

TSG-SA Working Group 1 (Services) meeting #2  
Edinburgh, Scotland 9<sup>th</sup>-12<sup>th</sup> March 1999

**TSGS1#2(99)116**

**Agenda Item:** 9.4  
**Source:** Coordinator  
**Title:**  
**Document for:** Information

---

**Universal Mobile Telecommunications System (UMTS);  
Service aspects;  
Charging and Billing  
Approved at SMG#28 (UMTS 22.15 version 3.0.0)**

# UMTS 22.15 V3.0.0 (1999-03)

---

*Technical Specification*

**Universal Mobile Telecommunications System (UMTS);  
Service aspects;  
Charging and Billing  
Approved at SMG#28 (UMTS 22.15 version 3.0.0)**

---

**UMTS**

Universal Mobile  
Telecommunications System



---

Reference

DTS/SMG-012215U (kic00jOr.PDF)

---

Keywords

<keyword[, keyword]>

**ETSI**

---

Postal address

F-06921 Sophia Antipolis Cedex - FRANCE

---

Office address

650 Route des Lucioles - Sophia Antipolis  
Valbonne - FRANCE  
Tel.: +33 4 92 94 42 00 Fax: +33 4 93 65 47 16  
Siret N° 348 623 562 00017 - NAF 742 C  
Association à but non lucratif enregistrée à la  
Sous-Préfecture de Grasse (06) N° 7803/88

---

Internet

secretariat@etsi.fr  
Individual copies of this ETSI deliverable  
can be downloaded from  
<http://www.etsi.org>

---

**Copyright Notification**

No part may be reproduced except as authorized by written permission.  
The copyright and the foregoing restriction extend to reproduction in all media.

© European Telecommunications Standards Institute 1999.  
All rights reserved.

---

# Contents

Intellectual Property Rights .....	4
Foreword.....	4
1 Scope .....	5
2 Normative references.....	5
3 Definitions and abbreviations.....	5
3.1 Definitions .....	5
3.2 Abbreviations.....	5
4 Requirements.....	6
5 Generation of Call Detail Records.....	6
5.1 Call Detail Record Requirements .....	6
5.1.1 Information provided by the user.....	6
5.1.2 Information provided by the serving network .....	6
5.1.3 Charged Party .....	7
5.2 Special Cases .....	7
5.2.1 Long calls .....	7
5.2.2 Multimedia calls .....	7
6 Transfer of Charging Information .....	7
6.1 Integrity, Secrecy and Validation of Content and Receipt of Charging Information .....	7
7 Accounting and Settlement.....	7
7.1 Delegation of charging authority.....	7
7.2 Fraud Control and Cost Control .....	8
7.2.1 Fraud Control by the Home Environment.....	8
7.2.2 Fraud Control by the Serving Network .....	8
7.2.3 Cost Control by the User .....	8
7.2.3.1 Charging Limit .....	8
7.2.3.2 Advice of Charge .....	8
7.3 Inter-network Settlement.....	8
7.4 E-Commerce.....	8
8 Automatic Roaming Agreements.....	8
8.1 Routing the Registration Request .....	9
8.2 Settlement of charges .....	9
<b>Annex A (informative) : Change history.....</b>	<b>10</b>
History .....	10

---

## Intellectual Property Rights

IPRs essential or potentially essential to the present document may have been declared to ETSI. The information pertaining to these essential IPRs, if any, is publicly available for **ETSI members and non-members**, and can be found in SR 000 314: "*Intellectual Property Rights (IPRs); Essential, or potentially Essential, IPRs notified to ETSI in respect of ETSI standards*", which is available **free of charge** from the ETSI Secretariat. Latest updates are available on the ETSI Web server (<http://www.etsi.fr/ipr> or <http://www.etsi.org/ipr>).

Pursuant to the ETSI IPR Policy, no investigation, including IPR searches, has been carried out by ETSI. No guarantee can be given as to the existence of other IPRs not referenced in SR 000 314 (or the updates on the ETSI Web server) which are, or may be, or may become, essential to the present document.

---

## Foreword

This draft Technical Specification has been produced by the Special Mobile Group (SMG) Technical Committee of the European Telecommunications Standards Institute (ETSI).

The contents of this TS is subject to continuing work within SMG and may change following formal SMG approval. Should SMG modify the contents of this TS, it will be re-released by SMG with an identifying change of release date and an increase in version number as follows:

Version 2.y.z

where:

- x the first digit:
  - 1 presented to SMG for information;
  - 2 presented to SMG for approval;
  - 3 Indicates SMG approved UMTS document.
- y the second digit is incremented for all other types of changes, i.e. technical enhancements, corrections, updates, etc.
- z the third digit is incremented when editorial only changes have been incorporated in the specification;

---

# 1 Scope

This ETSI Technical Specification describes the Service Aspects of charging and billing of the Universal Mobile Telecommunications System (UMTS).

This standard is not intended to duplicate existing standards or standards being developed by other groups on these topics, and will reference these where appropriate. This standard will elaborate on the charging requirements described in the Charging Principles in UMTS 22.01 Service Principles. It will allow the generation of accurate charging information to be used in the commercial and contractual relationships between the parties concerned.

