### MAINTENANCE CHANGE REQUEST

#### FOR THE UPDATE OF ISO 20022 FINANCIAL REPOSITORY ITEMS

Note: the purpose of this document is to give guidelines to submitting organizations that will develop a new version of existing ISO 20022 messages based on change requests screened by the Standards Evaluation Group(s). Such development is subject to the approval of a Maintenance Change Request which must include a detailed description of the impact of each change on the related messages. The Maintenance Change Request must start with a general chapter covering topics related to the whole maintenance effort and a specific chapter for each change request, as described below. Please consult the iso20022.org website for additional details on the maintenance process. Valid Maintenance Change Requests for the following ISO 20022 yearly maintenance cycle must be sent to iso20022.org by August 21<sup>st</sup>.

• Name of the request:

CAPE Messages Maintenance for year 2023-2024

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### • Submitting organization(s):

nexo A.I.S.B.L. formerly (EPASOrg).

### • Related messages:

The precise identification of the ISO 20022 messages that will be impacted by the changes included in this Maintenance Change Request, including the Message Ids as shown in the <u>Catalogue of ISO 20022 messages</u>.

- AcceptorAuthorisationRequest V12 caaa.001.001.12
- AcceptorAuthorisationResponse V12 caaa.002.001.12
- AcceptorCompletionAdvice V12 caaa.003.001.12
- AcceptorCompletionAdviceResponse V11caaa.004.001.11 •
- AcceptorCancellationRequest V12 caaa.005.001.12
- AcceptorCancellationResponse V11 caaa.006.001.11
- AcceptorCancellationAdvice V12 caaa.007.001.12
- AcceptorCancellationAdviceResponse V11 caaa.008.001.11
- AcceptorReconciliationRequest V11 caaa.009.001.11 •
- AcceptorReconciliationResponse V10 caaa.010.001.10 •
- AcceptorBatchTransfer V12 caaa.011.001.12 •
- AcceptorBatchTransferResponse V11 caaa.012.001.11 •
- AcceptorDiagnosticRequest V11 caaa.013.001.11 •
- AcceptorDiagnosticResponse V10 caaa.014.001.10
- AcceptorCurrencyConversionRequest V10 caaa.016.001.10
- AcceptorCurrencyConversionResponse V10 caaa.017.001.10
- AcceptorCurrencyConversionAdvice V07 caaa.018.001.07
- AcceptorCurrencyConversionAdviceResponse V06 caaa.019.001.06
- TransactionAdvice V04 caaa.020.001.04 •
- TransactionAdviceResponse V04 caaa.021.001.04 •
- AcceptorNonFinancialRequest V03 caaa.022.001.03 •
- AcceptorNonFinancialResponse V03 caaa.023.001.03 •
- AcceptorTransactionLogReportRequest V03 caaa.024.001.03
- AcceptorTransactionLogReportResponse V03 caaa.025.001.03
- SaleToPOIServiceRequest V05 casp.001.001.05 ٠
- SaleToPOIServiceResponse V05 casp.002.001.05 .
- SaleToPOIReconciliationRequest V05 casp.003.001.05
- SaleToPOIReconciliationResponse V05 casp.004.001.05 •
- SaleToPOISessionManagementRequest V05 casp.005.001.05
- SaleToPOISessionManagementResponse V05 casp.006.001.05

- SaleToPOIAdministrativeRequest V05 casp.007.001.05
- SaleToPOIAdministrativeResponse V05 casp.008.001.05
- SaleToPOIReportRequest V05 casp.009.001.05
- SaleToPOIReportResponse V05 casp.010.001.05
- SaleToPOIAbort V05 casp.011.001.05
- SaleToPOIEventNotification V05 casp.012.001.05
- SaleToPOIMessageStatusRequest V05 casp.014.001.05
- SaleToPOIMessageStatusResponse V05 casp.015.001.05
- SaleToPOIDeviceRequest V05 casp.016.001.05
- SaleToPOIDeviceResponse V05 casp.017.001.05
- StatusReport V12 catm.001.001.12
- ManagementPlanReplacement V11 catm.002.001.11
- AcceptorConfigurationUpdate V12 catm.003.001.12
- MaintenanceDelegationRequest V09 catm.005.001.09
- MaintenanceDelegationResponse V07 catm.006.001.07
- CertificateManagementRequest V06 catm.007.001.06
- CertificateManagementResponse V06 catm.008.001.06

## • Commitments of the submitting organization:

nexo confirms that it can and will:

- undertake the development of the new version of the candidate ISO 20022 message models
- that it will submit to the RA for compliance review and evaluation.
- submit new valid Message Definition models to the RA by December 1.
- provide a new version of part 1 of the Message Definition Report (MDR) by December 1, and, new examples of valid message instances of each candidate message by May 1 at the latest.
- address any queries related to the description of the new models and messages as published by the RA on the ISO 20022 website.

