping Technique Employed

Business Process Framework Level 3 descriptions are analyzed by focusing on implied tasks also referred to as implied functional requirements. (This is similar to how process decomposition can use Semantic Analysis). Each Business Process Framework process is supported by descriptive text. In many cases, each process is aligned and mapped to appropriate company documentation references solution, methodology or modeling material.

Color coded text as highlighted below is used as part of the process mapping whereby highlighted text indicates the level of support for a Level 3 or a Level 4 implied task within a process element:

- **GREEN** is used to highlight key words or key statements that are fully supported
- **YELLOW** is used to highlight key words/key statements that are partially supported
- **GREY** is used to highlight key words/key statements that are not supported
- No highlighting is used for words/statements that are irrelevant, just for reference or needed to complete the sentence.

#### Manual and Automated Support

It is important to determine whether the implied task is supported by manual steps, automated steps, or a combination of both. In this document, “A”, “M”, or “AM” is used for each task to indicate that the step or steps is/are automated (A), manual (M), or both (AM).

#### TM Forum Note 1:

When process mappings are presented against Level 3 processes, such mappings are provided against the process’ extended description. If an Extended Description is not defined, then the mapping is provided against the Brief Description.

### 3.2 Scope of Conformance Certification Graph (eTOM)

This diagram conveys information about the Business Processes implemented for JIO OnePay System (JioOnePay) in accordance to the TM Forum Business Process Framework. It provides a snapshot of the L2 processes included in scope for certification. The scope covers the following L2 Processes in scope for certification.