---

## 2 Normative references

References may be made to:

- a) specific versions of publications (identified by date of publication, edition number, version number, etc.), in which case, subsequent revisions to the referenced document do not apply; or
- b) all versions up to and including the identified version (identified by "up to and including" before the version identity); or
- c) all versions subsequent to and including the identified version (identified by "onwards" following the version identity); or
- d) publications without mention of a specific version, in which case the latest version applies.

A non-specific reference to an ETS shall also be taken to refer to later versions published as an EN with the same number.

- [1] DTS/SMG-012201U, 1996: "Service Aspects; Service Principles (UMTS)";
- 

## 3 Definitions and abbreviations

### 3.1 Definitions

For the purposes of this TS, the definitions in [1] are supplemented by the following definitions:

**Accounting:** The process of apportioning charges between the Home Environment, Serving Network and User.

**Billing:** A function whereby CDRs generated by the charging function are transformed into bills requiring payment.

**Call Detail Record (CDR):** A formatted collection of information about a chargeable event (e.g. time of call set-up, duration of the call, amount of data transferred, etc) for use in billing and accounting. For each party to be charged for parts of or all charges of a chargeable event a separate CDR shall be generated, i.e more than one CDR may be generated for a single chargeable event, e.g. because of its long duration, or because more than one charged party is to be charged.

**Chargeable Event:** An activity utilising telecommunications network infrastructure and related services for user to user communication (e.g. a single call, a data communication session or a short message), or for user to network communication (e.g. service profile administration), or for inter-network communication (e.g. transferring calls, signalling, or short messages), which the network operator wants to charge for. The cost of a chargeable event may cover the cost of sending, transporting, delivery and storage. The cost of call related signalling may also be included.

**Charged Party:** A user involved in a chargeable event who has to pay parts or the whole charges of the chargeable event, or a third party paying the charges caused by one or all users involved in the chargeable event, or a network operator.

**Charging:** A function whereby information related to a chargeable event is formatted and transferred in order to make it possible to determine usage for which the charged party may be billed.

**Settlement:** Payment of amounts resulting from the accounting process.

### 3.2 Abbreviations

For the purposes of the present document, the following abbreviations apply:

- CDR                      Call Detail Record

---

## 4 Requirements

The main new requirements for UMTS charging and accounting are:

- to provide a call detail record for all charges incurred and requiring settlement between the different commercial roles;
- to allow fraud control by the Home Environment and cost control by the User by providing CDRs to the Home Environment at short notice.
- to allow cost control based on a charge limit per user or per subscription.;
- to provide at the beginning of a chargeable event an indication to the charged party (if involved in the chargeable event) of the charges to be levied for this event;
- to allow itemised billing for all services charged to each subscription, including voice and data calls, and services offered by home environments.

These new requirements will allow users more freedom to obtain service when roaming, whilst providing effective cost and credit control for the Home Environment and User.

---

## 5 Generation of Call Detail Records

The standard shall support the creation and transfer of charging records in order to facilitate:

- interworking with pre-UMTS systems (e.g. GSM);
- fraud management procedures;
- detailed itemised billing.

### 5.1 Call Detail Record Requirements

Call Detail Records shall be generated in the Serving Network to record chargeable User or Mobile Station activity and inter-carrier connections. Some of the information is provided by the user, other information is only available in the network element of the serving network.

Depending on the type of chargeable event some of the information may not be available or might not be required.

#### 5.1.1 Information provided by the user

The user incurring the charge shall provide the following information to the serving network:

- User identity used for authentication;
- Home environment identity;
- Terminal Identity and Terminal Class;
- Destination endpoint identifier for service requested (e.g. B number);
- Resource requested (e.g. bandwidth, connectionless);
- QoS parameters (e.g. maximum delay).

#### 5.1.2 Information provided by the serving network

The serving network serving the user shall provide the following information to the home environment:

- All of the information listed in section above (Information provided by the user);
- Serving network identity;
- Recording network element identity;
- Universal Time (UT) at which the service request was initiated;
- Universal Time (UT) at which resources were provided for the service;
- Resource allocated to the user;
- Quantity of data transferred by the user;
- QoS provided to the user;
- Location of the user (definition of location is required) ;
- whether GSM Optimal Routing was applied;
- If IN or CAMEL services were applied, the service parameters and the actually used destination number and calling party number identification;
- Time duration covered by this call record to an accuracy of at least 1 second;
- Charge accumulated for this call in the currency of the serving network.
- Unique identity of the chargeable event which allows the billing system to correlate all records belonging to the same chargeable event;
- Unique CDR identity (unique per network element in a period of about 100 days).

### 5.1.3 Charged Party

For subscription related chargeable events the CDR shall indicate the charged party, i.e. normally the calling party. As alternative it should be possible to apply reverse charging or to charge the event to a party not involved in the event itself (e.g. a company as VPN subscriber). It should be possible for multiple leg calls (e.g. forwarded, conference or roamed) to be charged to each party as if each leg was separately initiated. However, in certain types of call, the originating party may wish/be obliged to pay for other legs (e.g. SMS MO may also pay for the MT leg.).

Provision shall be made for the chargeable party to be changed during the life of the call.

In case of inter-network chargeable events, the CDR usually does not contain the charged party, but it can be derived from network configuration information contained in the CDR.