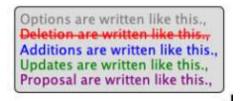
nexo intends to support any testing or the actual implementation of the new version of the messages once the related documentation has been published by the RA. The purpose is to

ensure that the documentation of the new version of the messages is accurate and consistent and to verify that these approved messages can be implemented with no adverse effects on communication infrastructures and/or applications.

nexo confirms its knowledge and acceptance of the ISO 20022 Intellectual Property Rights policy for contributing organizations, as follows.

"Organizations that contribute information to be incorporated into the ISO 20022 Repository shall keep any Intellectual Property Rights (IPR) they have on this information. A contributing organization warrants that it has sufficient rights on the contributed information to have it published in the ISO 20022 Repository through the ISO 20022 Registration Authority in accordance with the rules set in ISO 20022. To ascertain a widespread, public and uniform use of the ISO 20022 Repository information, the contributing organization grants third parties a non-exclusive, royalty-free license to use the published information".

In the analysis made on the following pages, nexo highlights ripple effect through bullets and component changed by a previous Change Request in green in every impact analysis. In each chapter devoted to the implementation study, nexo presents the resulting implementation of all Change Request with respect to the legend presented below.



### • Contact persons:

To get additional information on this Maintenance Change Request you can contact.

- Philippe CECE (<u>philippe.cece@ingenico.com</u>), +33 6 84 42 93 14
- Evelyne de JONGHE (<u>evelyne.de-jonghe@frenchsys.com</u>), +33 6 49 31 04 75
- Laure BELTRI (<u>laure.beltri@frenchsys.com</u>), +33 6 72 57 79 75
- Philippe MERMOUD (philippe.mermoud@natixis.com), + 33 5 61 10 25 80
- Robert FARGIER (robert.fargier@istium.pro), +33 6 30 73 53 32

# Change request number #1288 nexo Balance Inquiry

### Copy of the approved change request:

- A. Origin of the request:
- A.1 Submitter: nexo A.I.S.B.L.

### A.2 Contact person:

- Philippe CECE (<u>philippe.cece@nexo-standards.org</u>)
- Philippe MERMOUD (<u>philippe.mermoud@bpce.fr</u>)
- Robert FARGIER (robert.fargier@istium.pro)

A.3 Sponsors: nexo A.I.S.B.L.

### B. Related messages:

- SaleToPOIServiceRequest V05 (casp.001.001.05)
- SaleToPOIServiceResponse V05 (casp.002.001.05)
- SaleToPOIReportResponse V05 (casp.010.001.05)
- SaleToPOIMessageStatusResponse V05 (casp.015.001.05)

## C. Description of the change request:

We discovered that we can't request balance for a stored value account since the codeset *StoredValueTransactionType2Code* doesn't include *BalanceInquiry*. The aim of this change request is to correct this.

### D. Purpose of the change:

The following diagram identify the change of the *StoredValueTransactionType2Code* to include the missing value.

StoredValueTransac	tionType2Code
Activate	: [ACTV]
Duplicate	: [DUPL]
Load	: [LOAD]
Reserve	: [RESV]
Reverse	: [REVS]
Unload	: [ULOA]
CloseAccount	: [CLOS]
Deactivate	: [DCTV]
OpenAccount	: [OPEN]

Updates to

Enhanced_StoredValueTr	ansactionType2Code
Activate	: [ACTV]
Duplicate	: [DUPL]
Load	: [LOAD]
Reserve	: [RESV]
Reverse	: [REVS]
Unload	: [ULOA]
CloseAccount	: [CLOS]
Deactivate	: [DCTV]
OpenAccount	: [OPEN]
Balance	: [BALC]

Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

The definition of *Balance* will be *Balance enquiry* as the definition of *CardPaymentServiceType12Code*.

### E. Urgency of the request:

Urgent

### F. Business examples:

Examples illustrating the change request.

### G. SEG/TSG recommendation:

а.

This section is not to be taken care of by the submitter of the change request. It will be completed in due time by the SEG(s) in charge of the related ISO 20022 messages or the TSG for changes related to the BAH.

Consider	X	Timing	
		- Next yearly cycle: 2023/2024	Χ
		(the change will be considered for implementation in the yearly maintenance cycle which starts in 2023 and	
		completes with the publication of new message versions in	
		the spring of 2024)	
		- At the occasion of the next maintenance of the	
		messages	
		(the change will be considered for implementation, but	
		does not justify maintenance of the messages in its own	
		right – will be pending until more critical change requests	
		are received for the messages)	
		- Urgent unscheduled	
		(the change justifies an urgent implementation outside of	
		the normal yearly cycle)	
		- Other timing:	

Comments:

Reject

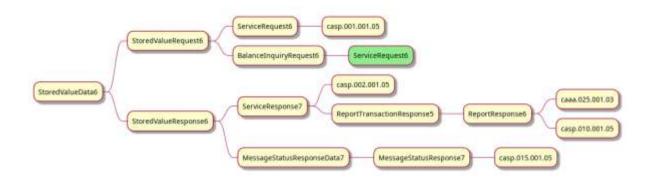
Reason for rejection:

### H. Impact analysis and type of impact:

The update of *StoredValueTransactionType2Code* will be done accordingly to the Change Request.