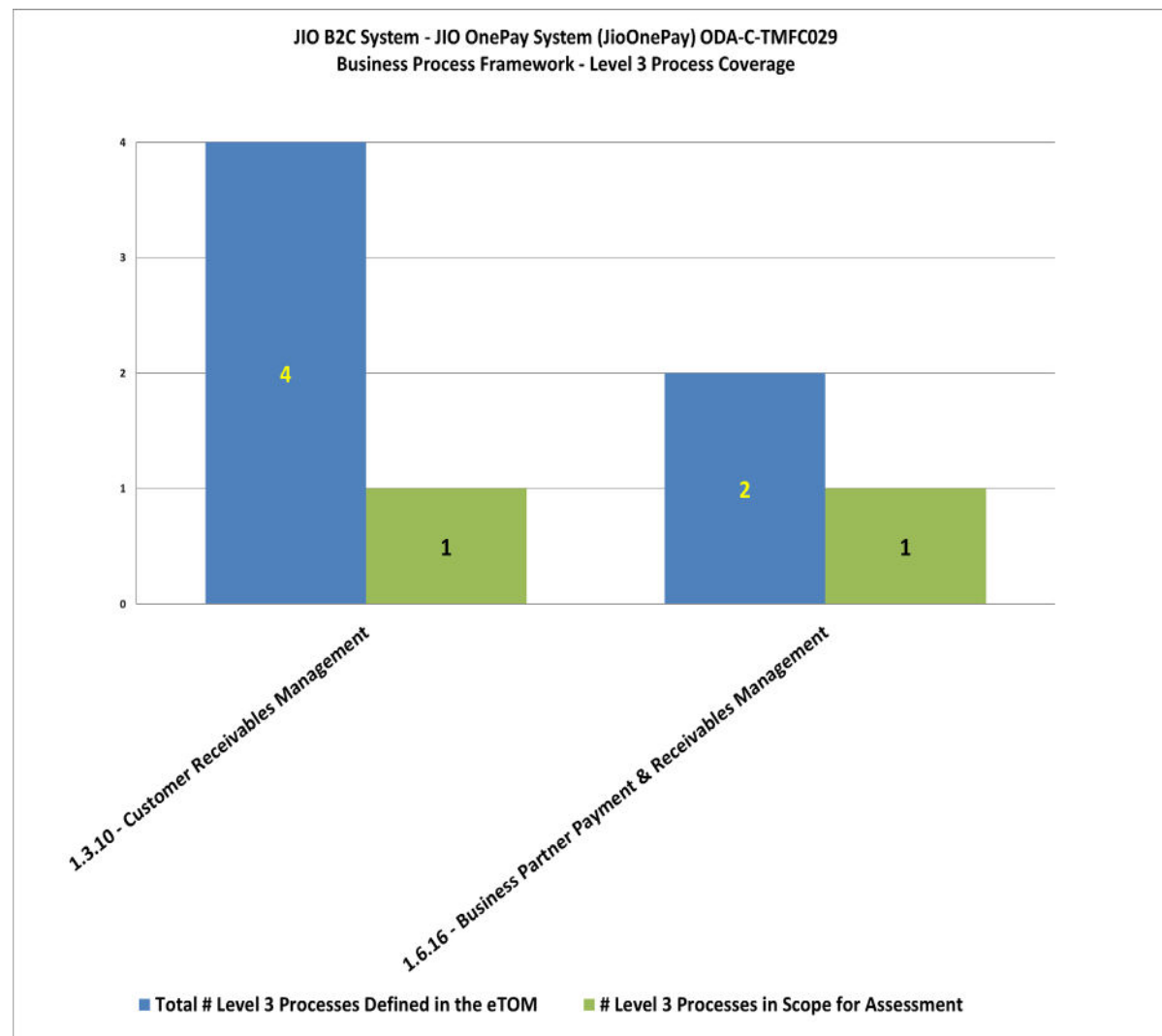


Figure 5- JIO OnePay System (JioOnePay) -- Scope of certified processes – Graph

### 3.3 Scope of Conformance Certification – List (eTOM)

TM Forum Assessment Scoping Document - Business Process Framework (eTOM) v24.0		
Member:		JIO
Solution:		JIO B2C System - JIO OnePay System (JioOnePay) ODA-C-TMFC029
Assessment Type		Solution
# of L3 Processes in Scope:		1
Level 1	Level 2	Level 3
1.3 - Customer Domain		
	1.3.10 - Customer Receivables Management	
1.6 - Business Partner Domain		
	1.6.16 - Business Partner Payment & Receivables Management	

Figure 6- JIO OnePay System (JioOnePay)– Scope of certified processes - List

### 3.4 Conformance Results – Graph (eTOM)

This Section details the Scores awarded to reflect Conformance to the Level -3 processes in scope.