For each party to be charged for a chargeable event or parts of it a separate CDR shall be generated.

## 5.2 Special Cases

### 5.2.1 Long calls

The advent of packet data calls, which can extend for very long periods of time (days, weeks etc), although at low cost because charges are based on data throughput, may mean that billing records are only output at the end of very long periods. This may require call records to be generated mid-call, either when some charge value is reached or some duration or both, to allow for both charging settlement and cost control.

### 5.2.2 Multimedia calls

During one call the user may invoke different services like speech, data transmission, video and audio, each leading to a separate CDR. The Unique identity of the chargeable event in each CDR shall allow the billing system to correlate these records and to indicate to the user on the bill that they belonged to one call.

---

## 6 Transfer of Charging Information

The efficient transfer of charging information between serving networks and from serving networks to home environments requires a standardised interface between these entities. Transfer of charging information between serving network and home environment shall be done at the following times:

- when a chargeable event occurs;
- when a chargeable event is initiated by the user;
- when a chargeable event terminates
- at regular intervals during a chargeable event.

The format of the charging information exchanged (see 5.1) shall be standardised. It shall be possible for the relevant parties to agree minimum and maximum age of call information transferred between themselves.

### 6.1 Integrity, Secrecy and Validation of Content and Receipt of Charging Information

The transmission mechanism for charging information collected in 5.1 above shall ensure its integrity and secrecy. A mechanism to validate the source and integrity of the information shall be provided so that:

- The home environment shall be able to validate the source and integrity of the charging information supplied by the serving network;
- The serving network shall be able to validate the source and integrity of the charging information supplied by the user;
- The serving network shall have proof that services were provided to a specified user.

---

## 7 Accounting and Settlement

The serving network shall collect and process the charging data generated in its network elements. The record of each individual transaction shall be reported to the home environment at short notice in order to provide itemised bills, and to deal with any disputes regarding charges both for users and for other UMTS networks and home environment.

### 7.1 Delegation of charging authority

The registration process allows the home environment to authenticate users before they incur any charges. Once authenticated, the home environment then delegates authority to the serving network operator with which he has a direct commercial relationship to incur charges for services supplied to that user. The direct commercial relationship may be with either the serving network operator if known directly by the home environment or a network operator



known to the home environment. This procedure uses each network as trusted third parties in a chain of delegation between entities, thus allowing commercial transactions between entities who have no direct commercial dealings. There shall be an authentication procedure between all entities in the UMTS system which have a commercial relationship.

## 7.2 Fraud Control and Cost Control

Mechanisms shall be provided which allow fraud control by the serving networks and the home environment, and shall allow cost control by the user.

### 7.2.1 Fraud Control by the Home Environment

Charging information shall be collected by the home environment in short time intervals from all serving networks which its users are allowed to use. The billing system in the home environment shall process the information in real time and provide the means to set charge thresholds per time interval upon which some actions may be started, such as informing the customer care centre or even barring the user in the HLR.

### 7.2.2 Fraud Control by the Serving Network

Charging information shall be collected from the network elements and processed in short time intervals. This will allow the serving network to always be aware of the exposure to visitors. A limit for the accumulated charges for all visitors from one home environment or a limit per visitor may be agreed between the home environment and the serving network.

### 7.2.3 Cost Control by the User

#### 7.2.3.1 Charging Limit

The user shall be able to set in his home environment a limit for the accumulated charges per time interval. Upon exceeding this limit or prior to incurring a charge which would exceed the limit, certain actions may be desired by the user:

- notification to the user, requesting to extend the limit, or
- HLR barring allowing no further originating calls, or
- HLR barring cancelling the roaming permission.

#### 7.2.3.2 Advice of Charge

A mechanism shall be standardised providing an indication to the chargeable party (if involved in the chargeable event) of the charges to be levied for a chargeable event. This mechanism shall be able to handle all possible charging scenarios, and all service and tariff variants that a home environment may offer to the user.

## 7.3 Inter-network Settlement

Mechanisms shall also be provided to allow inter-network settlement of charges on a bulk basis. The same mechanisms shall be used between home environments and serving networks. This will allow each of these parties to meter the total input and output of charges and thus determine the payments required on a periodic basis between each of the parties with which they directly interact. The mechanisms used shall allow each of the parties to meter charge flows independently, with the aim of matching the values recorded at both sides of the same interface. The imbalance in charge flow shall be accumulated in realtime, such that each entity can be informed when a threshold has been exceeded and determine whether to continue.

## 7.4 E-Commerce

The UMTS system may be used to trade soft goods (e.g. information, video, audio), or hard goods (e.g. books) of high or low value per item between the user and a merchant. It shall be possible for such merchants to charge users directly for services they provide. Electronic payment mechanisms are or shall be made available through other standards (micropayment, credit card payment, etc), and therefore are outside the scope of this specification UMTS shall not prohibit the use of these mechanisms, and, where possible, shall provide the basic communications transport to allow them to be used effectively.