The ripple effect analysis has been done on this element.

## On StoredValueTransactionType2Code.



The severity of the impact of the proposed change for the message users should be indicated in the table below (either "no impact", "conditional" or "mandatory").

T			
Type	Type of impact		
	No impact	The change(s) will not impact the schema (the version number will not change) and will not impact the business applications of any users, e.g. the clarification of a definition	
Х	Conditiona l	The change(s) will impact the schema (at least the version number) and the business applications of certain users but not all, e.g. the addition of an optional component	
	Mandatory	The change(s) will impact the schema and the business applications of all users, e.g. addition of a mandatory component.	

## I. **Proposed implementation:**

The implementation will be done accordingly to the ChangeRequest.

Then on *StoredValueTransactionType2Code* 

StoredValueTransactionType2Code	
Activate	: [ACTV
Duplicate	: [DUPL]
Load	: [LOAD]
Reserve	: [RESV]
Reverse	: [REVS
Unload	: [ULOA]
CloseAccount	: [CLOS
Deactivate	: [DCTV]
OpenAccount	: [OPEN]

Updates to

Y	
Enhanced_StoredValueTra	nsactionType2Code
Activate	: [ACTV]
Duplicate	: [DUPL]
Load	: [LOAD]
Reserve	: [RESV]
Reverse	: [REVS]
Unload	: [ULOA]
CloseAccount	: [CLOS]
Deactivate	: [DCTV]
OpenAccount	: [OPEN]
Balance	: [BALC]

Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

### J. Proposed timing:

The submitting organization confirms that it can implement the requested changes in the requested timing, or, if not, proposes another timing.

Timing	-	As requested
	-	<del>Other:</del>

### K. Final decision of the SEG(s):

This section is not to be taken care of by the submitting organization. It will be completed in *due time by the SEG(s) in charge of the related ISO 20022 messages.* 

Approve X

Comments:

а.

Reject	

Reason for rejection:

# Change request number #1289 nexo expiry date

## Copy of the approved change request:

## A. Origin of the request:

A.1 Submitter: nexo A.I.S.B.L.

## A.2 Contact person:

- Philippe CECE (<u>philippe.cece@nexo-standards.org</u>)
- Evelyne de JONGHE (<u>evelyne.de-jonghe@frenchsys.com</u>)

A.3 Sponsors: nexo A.I.S.B.L.

## B. Related messages:

- AcceptorAuthorisationRequest V12 (caaa.001.001.12)
- AcceptorAuthorisationResponse V12 (caaa.002.001.12)
- AcceptorCompletionAdvice V12 (caaa.003.001.12)
- AcceptorCompletionAdviceResponse V11 (caaa.004.001.11)
- AcceptorCancellationRequest V12 (caaa.005.001.12)
- AcceptorCancellationResponse V11 (caaa.006.001.11)
- AcceptorCancellationAdvice V12 (caaa.007.001.12)
- AcceptorCancellationAdviceResponse V11 (caaa.008.001.11)
- AcceptorReconciliationRequest V11 (caaa.009.001.11)
- AcceptorReconciliationResponse V10 (caaa.010.001.10)
- AcceptorBatchTransfer V12 (caaa.011.001.12)
- AcceptorBatchTransferResponse V11 (caaa.012.001.11)
- AcceptorDiagnosticRequest V11 (caaa.013.001.11)
- AcceptorDiagnosticResponse V10 (caaa.014.001.10)
- AcceptorCurrencyConversionRequest V10 (caaa.016.001.10)
- AcceptorCurrencyConversionResponse V10 (caaa.017.001.10)
- AcceptorCurrencyConversionAdvice V07 (caaa.018.001.07)