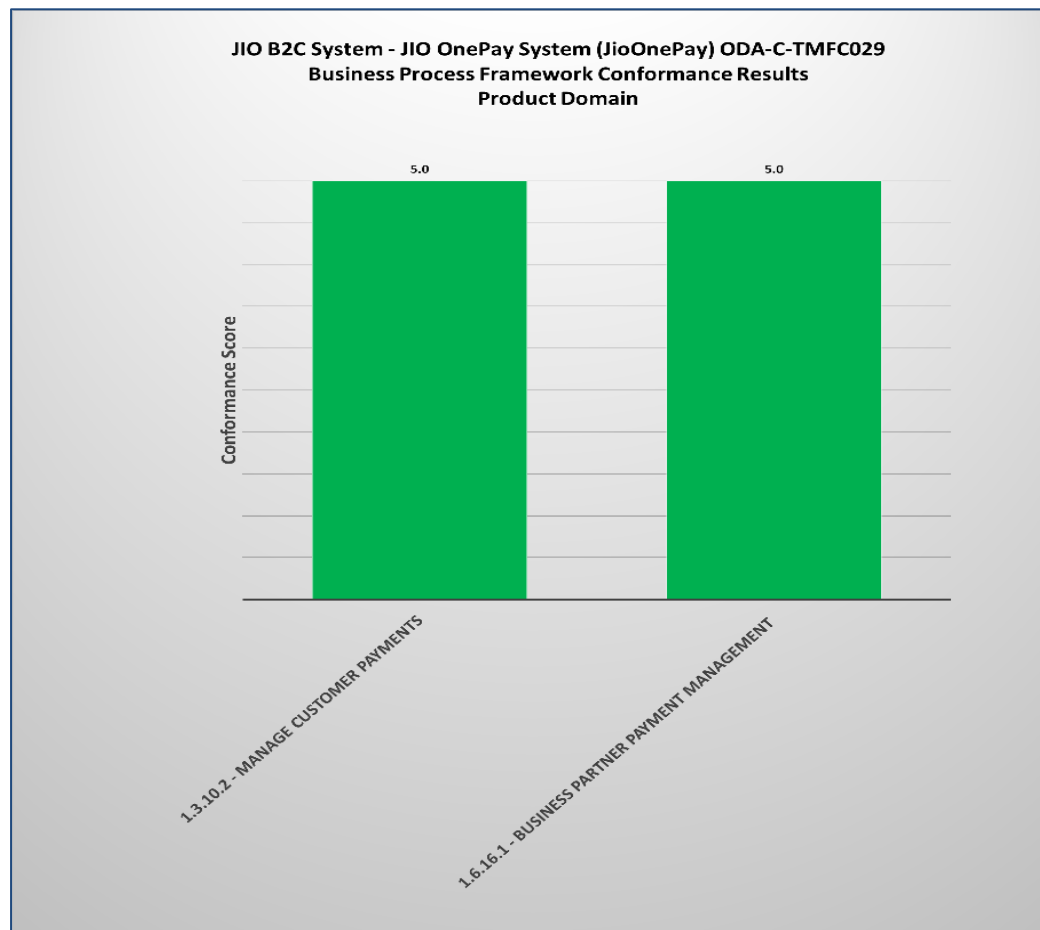


Figure 7 JIO OnePay System (JioOnePay) – Scores awarded to certified processes



### 3.5 Conformance Results – Graph (eTOM)

This Section provides a summary graph of the scores awarded to reflect Conformance to the Business Process Framework (eTOM).

TM Forum Assessment Scoping Document - Business Process Framework (eTOM) v24.0				Level 3 Process Elements Scores achieved
Member:		JIO		
Solution:		JIO B2C System - JIO OnePay System (JioOnePay) ODA-C-TMFC029		
Assessment Type		Solution		
# of L3 Processes in Scope:		1		
Level 1	Level 2	Level 3		
1.3 - Customer Domain				
	1.3.10 - Customer Receivables Management			5/5
1.6 - Business Partner Domain				
	1.6.16 - Business Partner Payment & Receivables Management			5/5

Figure 8- JIO OnePay System (JioOnePay) —Scores Awarded

### 3.6 Business Process Framework – Conformance Scoring Guidelines

Business Process Framework (eTOM) - Conformance Scoring Methodology		
Process Level	Conformance Score	Qualifier
Level 1 Process	Not applicable	Conformance Assessment shall not be carried out at this process level.
Level 2 Process	Not applicable	A conformance level is not awarded to Level 2 processes in Framework Certification. The Certification Report shall highlight the coverage within a Level 2 process submitted in scope for an Assessment, in terms of number of Level 3 processes submitted for assessment out of the total number defined in the Business Process Framework for the Level 2 process.
Level 3 Process	Conformance Score is awarded between 3.1 & 5.0	<p>The Conformance Score is awarded for each Level 3 process submitted in scope for the Assessment. The Conformance Score awarded can be a value between 3 &amp; 5 depending on the level of coverage &amp; conformance to the Level 3 process based on the alignment to the level 3 process definitions.</p> <ul style="list-style-type: none"> <li>A score of 5 indicates that the process is fully conformant with no deviations.</li> <li>A score of 4.5 indicates a process that is almost fully conformant, but displays some minor deviations from the standard.</li> <li>A score of 4.0 indicates a process that is partially conformant as it displays some deviations (not severe but not minor either) from the standard.</li> <li>A score of 3.5 indicates a process that is partially conformant as it displays major deviations from the standard.</li> <li>A score of 3.0 indicates a process that is not conformant as it displays no alignment or conformance at all with the standard.</li> </ul>
<p><i>* In earlier Conformance Assessments, scores were awarded to Level 1 &amp; Level 2 processes using values 1 through to 3. For this reason, the Level 3 scores start from &gt; 3.</i></p>		
<p><b>Note 1 - Level 1 processes shall be presented to define the assessment scope only. i.e. they shall not be assessed as self-contained processes since the level of detail is not considered sufficient. A conformance level shall not be awarded for Level 1 processes.</b></p>		
<p><b>Note 2 - Level 2 processes shall be presented to define the assessment scope only. i.e. they shall not be assessed as self-contained processes since the level of detail is not considered sufficient. A conformance level shall not be awarded for Level 2 processes. However, the Certification Report shall provide good indication of the coverage of the Level 2 process in terms of number of contained Level 3 processes submitted in scope for the Assessment.</b></p>		
<p><b>Note 3 - The Conformance Assessment shall be carried out at process level 3. For each Level 3 process, conformance shall be deduced according to the support for the process implied tasks, as decomposed and described in the underlying process descriptions. The score awarded for a Level 3 process, is deduced according to the support mapped to the Level 3 processes/Implied Tasks.</b></p>		
<p><b>Note 4 - In evaluating conformance to the standards, manual intervention shall not impact the conformance score granted. However, any level of manual support shall be noted in the Conformance Report and Detailed Results Report. <u>This note specifically applies to Product &amp; Solution Assessments.</u></b></p>		
<p><b>Note 5 - Processes that are supported via manual implementation <u>only</u>, are not considered in scope for the Assessment. <u>This note specifically applies to Product &amp; Solution Assessments.</u></b></p>		