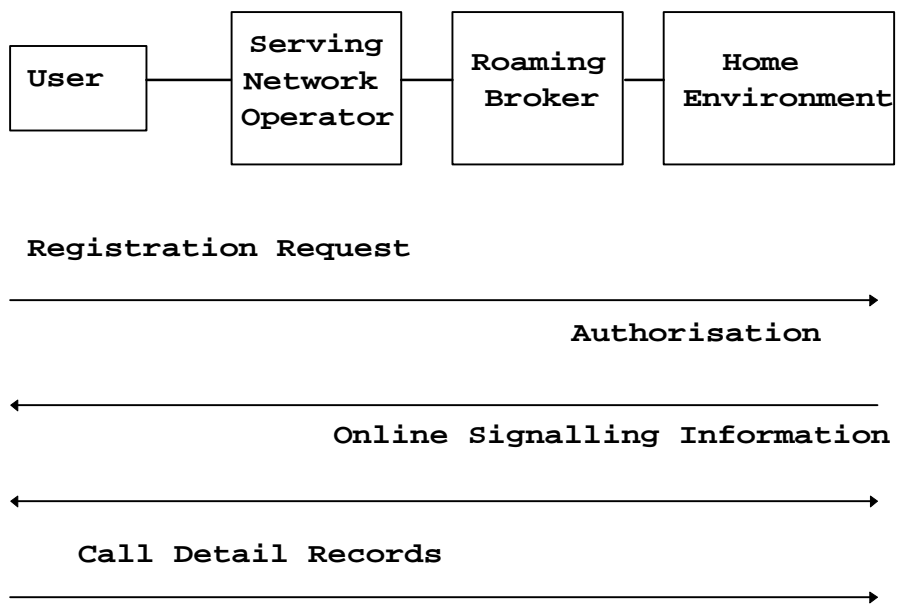
However, if the serving network acts as merchant of soft goods, it may charge the user directly, creating a CDR as described above or using micropayment mechanisms.

---

# 8 Automatic Roaming Agreements

It is a requirement that UMTS users shall be able to obtain service and use chargeable services with networks with whom neither they nor their home environment have any direct commercial agreement. This shall be enabled by

interworking via trusted third parties. Each Home Environment shall interwork with one or more serving network operators, with whom they would negotiate a commercial roaming agreement and test the interworking. Any user wishing to use the services of a particular serving network would register with that serving network, who would either directly or indirectly interwork with the home environment. Real-time online billing mechanisms would be used to ensure that charges incurred for UMTS services do not exceed the credit limits set. This would be applied for the user and the other roles involved in commercial dealings. In practice, any serving network shall be capable of operating as a roaming broker.



**Figure 1: Registration and Roaming Process**

There are two key aspects which are required to allow such a system to be deployed:

- How does the serving network operator know how to route the registration request?
- How does each party in the transaction charge for their services?

### 8.1 Routing the Registration Request

The same mechanisms used for routing calls and resolving addresses shall be used to route the subscription identity back to its Home Environment. Clearly, some form of routing identification will be required to allow a serving network, which does not maintain its own list of all known HE, to determine the appropriate route to reach a given HE. A number of alternative routes may be possible, and ideally the system should be capable of determining the lowest cost to the end user.

Typically, smaller networks will only have a limited number of external connections to other networks or clearing houses, but may not know which one to use for an unknown (new) HE. In this case, the serving network may make a number of inquiries for each route to determine the lowest cost route to handle the call.

### 8.2 Settlement of charges

Settlement of charges incurred by a user shall be on a wholesale basis between the different parties involved in the registration link. By authorising a user to register, or a roaming broker to pass that on, each party is in turn authorising charges up to a maximum credit limit with the adjacent party. Any charges levied can then be paid to the adjacent party on a wholesale basis at the end of a mutually agreed accounting period. Funds are thus passed between each party for the services supplied by the network operator in a serial fashion.

## Annex A (informative) : Change history

Change history					
SMG No.	TDoc. No.	CR. No.	Section affected	New version	Subject/Comments
SMG#28				Version 3.0.0	Approved

## History

Document history		
Date	Status	Comment
27 August 1996	Version 0.0.1	SMG 1 WPC output draft for editing purposes only
3 February 1997	Version 0.0.3	Presented to SMG1 WPC meeting, London Incorporated changes agreed at Dec 96 Meeting including charging model and charge enquiry
20 April 1997	Version 0.0.4	Presented to SMG1 WPC meeting in Sophia Antipolis Incorporated text submitted at Feb 97 meeting
4 June 1997	Version 1.0.0	Proposed Version 1 incorporating changes discussed at SMG1 WPC meeting in Antwerps, June 97
23 June 1997	Version 1.0.2	Incorporated remaining changes discussed at SMG1 WPC meeting in Antwerps, June 97
27 Nov 1997	Version 1.1.0	Preparation for SMG1 UMTS Helsinki meeting, incorporating text from reports 22.24 and 22.71
4 Dec 1997	Version 1.2.0	Incorporated comments from 22.24, 22.71 developed at SMG1 UMTS Meeting in Helsinki

8 Dec 1997	Version 1.2.2	Format and editorial changes by ETSI Sec for SMG#24
5 November 1998	Version 1.3.0	Incorporate changes discussed at SMG1 Rome, including reflecting changes to 22.01 role model.
12 January 1999	Version 1.3.1	Accept Changes and send to editing SMG1 Rome Tdoc 98-0859 Agreed by correspondence. Reviewed by Rapporteur Jan 13, 1999
27 January 1999	Version 2.0.0	To be presented at SMG#28 for Approval
February 1999	Version 3.0.0	Approved at SMG#28

