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JROC Workstream 2a – Fraud ASPSP Reporting Data Metrics

Classification: Confidential

Version Control

Date	Version	Details
17/11/2023	1.0	<ul style="list-style-type: none">Initial version presented in tutorial.

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ASPSP Data Metrics

- This document provides further information for the data metrics required to be reported by ASPSPs, following the JROC workstream 2a consultation.
- Reporting is currently optional. However, through the consultation process, several banks saw benefit in collating data to better understand Open Banking initiated fraud and indicated a willingness to support voluntary submissions.
- Reporting data key:

Reporting data dimension
Reporting data measure

Required data allowing OBL to report performance at different levels of granularity.

Required data allowing OBL to report performance metrics.

- Reporting data dimension combinations create unique record keys. It is not necessary to report nil returns against combinations that do not apply for your brand, during the reporting period.
- First reporting will be due in February 2024, and will include a retrospective monthly reporting of the period Jan 2022 – January 2024.
- Thereafter, Monthly submissions to OBL will be due by 3pm on working day 15 of the following month. (This may be reduced in future).
- OBL will confirm submission email address ahead of first submissions.
- A secure file transfer platform [Cocoon Data SafeShare or an AWS based solution] is available as an alternative to email

Return 1 – Fraud Reporting

This return should be used to provide data on Open Banking payment frauds identified. Reporting should be based upon the reporting period in which the fraud was detected, *not* the period in which it was perpetrated.

Reporting Period	ASPSP Brand ID	Fraud Type	Consumer/ Business	Payment Type	ASPSP Authentication Channel	Total Fraud Cases Identified	Total Fraud Volume	Total Fraud Value
2023-10-01	9999	Unauthorised payment	Consumer	Single	App	5	6	4600
2023-10-01	9999	APP - Impersonation: police/bank staff	Consumer	Single	App	12	15	58750
2023-10-01	9999	APP - Invoice and mandate	Business	Single	Browser	3	11	28449

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Return 1 – Fraud Reporting

Field Name	Description	Data Type	Data Format/ Constraints	Additional Information
Reporting Period	The start of the monthly reporting period the data relates too.	ISOdate(10)	YYYY-MM-01	Reporting Period is a mandatory field and combines with ASPSP Brand ID, Fraud Type, Consumer/Business, Payment Type, and ASPSP Auth Channel to create the unique record key.
ASPSP Brand ID	Reporting ASPSP Brand ID as defined in Brand ID reference data.	INT(4)	0-9999	ASPSP Brand ID is a mandatory field and combines with Reporting Period, Fraud Type, Consumer/Business, Payment Type, and ASPSP Auth Channel to create the unique record key.
Fraud Type	The nature of fraud being reported – unauthorised or APP.	TEXT(40)	Unauthorised payment APP - Invoice and mandate APP - CEO fraud APP - Impersonation: police/bank staff APP - Impersonation: Other APP - Purchase APP - Investment APP - Romance APP - Advance fee APP - Unknown scam type	For APP fraud, reporting is differentiated as per UK Finance scam types. Please refer to Authorised Push Payment – Monthly Reporting Definitions & Reporting Metrics: Form completion guidelines v2.0. Fraud Type is a mandatory field and combines with Reporting Period, ASPSP Brand ID, Consumer/Business, Payment Type, and ASPSP Auth Channel to create the unique record key.
Consumer/ Business	The user segment the payment relates to.	TEXT(10)	Consumer Business	Consumer/Business is a mandatory field and combines with Reporting Period, ASPSP Brand ID, Fraud Type, Payment Type, and ASPSP Auth Channel to create the unique record key.

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Return 1 – Fraud Reporting (cont.)

Field Name	Description	Data Type	Data Format/ Constraints	Additional Information
Payment Type	The type of OBL payment used to initiate the fraud.	TEXT(10)	Single sVRP cVRP	<p>Only Faster Payments (including internal transfers) should be considered in reporting.</p> <p>‘Single’ payments are those consuming a one-off consent.</p> <p>‘sVRP’ payments are those consuming a long-lived consent and classified as a sweeping use case.</p> <p>‘cVRP’ payments are those consuming a long-lived consent and classified as a commercial use case.</p> <p>Payment Type is a mandatory field and combines with Reporting Period, ASPSP Brand ID, Fraud Type, Consumer/Business, and ASPSP Auth Channel to create the unique record key.</p>
ASPSP Authentication Channel	The ASPSP channel used by the user to authenticate the payment.	TEXT(10)	App Browser Unknown	<p>For VRPs this should be the channel used to authenticate the long-lived consent consumed when making the payment.</p> <p>ASPSP Auth Channel is a mandatory field and combines with Reporting Period, ASPSP Brand ID, Fraud Type, Consumer/Business, and Payment Type to create the unique record key.</p>

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Return 1 – Fraud Reporting (cont.)