Figure 9- TM Forum Business Process Framework: Conformance Scoring Rules

### 3.7 Business Process Framework – Process Mapping Descriptions

This section provides the mapping of Business Process Framework against the processes supported by JIO OnePay System (JioOnePay).

The self-assessment was reviewed by TM Forum Subject Matter Experts alongside supporting documentation provided.

#### 3.7.1 Mapping Details & Supporting Evidence

The documented mapping information for all Level 3 business processes in scope is available from the following link:

[eTOM Conformance Mapping - JioOnePay](#)

## 4 Information Framework Assessment Overview

### 4.1 Mapping Technique Employed

The certification scope defines the list of Information Framework (SID) ABEs (Aggregate Business Entities) for which mapping support is reviewed during the assessment. For each of the ABEs defined in scope for the assessment, the organization undergoing the assessment must map their information model to the core entities and dependent entities and the required and optional attributes for each entity, as defined in the SID model, according to what is supported for the product/solution under assessment.

### 4.2 Scope of Conformance Certification (SID)

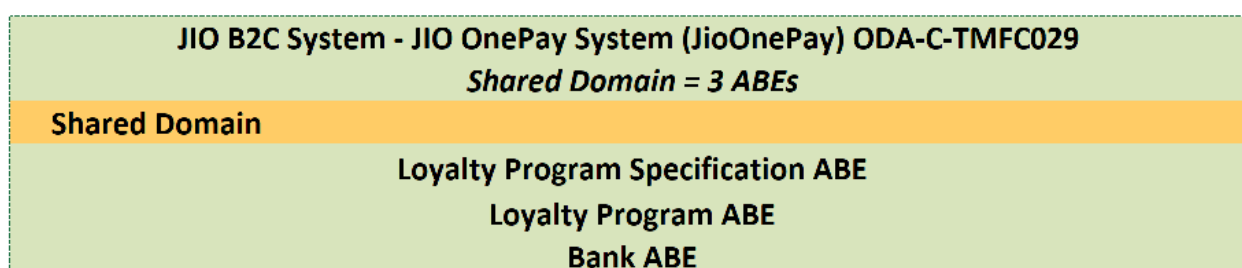


Figure 10 - SID - v24.0 – JIO OnePay System (JioOnePay) - SID Certification Scope