# UMTS 22.15 V3.0.0 (1999-03)

---

*Technical Specification*

**Universal Mobile Telecommunications System (UMTS);  
Service aspects;  
Charging and Billing  
Approved at SMG#28 (UMTS 22.15 version 3.0.0)**

---



**UMTS**

Universal Mobile  
Telecommunications System



---

**Reference**

DTS/SMG-012215U (kic00jOr.PDF)

---

**Keywords**

<keyword[, keyword]>

**ETSI**

---

**Postal address**

F-06921 Sophia Antipolis Cedex - FRANCE

---

**Office address**

650 Route des Lucioles - Sophia Antipolis  
Valbonne - FRANCE  
Tel.: +33 4 92 94 42 00 Fax: +33 4 93 65 47 16  
Siret N° 348 623 562 00017 - NAF 742 C  
Association à but non lucratif enregistrée à la  
Sous-Préfecture de Grasse (06) N° 7803/88

---

**Internet**

secretariat@etsi.fr  
Individual copies of this ETSI deliverable  
can be downloaded from  
<http://www.etsi.org>

---

**Copyright Notification**

No part may be reproduced except as authorized by written permission.  
The copyright and the foregoing restriction extend to reproduction in all media.

© European Telecommunications Standards Institute 1999.  
All rights reserved.

---

# Contents

Intellectual Property Rights .....	4
Foreword.....	4
1 Scope .....	5
2 Normative references.....	5
3 Definitions and abbreviations.....	5
3.1 Definitions .....	5
3.2 Abbreviations.....	5
4 Requirements.....	6
5 Generation of Call Detail Records.....	6
5.1 Call Detail Record Requirements .....	6
5.1.1 Information provided by the user.....	6
5.1.2 Information provided by the serving network .....	6
5.1.3 Charged Party .....	7
5.2 Special Cases .....	7
5.2.1 Long calls .....	7
5.2.2 Multimedia calls .....	7
6 Transfer of Charging Information .....	7
6.1 Integrity, Secrecy and Validation of Content and Receipt of Charging Information .....	7
7 Accounting and Settlement.....	7
7.1 Delegation of charging authority.....	7
7.2 Fraud Control and Cost Control .....	8
7.2.1 Fraud Control by the Home Environment.....	8
7.2.2 Fraud Control by the Serving Network .....	8
7.2.3 Cost Control by the User .....	8
7.2.3.1 Charging Limit .....	8
7.2.3.2 Advice of Charge .....	8
7.3 Inter-network Settlement.....	8
7.4 E-Commerce.....	8
8 Automatic Roaming Agreements.....	8
8.1 Routing the Registration Request .....	9
8.2 Settlement of charges .....	9
<b>Annex A (informative) : Change history.....</b>	<b>10</b>
History .....	10

---

## Intellectual Property Rights

IPRs essential or potentially essential to the present document may have been declared to ETSI. The information pertaining to these essential IPRs, if any, is publicly available for **ETSI members and non-members**, and can be found in SR 000 314: "*Intellectual Property Rights (IPRs); Essential, or potentially Essential, IPRs notified to ETSI in respect of ETSI standards*", which is available **free of charge** from the ETSI Secretariat. Latest updates are available on the ETSI Web server (<http://www.etsi.fr/ipr> or <http://www.etsi.org/ipr>).

Pursuant to the ETSI IPR Policy, no investigation, including IPR searches, has been carried out by ETSI. No guarantee can be given as to the existence of other IPRs not referenced in SR 000 314 (or the updates on the ETSI Web server) which are, or may be, or may become, essential to the present document.

---

## Foreword

This draft Technical Specification has been produced by the Special Mobile Group (SMG) Technical Committee of the European Telecommunications Standards Institute (ETSI).

The contents of this TS is subject to continuing work within SMG and may change following formal SMG approval. Should SMG modify the contents of this TS, it will be re-released by SMG with an identifying change of release date and an increase in version number as follows:

Version 2.y.z

where:

- x the first digit:
  - 1 presented to SMG for information;
  - 2 presented to SMG for approval;
  - 3 Indicates SMG approved UMTS document.
- y the second digit is incremented for all other types of changes, i.e. technical enhancements, corrections, updates, etc.
- z the third digit is incremented when editorial only changes have been incorporated in the specification;



---

# 1 Scope

This ETSI Technical Specification describes the Service Aspects of charging and billing of the Universal Mobile Telecommunications System (UMTS).

This standard is not intended to duplicate existing standards or standards being developed by other groups on these topics, and will reference these where appropriate. This standard will elaborate on the charging requirements described in the Charging Principles in UMTS 22.01 Service Principles. It will allow the generation of accurate charging information to be used in the commercial and contractual relationships between the parties concerned.

---

## 2 Normative references

References may be made to:

- a) specific versions of publications (identified by date of publication, edition number, version number, etc.), in which case, subsequent revisions to the referenced document do not apply; or
- b) all versions up to and including the identified version (identified by "up to and including" before the version identity); or
- c) all versions subsequent to and including the identified version (identified by "onwards" following the version identity); or
- d) publications without mention of a specific version, in which case the latest version applies.