Field Name	Description	Data Type	Data Format/ Constraints	Additional Information
Total Fraud Cases Identified	The number of Open Banking fraud cases for each combination of reporting dimensions, identified during the reporting period.	INT(10)	0-2147483647	
Total Fraud Payment Volume	The number of fraudulent Faster Payments (including internal transfers) completed for each combination of reporting dimensions, identified during the reporting period.	INT(10)	0-2147483647	Please only report payments that completed. For the avoidance of doubt, it is not necessary to include fraudulent payments that were detected and stopped prior to submission to payment schemes.
Total Fraudulent Payment Value	The gross value, before recovery of fraudulent Faster Payments (including internal transfers) completed for each combination of reporting dimensions, identified during the reporting period.	LONGINT		Please round to the nearest whole pounds only. Do not include '£' symbol in reported data. Please only report payments that completed. For the avoidance of doubt, it is not necessary to include fraudulent payments that were detected and stopped prior to submission to payment schemes.

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Return 2 – Total OB Payments

This return should be used to provide data on the total number of Open Banking Faster Payments (including internal transfers) initiated during each reporting period.

Reporting Period	ASPSP Brand ID	Consumer/ Business	Payment Type	ASPSP Authentication Channel	Total OB Payment Volume	Total OB Payment Value
2023-10-01	9999	Consumer	Single	App	662941	330144618
2023-10-01	9999	Consumer	Single	Browser	1226	35226
2023-10-01	9999	Consumer	sVRP	App	67781	52830331
2023-10-01	9999	Consumer	sVRP	Browser	474	165221
2023-10-01	9999	Business	Single	Browser	16552	15192360

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Return 2 – Total OB Payments

Field Name	Description	Data Type	Data Format/ Constraints	Additional Information
Reporting Period	The start of the monthly reporting period the data relates too.	ISOdate(10)	YYYY-MM-01	Reporting Period is a mandatory field and combines with ASPSP Brand ID, Consumer/ Business, ASPSP Auth Channel, and Payment Type to create the unique record key.
ASPSP Brand ID	Reporting ASPSP Brand ID as defined in Brand ID reference data.	INT(4)	0-9999	ASPSP Brand ID is a mandatory field and combines with Reporting Period, Consumer/ Business, ASPSP Auth Channel, and Payment Type to create the unique record key.
Consumer/ Business	The user segment the payment relates to	TEXT(10)	Consumer Business	Consumer/Business is a mandatory field and combines with Reporting Period, ASPSP Brand ID, ASPSP Auth Channel, and Payment Type to create the unique record key.
Payment Type	The type of OBL payment used to initiate the fraud.	TEXT(10)	Single sVRP cVRP	<p>Only Faster Payments should be considered in reporting.</p> <p>'Single' payments are those consuming a one-off consent.</p> <p>'sVRP' payments are those consuming a long-lived consent and classified as a sweeping use case.</p> <p>'cVRP' payments are those consuming a long-lived consent and classified as a commercial use case.</p> <p>Payment Type is a mandatory field and combines with Reporting Period, ASPSP Brand ID, Consumer/ Business, and ASPSP Auth Channel to create the unique record key.</p>

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Return 2 – Total OB Payments (cont.)

Field Name	Description	Data Type	Data Format/ Constraints	Additional Information
ASPSP Authentication Channel	The ASPSP channel used by the user to authenticate the payment.	TEXT(10)	App Browser Unknown	For VRPs this should be the channel used to authenticate the long-lived consent consumed when making the payment. ASPSP Auth Channel is a mandatory field and combines with Reporting Period, ASPSP Brand ID, Consumer/ Business, and Payment Type to create the unique record key.
Total OB Payment Volume	The number of Faster Payments (including internal transfers) completed for each combination of reporting dimensions, during the reporting period.	INT(10)	0-2147483647	Please only report payments that completed, where the receiving bank accepted the payment.
Total OB Payment Value	The value of Faster Payments (including internal transfers) completed for each combination of reporting dimensions, during the reporting period.	LONGINT		Please round to the nearest whole pounds only. Do not include '£' symbol in reported data. Please only report payments that completed, where the receiving bank accepted the payment.

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Return 3 – TPP Volumetrics

Field Name	Description	Data Type	Data Format/ Constraints	Additional Information
Reporting Period	The start of the monthly reporting period the data relates too.	ISOdate(10)	YYYY-MM-01	Reporting Period is a mandatory field and combines with ASPSP Brand ID, TPP Brand ID, Consumer/ Business, and Payment Type to create the unique record key.
ASPSP Brand ID	Reporting ASPSP Brand ID as defined in Brand ID reference data.	INT(4)	0-9999	ASPSP Brand ID is a mandatory field and combines with Reporting Period, TPP Brand ID, Consumer/ Business, and Payment Type to create the unique record key.
TPP Brand ID	Reporting TPP Brand ID as defined in Brand ID reference data.	INT(4)	0-9999	TPP Brand ID is a mandatory field and combines with Reporting Period, ASPSP Brand ID, Consumer/ Business, and Payment Type to create the unique record key.
Consumer/ Business <i>[Optional data]</i>	The user segment the payment relates to	TEXT(10)	Consumer Business	This data dimension is optional. Consumer/ Business is an optional field and combines with Reporting Period, ASPSP Brand ID, TPP Brand ID, and Payment Type to create the unique record key.