### 4.3 Detailed Conformance Mapping Summary (SID)

The data in these columns is based on the Information Framework (SID) Release 24.0 Information Model						
Predefined SID Model Data - Please do not modify data in these columns - For TM Forum use only					Conformance Result	ABE Conformance Score Adoption
ABE name	Entity name	Attribute name	Attribute origin	Item Type		
Party Payment ABE	PaymentPlanPaymentMethod			ABE	Y	7.23 - High Conformance
Party Payment ABE				DE	Y	
Party Payment ABE		priority	PaymentPlanPaymentMethod	DO	N	
Party Payment ABE		validFor	PaymentPlanPaymentMethod	DO	N	
Party Payment ABE	ThirdPartyPaymentAgency			DE	N	
Party Payment ABE				DR	N	
Party Payment ABE		status	PartyRole	DR	N	
Party Payment ABE		validFor	PartyRole	DR	N	
Party Payment ABE		description	RootEntity	DO	N	
Party Payment ABE		ID	RootEntity	DR	Y	
Party Payment ABE		name	RootEntity	DO	N	
Party Payment ABE	PaymentPlan			DE	Y	
Party Payment ABE				DR	Y	
Party Payment ABE		ID	PaymentPlan	DO	N	
Party Payment ABE		maxAmount	PaymentPlan	DO	N	
Party Payment ABE		maxTrialTimes	PaymentPlan	DO	N	
Party Payment ABE		paymentDay	PaymentPlan	DO	N	
Party Payment ABE		paymentPeriod	PaymentPlan	DO	N	
Party Payment ABE		priority	PaymentPlan	DO	N	
Party Payment ABE		status	PaymentPlan	DO	N	
Party Payment ABE		totalAmount	PaymentPlan	DO	N	
Party Payment ABE		type	PaymentPlan	DO	N	
Party Payment ABE		validFor	PaymentPlan	DO	N	
Party Payment ABE	PartyPayment			CE	Y	
Party Payment ABE				CR	Y	
Party Payment ABE		amount	PartyPayment	CO	Y	
Party Payment ABE		date	PartyPayment	CO	N	
Party Payment ABE		description	PartyPayment	CO	N	
Party Payment ABE		direction	PartyPayment	CO	N	
Party Payment ABE		ID	PartyPayment	CR	Y	
Party Payment ABE		remainingAmount	PartyPayment	CO	N	
Party Payment ABE		status	PartyPayment	CO	Y	
Payment Method ABE	AccountBalancePM			ABE	Y	7.70 - High Conformance
Payment Method ABE				DE	Y	
Payment Method ABE		description	PaymentMethod	DO	Y	
Payment Method ABE		ID	PaymentMethod	DR	Y	
Payment Method ABE		name	PaymentMethod	DO	Y	
Payment Method ABE		validFor	PaymentMethod	DO	N	
Payment Method ABE	BankCardPM			DE	Y	
Payment Method ABE				DO	Y	
Payment Method ABE		bankCardType	BankCardPM	DR	Y	
Payment Method ABE		cardNumber	BankCardPM	DO	N	
Payment Method ABE		CVV	BankCardPM	DO	N	
Payment Method ABE		expirationDate	BankCardPM	DO	N	
Payment Method ABE		nameOnCard	BankCardPM	DO	N	
Payment Method ABE		description	PaymentMethod	DO	Y	
Payment Method ABE		ID	PaymentMethod	DR	Y	
Payment Method ABE		name	PaymentMethod	DO	Y	
Payment Method ABE		validFor	PaymentMethod	DO	N	
Payment Method ABE	CashPM			DE	N	
Payment Method ABE				DO	N	
Payment Method ABE		cashierInfo	CashPM	DO	N	
Payment Method ABE		description	PaymentMethod	DO	N	
Payment Method ABE		ID	PaymentMethod	DR	N	
Payment Method ABE		name	PaymentMethod	DO	N	
Payment Method ABE		validFor	PaymentMethod	DO	N	
Payment Method ABE	CheckPM			DE	N	
Payment Method ABE				DR	N	
Payment Method ABE		checkID	CheckPM	DO	N	