A non-specific reference to an ETS shall also be taken to refer to later versions published as an EN with the same number.

- [1] DTS/SMG-012201U, 1996: "Service Aspects; Service Principles (UMTS)";
- 

## 3 Definitions and abbreviations

### 3.1 Definitions

For the purposes of this TS, the definitions in [1] are supplemented by the following definitions:

**Accounting:** The process of apportioning charges between the Home Environment, Serving Network and User.

**Billing:** A function whereby CDRs generated by the charging function are transformed into bills requiring payment.

**Call Detail Record (CDR):** A formatted collection of information about a chargeable event (e.g. time of call set-up, duration of the call, amount of data transferred, etc) for use in billing and accounting. For each party to be charged for parts of or all charges of a chargeable event a separate CDR shall be generated, i.e more than one CDR may be generated for a single chargeable event, e.g. because of its long duration, or because more than one charged party is to be charged.

**Chargeable Event:** An activity utilising telecommunications network infrastructure and related services for user to user communication (e.g. a single call, a data communication session or a short message), or for user to network communication (e.g. service profile administration), or for inter-network communication (e.g. transferring calls, signalling, or short messages), which the network operator wants to charge for. The cost of a chargeable event may cover the cost of sending, transporting, delivery and storage. The cost of call related signalling may also be included.

**Charged Party:** A user involved in a chargeable event who has to pay parts or the whole charges of the chargeable event, or a third party paying the charges caused by one or all users involved in the chargeable event, or a network operator.

**Charging:** A function whereby information related to a chargeable event is formatted and transferred in order to make it possible to determine usage for which the charged party may be billed.

**Settlement:** Payment of amounts resulting from the accounting process.

### 3.2 Abbreviations

For the purposes of the present document, the following abbreviations apply:

- CDR                      Call Detail Record

---

## 4 Requirements

The main new requirements for UMTS charging and accounting are:

- to provide a call detail record for all charges incurred and requiring settlement between the different commercial roles;
- to allow fraud control by the Home Environment and cost control by the User by providing CDRs to the Home Environment at short notice.
- to allow cost control based on a charge limit per user or per subscription.;
- to provide at the beginning of a chargeable event an indication to the charged party (if involved in the chargeable event) of the charges to be levied for this event;
- to allow itemised billing for all services charged to each subscription, including voice and data calls, and services offered by home environments.

These new requirements will allow users more freedom to obtain service when roaming, whilst providing effective cost and credit control for the Home Environment and User.

---

## 5 Generation of Call Detail Records

The standard shall support the creation and transfer of charging records in order to facilitate:

- interworking with pre-UMTS systems (e.g. GSM);
- fraud management procedures;
- detailed itemised billing.

### 5.1 Call Detail Record Requirements

Call Detail Records shall be generated in the Serving Network to record chargeable User or Mobile Station activity and inter-carrier connections. Some of the information is provided by the user, other information is only available in the network element of the serving network.

Depending on the type of chargeable event some of the information may not be available or might not be required.

#### 5.1.1 Information provided by the user

The user incurring the charge shall provide the following information to the serving network:

- User identity used for authentication;
- Home environment identity;
- Terminal Identity and Terminal Class;
- Destination endpoint identifier for service requested (e.g. B number);
- Resource requested (e.g. bandwidth, connectionless);
- QoS parameters (e.g. maximum delay).

#### 5.1.2 Information provided by the serving network

The serving network serving the user shall provide the following information to the home environment:

- All of the information listed in section above (Information provided by the user);
- Serving network identity;
- Recording network element identity;
- Universal Time (UT) at which the service request was initiated;
- Universal Time (UT) at which resources were provided for the service;
- Resource allocated to the user;
- Quantity of data transferred by the user;
- QoS provided to the user;
- Location of the user (definition of location is required) ;
- whether GSM Optimal Routing was applied;
- If IN or CAMEL services were applied, the service parameters and the actually used destination number and calling party number identification;
- Time duration covered by this call record to an accuracy of at least 1 second;
- Charge accumulated for this call in the currency of the serving network.
- Unique identity of the chargeable event which allows the billing system to correlate all records belonging to the same chargeable event;
- Unique CDR identity (unique per network element in a period of about 100 days).

### 5.1.3 Charged Party

For subscription related chargeable events the CDR shall indicate the charged party, i.e. normally the calling party. As alternative it should be possible to apply reverse charging or to charge the event to a party not involved in the event itself (e.g. a company as VPN subscriber). It should be possible for multiple leg calls (e.g. forwarded, conference or roamed) to be charged to each party as if each leg was separately initiated. However, in certain types of call, the originating party may wish/be obliged to pay for other legs (e.g. SMS MO may also pay for the MT leg.).

Provision shall be made for the chargeable party to be changed during the life of the call.

In case of inter-network chargeable events, the CDR usually does not contain the charged party, but it can be derived from network configuration information contained in the CDR.

For each party to be charged for a chargeable event or parts of it a separate CDR shall be generated.