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Return 3 – TPP AW0 Volumetrics

Where available, this return should be used to provide information on Payment and Fraud data, initiated through each PISP.

Reporting Period	ASPSP Brand ID	TPP Brand ID	Consumer/ Business <i>[Optional]</i>	Payment Type <i>[Optional]</i>	Total OB Payment Volume	Total OB Payment Value	Total Unauthorised Payment Volume	Total Unauthorised Payment Value	Total APP Volume	Total APP Value
2023-10-01	9999	9999	Consumer	Single	11934	5776056	0	0	2	24000
2023-10-01	9999	9998	Consumer	Single	5331	1775223	0	0	8	8750
2023-10-01	9999	9998	Business	sVRP	847	204127	6	10550	0	0
2023-10-01	9999	9998			6178	1979350	6	10550	8	8750

Slide 12

AW0 [@Richard Koch], [@Matthew Wallace]

Can you confirm whether or not this reporting is required?

(The comments in the JROC report are a little contradictory - however, if we include as an optional separate return it should mean the rest of the data is not compromised for those ASPSPs not able to provide).

Andy Winstone, 2023-11-14T13:05:11.708

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Return 3 – TPP Volumetrics (cont.)

Field Name	Description	Data Type	Data Format/ Constraints	Additional Information
Payment Type <i>[Optional data]</i>	The type of OBL payment used to initiate the fraud.	TEXT(10)	Single sVRP cVRP	This data dimension is optional. Only Faster Payments should be considered in reporting. 'Single' payments are those consuming a one-off consent. 'sVRP' payments are those consuming a long-lived consent and classified as a sweeping use case. 'cVRP' payments are those consuming a long-lived consent and classified as a commercial use case. Payment Type is an optional field and combines with Reporting Period, ASPSP Brand ID, TPP Brand ID, and Consumer/ Business to create the unique record key.
Total OB Payment Volume	The total number of Faster Payments (including internal transfers) completed for each combination of reporting dimensions, for each TPP during the reporting period.	INT(10)	0-2147483647	Please only report payments that completed, where the receiving bank accepted the payment.
Total OB Payment Value	The total value of Faster Payments (including internal transfers) completed for each combination of reporting dimensions, for each TPP during the reporting period.	LONGINT		Please round to the nearest whole pounds only. Do not include '£' symbol in reported data. Please only report payments that completed, where the receiving bank accepted the payment.

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Return 3 – TPP Volumetrics (cont.)

Field Name	Description	Data Type	Data Format/ Constraints	Additional Information
Total Unauthorised Payment Volume	The total number of fraudulent unauthorised Faster Payments (including internal transfers) completed for each combination of reporting dimensions, for each TPP during the reporting period.	INT(10)	0-2147483647	Please only report payments that completed. For the avoidance of doubt, it is not necessary to include fraudulent payments that were detected and stopped prior to submission to payment schemes.
Total Unauthorised Payment Value	The total gross value (before recovery) of fraudulent unauthorised Faster Payments (including internal transfers) completed for each combination of reporting dimensions, for each TPP during the reporting period.	LONGINT		Please round to the nearest whole pounds only. Do not include '£' symbol in reported data. Please only report payments that completed. For the avoidance of doubt, it is not necessary to include fraudulent payments that were detected and stopped prior to submission to payment schemes.
Total APP Volume	The total number of fraudulent authorised push payments (Faster Payments, including internal transfers) completed for each combination of reporting dimensions, for each TPP during the reporting period.	INT(10)	0-2147483647	Please only report payments that completed. For the avoidance of doubt, it is not necessary to include fraudulent payments that were detected and stopped prior to submission to payment schemes.
Total APP Value	The total gross value (before recovery) of fraudulent authorised push payments (Faster Payments, including internal transfers) completed for each combination of reporting dimensions, for each TPP during the reporting period.	LONGINT		Please round to the nearest whole pounds only. Do not include '£' symbol in reported data. Please only report payments that completed. For the avoidance of doubt, it is not necessary to include fraudulent payments that were detected and stopped prior to submission to payment schemes.

ASPSP & TPP Brand IDs

- OBL are currently investigating if it is possible to use data sources for ASPSP Brand ID.
- OBL will confirm the brand ID's to be used by each ASPSP ahead of first data collection.

What we plan to do with the data

- In the first instance, OBL will provide analysis and report to JROC, on the extent of fraud within Open Banking payments.
- Longer term, data will be used to develop mitigation strategies, and to monitor for and identify emerging threats.
- Data will be held securely and only accessible to a restricted list of OBL employees.
- There is currently no intention to regularly publish Open Banking fraud data in the public domain. However, it may be reported internally and/or to regulators, or highlights referred to.
- Where data is reported, it will always be aggregated and/or anonymised.
- As indicated in the consultation, anonymised data may be made available to participants providing data, for the purpose of benchmarking. This will be a decision for the Future Entity.