Payment Method ABE		description	PaymentMethod	DO	N	
Payment Method ABE		ID	PaymentMethod	DR	N	
Payment Method ABE		name	PaymentMethod	DO	N	
Payment Method ABE		validFor	PaymentMethod	DO	N	
Payment Method ABE	CreditCardPM			DE	Y	
Payment Method ABE				DO	Y	
Payment Method ABE		bankCardType	BankCardPM	DO	Y	
Payment Method ABE		cardNumber	BankCardPM	DR	Y	
Payment Method ABE		CVV	BankCardPM	DO	N	
Payment Method ABE		expirationDate	BankCardPM	DO	N	
Payment Method ABE		nameOnCard	BankCardPM	DO	N	
Payment Method ABE		description	PaymentMethod	DO	Y	
Payment Method ABE		ID	PaymentMethod	DR	Y	
Payment Method ABE		name	PaymentMethod	DO	Y	
Payment Method ABE		validFor	PaymentMethod	DO	N	
Payment Method ABE	DebitCardPM			DE	Y	
Payment Method ABE				DO	Y	
Payment Method ABE		bankCardType	BankCardPM	DO	Y	
Payment Method ABE		cardNumber	BankCardPM	DR	Y	
Payment Method ABE		CVV	BankCardPM	DO	N	
Payment Method ABE		expirationDate	BankCardPM	DO	N	
Payment Method ABE		nameOnCard	BankCardPM	DO	N	
Payment Method ABE		description	PaymentMethod	DO	Y	
Payment Method ABE		ID	PaymentMethod	DR	Y	
Payment Method ABE		name	PaymentMethod	DO	Y	
Payment Method ABE		validFor	PaymentMethod	DO	N	
Payment Method ABE	DigitalWalletPM			DE	Y	
Payment Method ABE				DO	Y	
Payment Method ABE		description	PaymentMethod	DO	Y	
Payment Method ABE		ID	PaymentMethod	DR	Y	
Payment Method ABE		name	PaymentMethod	DO	N	
Payment Method ABE		validFor	PaymentMethod	DO	N	
Payment Method ABE	LoyaltyBurnPM			DE	Y	
Payment Method ABE				DO	Y	
Payment Method ABE		description	PaymentMethod	DO	Y	
Payment Method ABE		ID	PaymentMethod	DR	Y	
Payment Method ABE		name	PaymentMethod	DO	N	
Payment Method ABE		validFor	PaymentMethod	DO	N	
Payment Method ABE	PaymentMethod			CE	Y	
Payment Method ABE				CO	Y	
Payment Method ABE		description	PaymentMethod	CR	Y	
Payment Method ABE		ID	PaymentMethod	CO	N	
Payment Method ABE		name	PaymentMethod	CO	N	
Payment Method ABE		validFor	PaymentMethod	CO	N	
Payment Method ABE	PaymentMethodSpecification			DE	Y	
Payment Method ABE				DO	Y	
Payment Method ABE		description	PaymentMethodSpecification	DR	Y	
Payment Method ABE		ID	PaymentMethodSpecification	DO	N	
Payment Method ABE		name	PaymentMethodSpecification	DO	N	
Payment Method ABE		validFor	PaymentMethodSpecification	DO	N	
Payment Method ABE	ThirdPartyCollectionPM			DE	N	
Payment Method ABE				DR	N	
Payment Method ABE		accountNameInThirdParty	ThirdPartyCollectionPM	DO	N	
Payment Method ABE		thirdPartyType	ThirdPartyCollectionPM	DO	N	
Payment Method ABE		description	PaymentMethod	DO	N	
Payment Method ABE		ID	PaymentMethod	DR	N	
Payment Method ABE		name	PaymentMethod	DO	N	
Payment Method ABE		validFor	PaymentMethod	DO	N	
Bank ABE	Bank			ABE	N	0.00 - Non Conformance
Bank ABE				CE	N	
Bank ABE		bankCode	Bank	CR	N	
Bank ABE		bankCodeType	Bank	CR	N	
Bank ABE		bankName	Bank	CR	N	
Bank ABE	BankAccount			DE	N	
Bank ABE				DR	N	
Bank ABE		bankAccountNumber	BankAccount	DR	N	
Bank ABE		type	BankAccount	DR	N	
Bank ABE		validFor	BankAccount	DR	N	