## 5.2 Special Cases

### 5.2.1 Long calls

The advent of packet data calls, which can extend for very long periods of time (days, weeks etc), although at low cost because charges are based on data throughput, may mean that billing records are only output at the end of very long periods. This may require call records to be generated mid-call, either when some charge value is reached or some duration or both, to allow for both charging settlement and cost control.

### 5.2.2 Multimedia calls

During one call the user may invoke different services like speech, data transmission, video and audio, each leading to a separate CDR. The Unique identity of the chargeable event in each CDR shall allow the billing system to correlate these records and to indicate to the user on the bill that they belonged to one call.

---

## 6 Transfer of Charging Information

The efficient transfer of charging information between serving networks and from serving networks to home environments requires a standardised interface between these entities. Transfer of charging information between serving network and home environment shall be done at the following times:

- when a chargeable event occurs;
- when a chargeable event is initiated by the user;
- when a chargeable event terminates
- at regular intervals during a chargeable event.

The format of the charging information exchanged (see 5.1) shall be standardised. It shall be possible for the relevant parties to agree minimum and maximum age of call information transferred between themselves.

### 6.1 Integrity, Secrecy and Validation of Content and Receipt of Charging Information

The transmission mechanism for charging information collected in 5.1 above shall ensure its integrity and secrecy. A mechanism to validate the source and integrity of the information shall be provided so that:

- The home environment shall be able to validate the source and integrity of the charging information supplied by the serving network;
- The serving network shall be able to validate the source and integrity of the charging information supplied by the user;
- The serving network shall have proof that services were provided to a specified user.

---

## 7 Accounting and Settlement

The serving network shall collect and process the charging data generated in its network elements. The record of each individual transaction shall be reported to the home environment at short notice in order to provide itemised bills, and to deal with any disputes regarding charges both for users and for other UMTS networks and home environment.

### 7.1 Delegation of charging authority

The registration process allows the home environment to authenticate users before they incur any charges. Once authenticated, the home environment then delegates authority to the serving network operator with which he has a direct commercial relationship to incur charges for services supplied to that user. The direct commercial relationship may be with either the serving network operator if known directly by the home environment or a network operator

known to the home environment. This procedure uses each network as trusted third parties in a chain of delegation between entities, thus allowing commercial transactions between entities who have no direct commercial dealings. There shall be an authentication procedure between all entities in the UMTS system which have a commercial relationship.

## 7.2 Fraud Control and Cost Control

Mechanisms shall be provided which allow fraud control by the serving networks and the home environment, and shall allow cost control by the user.

### 7.2.1 Fraud Control by the Home Environment

Charging information shall be collected by the home environment in short time intervals from all serving networks which its users are allowed to use. The billing system in the home environment shall process the information in real time and provide the means to set charge thresholds per time interval upon which some actions may be started, such as informing the customer care centre or even barring the user in the HLR.

### 7.2.2 Fraud Control by the Serving Network

Charging information shall be collected from the network elements and processed in short time intervals. This will allow the serving network to always be aware of the exposure to visitors. A limit for the accumulated charges for all visitors from one home environment or a limit per visitor may be agreed between the home environment and the serving network.

### 7.2.3 Cost Control by the User

#### 7.2.3.1 Charging Limit

The user shall be able to set in his home environment a limit for the accumulated charges per time interval. Upon exceeding this limit or prior to incurring a charge which would exceed the limit, certain actions may be desired by the user:

- notification to the user, requesting to extend the limit, or
- HLR barring allowing no further originating calls, or
- HLR barring cancelling the roaming permission.

#### 7.2.3.2 Advice of Charge

A mechanism shall be standardised providing an indication to the chargeable party (if involved in the chargeable event) of the charges to be levied for a chargeable event. This mechanism shall be able to handle all possible charging scenarios, and all service and tariff variants that a home environment may offer to the user.

## 7.3 Inter-network Settlement

Mechanisms shall also be provided to allow inter-network settlement of charges on a bulk basis. The same mechanisms shall be used between home environments and serving networks. This will allow each of these parties to meter the total input and output of charges and thus determine the payments required on a periodic basis between each of the parties with which they directly interact. The mechanisms used shall allow each of the parties to meter charge flows independently, with the aim of matching the values recorded at both sides of the same interface. The imbalance in charge flow shall be accumulated in realtime, such that each entity can be informed when a threshold has been exceeded and determine whether to continue.

## 7.4 E-Commerce

The UMTS system may be used to trade soft goods (e.g. information, video, audio), or hard goods (e.g. books) of high or low value per item between the user and a merchant. It shall be possible for such merchants to charge users directly for services they provide. Electronic payment mechanisms are or shall be made available through other standards (micropayment, credit card payment, etc), and therefore are outside the scope of this specification UMTS shall not prohibit the use of these mechanisms, and, where possible, shall provide the basic communications transport to allow them to be used effectively.