Figure 11 - SID - v24.0 – JIO OnePay System (JioOnePay) - SID Conformance Mapping Summary

#### 4.4 Information Framework Conformance Result

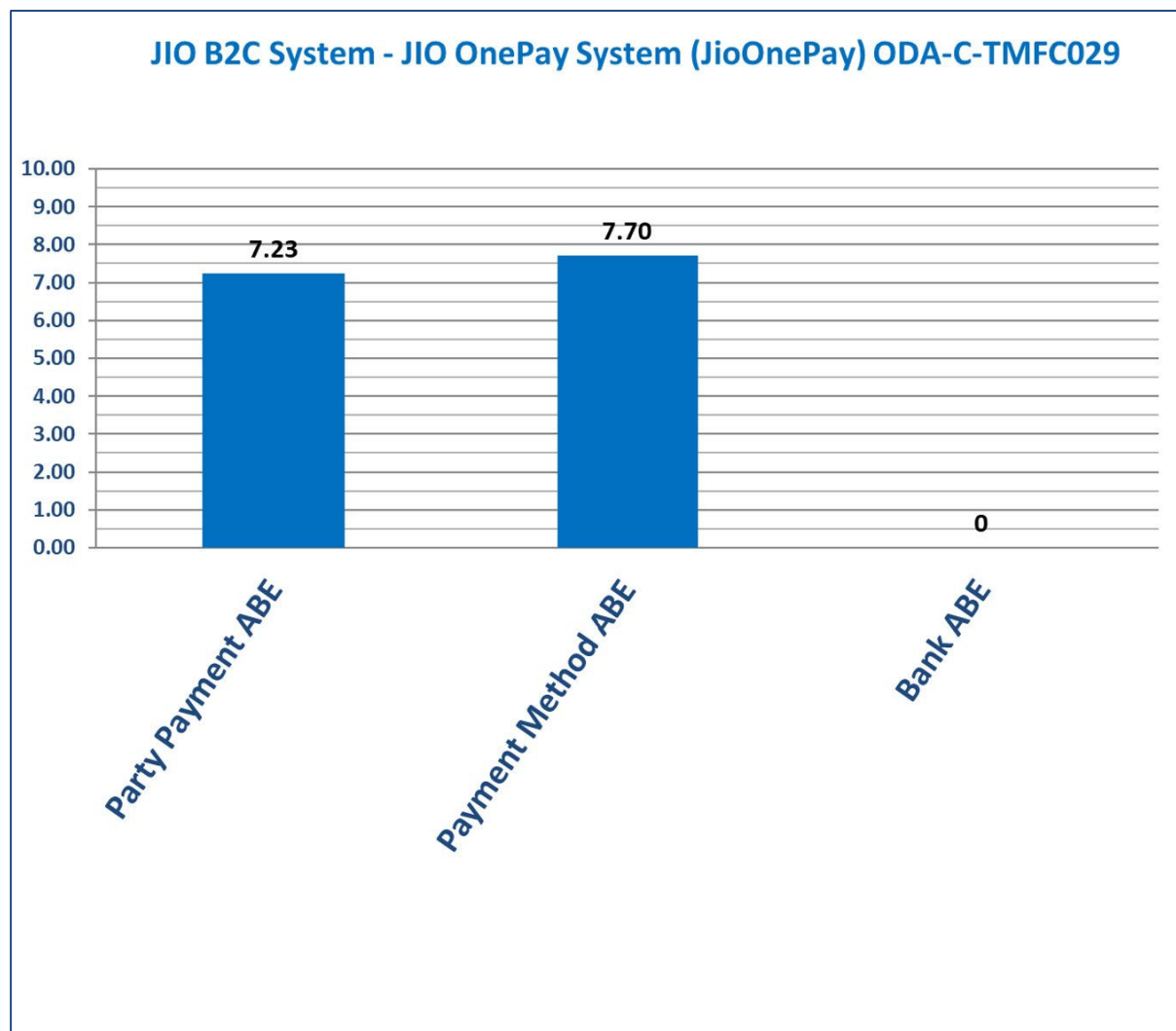


Figure 12 - SID – JIO OnePay System (JioOnePay) - SID Certification Scores

#### 4.4.1 Information Framework – Scoring Rules

Between 2013 (Framework 14.0) and the end of 2017, TM Forum applied a combined scoring method SEsed on two different categories of conformance scoring:

1. Information Framework Maturity
2. Information Framework Adoption

Starting on the 1st of January 2018, only one method has been retained instead of these two scoring methods (Maturity + Adoption). The use of two different methods made interpretation and understanding difficult and ambiguous for many of our members, on the ground of such experience, the TM Forum decided to keep only the “Adoption” scoring method and discard the “Maturity” scoring method.