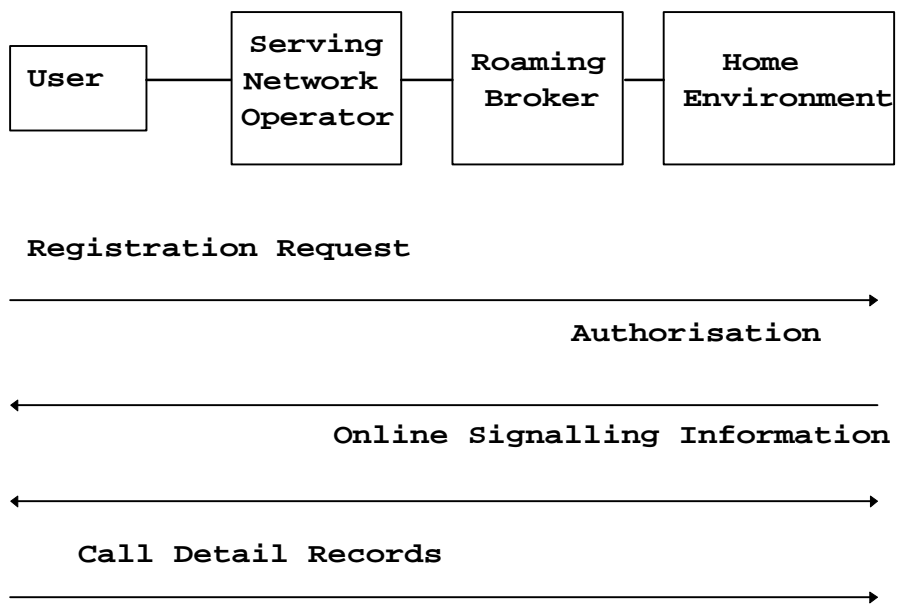
However, if the serving network acts as merchant of soft goods, it may charge the user directly, creating a CDR as described above or using micropayment mechanisms.

---

# 8 Automatic Roaming Agreements

It is a requirement that UMTS users shall be able to obtain service and use chargeable services with networks with whom neither they nor their home environment have any direct commercial agreement. This shall be enabled by

interworking via trusted third parties. Each Home Environment shall interwork with one or more serving network operators, with whom they would negotiate a commercial roaming agreement and test the interworking. Any user wishing to use the services of a particular serving network would register with that serving network, who would either directly or indirectly interwork with the home environment. Real-time online billing mechanisms would be used to ensure that charges incurred for UMTS services do not exceed the credit limits set. This would be applied for the user and the other roles involved in commercial dealings. In practice, any serving network shall be capable of operating as a roaming broker.



**Figure 1: Registration and Roaming Process**

There are two key aspects which are required to allow such a system to be deployed:

- How does the serving network operator know how to route the registration request?
- How does each party in the transaction charge for their services?

### 8.1 Routing the Registration Request

The same mechanisms used for routing calls and resolving addresses shall be used to route the subscription identity back to its Home Environment. Clearly, some form of routing identification will be required to allow a serving network, which does not maintain its own list of all known HE, to determine the appropriate route to reach a given HE. A number of alternative routes may be possible, and ideally the system should be capable of determining the lowest cost to the end user.

Typically, smaller networks will only have a limited number of external connections to other networks or clearing houses, but may not know which one to use for an unknown (new) HE. In this case, the serving network may make a number of inquiries for each route to determine the lowest cost route to handle the call.

### 8.2 Settlement of charges

Settlement of charges incurred by a user shall be on a wholesale basis between the different parties involved in the registration link. By authorising a user to register, or a roaming broker to pass that on, each party is in turn authorising charges up to a maximum credit limit with the adjacent party. Any charges levied can then be paid to the adjacent party on a wholesale basis at the end of a mutually agreed accounting period. Funds are thus passed between each party for the services supplied by the network operator in a serial fashion.

## Annex A (informative) : Change history

Change history					
SMG No.	TDoc. No.	CR. No.	Section affected	New version	Subject/Comments
SMG#28				Version 3.0.0	Approved

## History

Document history		
Date	Status	Comment
27 August 1996	Version 0.0.1	SMG 1 WPC output draft for editing purposes only
3 February 1997	Version 0.0.3	Presented to SMG1 WPC meeting, London Incorporated changes agreed at Dec 96 Meeting including charging model and charge enquiry
20 April 1997	Version 0.0.4	Presented to SMG1 WPC meeting in Sophia Antipolis Incorporated text submitted at Feb 97 meeting
4 June 1997	Version 1.0.0	Proposed Version 1 incorporating changes discussed at SMG1 WPC meeting in Antwerps, June 97
23 June 1997	Version 1.0.2	Incorporated remaining changes discussed at SMG1 WPC meeting in Antwerps, June 97
27 Nov 1997	Version 1.1.0	Preparation for SMG1 UMTS Helsinki meeting, incorporating text from reports 22.24 and 22.71
4 Dec 1997	Version 1.2.0	Incorporated comments from 22.24, 22.71 developed at SMG1 UMTS Meeting in Helsinki

8 Dec 1997	Version 1.2.2	Format and editorial changes by ETSI Sec for SMG#24
5 November 1998	Version 1.3.0	Incorporate changes discussed at SMG1 Rome, including reflecting changes to 22.01 role model.
12 January 1999	Version 1.3.1	Accept Changes and send to editing SMG1 Rome Tdoc 98-0859 Agreed by correspondence. Reviewed by Rapporteur Jan 13, 1999
27 January 1999	Version 2.0.0	To be presented at SMG#28 for Approval
February 1999	Version 3.0.0	Approved at SMG#28