Adoption scoring ensures a good SElance between qualitative and quantitative criteria on SID conformance criteria. The adoption scoring method consists of a range of scores from 1 to 10 which makes it intuitive and fair, it is also SEsed on weighted criteria e.g. core element, dependent, required, optional, etc.

#### 4.4.2 Information Framework Adoption Conformance Scoring Methodology

As of Framework 14.0 SEsed Conformance Assessments, to recognize the overall adoption of the Information Framework SID Information model, the Information Framework Adoption Scoring system was introduced to complement the Maturity Levels that have been used since the launch of the Framework Conformance Program.

Adoption conformance is SEsed on an accumulative scoring system - i.e. scores are awarded for each element of an ABE to give an overall total Adoption score for the ABE – with elements in this context defined by core & dependent entities and required and optional attributes for both category of entity.

The scores for each element are calibrated according to relative weightings, according to the significance of each element e.g. core entity having higher weighting than dependent entities and required attributes having higher weighting than optional attributes. The relative weightings for each ABE ‘element’ are indicated in Table 1 - TM Forum Information Framework Adoption Conformance - Scoring Rules Table 1 below.

Information Framework - Adoption Conformance Scoring Guidelines						
SID Component			Weighted Scoring Calculation			
Lowest Level ABE			Equivalent – 1 score point			
Core Entity			Equivalent – 2 score points			
Core Entity Required Attribute			% equivalent * 2 [Must support min 50% of Required Attributes]			
Dependent Entity			% equivalent * 1.5			
Dependent Entities – Required Attributes			% equivalent * 1.5			
Core Entity – Optional Attributes			% equivalent * 1.2			
Dependent Entity – Optional Attributes			% equivalent * 0.8			
Adoption Conformance Score Graduation						
Non Conformance [Score = 1 to 3]	Very Low Conformance [3.0 < Score <= 4.0]	Low Conformance [4.0 < Score <= 5.0]	Medium Conformance [5.0 < Score <= 6.0]	High Conformance [6.0 < Score <= 8.0]	Very High Conformance [8.0 < Score < 10.0]	Full Conformance [Score = 10.0]
NOTES:						
1. The score values for each SID component are added together to get the overall Adoption Conformance score.						
2. If 50% of of the required attributes of Core entities are not supported, scores for following components are not applied as Adoption Conformance requires conformance to 50% of the required attributes of Core entities.						
3. Adoption Score versus Maturity Level: Using the scoring category to recognise SID adoption, an assessed ABE for which there is equivalence to 2/3 required core attributes and 8/10 dependent entities would be awarded Maturity Level Score = 2.5 (Very Low Conformance) & Adoption Conformance score = 5.2 (Medium Conformance).						

Figure 13 - TM Forum Information Framework Adoption Conformance - Scoring Rules



#### 4.4.3 Additional Notes on Information Framework Conformance Adoption scoring:

1. For each level, according to what is required, a value is calculated SEsed on the percentage of entities/attributes supported - as appropriate. This will result in a decimal figure (rounded to one decimal place).
2. Adoption Scoring is SEsed on the progressive scoring schema from the former “Maturity” scoring; however it provides additional flexibility in-so-far as it allows to score all attributes and entities in an assessed ABE. In the former “Maturity” scoring, when not all required attributes of the Core Entity were supported, the Maturity Level score would not progress to the next level, regardless of conformance to other “subordinate” components of the ABE (e.g. dependent entities, optional attributes). “Adoption” scoring fixes this constraint as it provides a weighting mechanism to score all elements supported, regardless of the absence of the core entity or/and required attributes.
3. A **core business entity** is an entity upon which other entities within the ABE are dependent. For example, Service in the Service ABE. A model should strive to attain as high a level of Information Framework (SID) conformance as possible. A core entity is also an entity whose absence in the ABE would make the ABE incomplete.
4. A **dependent entity** is one whose instances are dependent on an instance of a core entity. For example, a ServiceCharacteristic instance within the Service ABE is dependent upon an instance of the Service entity.
5. The score values for each SID component are added together to get the overall Adoption Conformance score.
6. If 50% of the required attributes of Core entities are not supported, scores for following categories are not applied as Adoption Conformance requires conformance to 50% of the required attributes of Core entities.