- AcceptorCurrencyConversionAdviceResponse V06 (caaa.019.001.06)
- TransactionAdvice V04 (caaa.020.001.04)
- TransactionAdviceResponse V04 (caaa.021.001.04)
- AcceptorNonFinancialRequest V03 (caaa.022.001.03)
- AcceptorNonFinancialResponse V03 (caaa.023.001.03)
- AcceptorTransactionLogReportRequest V03 (caaa.024.001.03)
- AcceptorTransactionLogReportResponse V03 (caaa.025.001.03)
- ManagementPlanReplacement V11 (catm.002.001.11)
- MaintenanceDelegationRequest V09 (catm.005.001.09)
- SaleToPOIServiceRequest V05 (casp.001.001.05)
- SaleToPOIServiceResponse V05 (casp.002.001.05)
- SaleToPOIReconciliationRequest V05 (casp.003.001.05)
- SaleToPOIReconciliationResponse V05 (casp.004.001.05)
- SaleToPOISessionManagementRequest V05 (casp.005.001.05)
- SaleToPOISessionManagementResponse V05 (casp.006.001.05)
- SaleToPOIAdministrativeRequest V05 (casp.007.001.05)
- SaleToPOIAdministrativeResponse V05 (casp.008.001.05)
- SaleToPOIReportRequest V05 (casp.009.001.05)
- SaleToPOIReportResponse V05 (casp.010.001.05)
- SaleToPOIAbort V05 (casp.011.001.05)
- SaleToPOIEventNotification V05 (casp.012.001.05)
- SaleToPOIMessageStatusRequest V05 (casp.014.001.05)
- SaleToPOIMessageStatusResponse V05 (casp.015.001.05)
- SaleToPOIDeviceRequest V05 (casp.016.001.05)
- SaleToPOIDeviceResponse V05 (casp.017.001.05)

### C. Description of the change request:

Sometimes we may have to process a card without an expiry date. Typically, it could be the case with a contactless device where the card has been tokenised.

So we need to define the message element *ExpiryDate* as optional.

### D. Purpose of the change:

As explained before we will define *ExpiryDate* in the message component *PlanCardData15* as optional as highlighted in the following diagram.



Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

## E. Urgency of the request:

Urgent

а.

## F. **Business examples:**

Examples illustrating the change request.

## G. SEG/TSG recommendation:

а.

This section is not to be taken care of by the submitter of the change request. It will be completed in due time by the SEG(s) in charge of the related ISO 20022 messages or the TSG for changes related to the BAH.

Consider	X	Timing	
		- Next yearly cycle: 2023/2024	Χ
		(the change will be considered for implementation in the	
		yearly maintenance cycle which starts in 2023 and	
		completes with the publication of new message versions in	
		the spring of 2024)	
		- At the occasion of the next maintenance of the	
		messages	
		(the change will be considered for implementation, but	
		does not justify maintenance of the messages in its own	
		right – will be pending until more critical change requests	
		are received for the messages)	
		- Urgent unscheduled	
		(the change justifies an urgent implementation outside of	
	the normal yearly cycle)		
	- Other timing:		

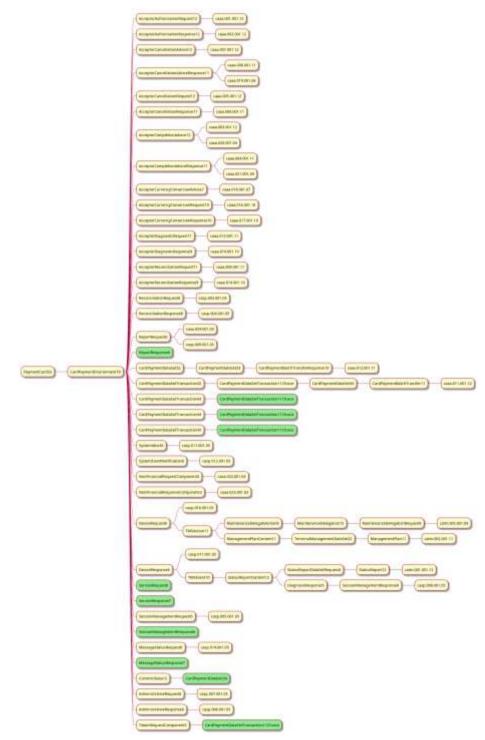
Comments:

Reject

Reason for rejection:

## H. Impact analysis and type of impact:

The update of *PlainCardData15* will be done accordingly to the Change Request. The ripple effect analysis has been done on this element.



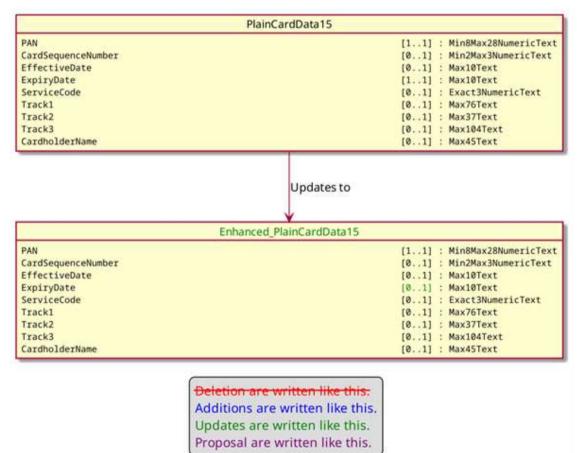
The severity of the impact of the proposed change for the message users should be indicated in the table below (either "no impact", "conditional" or "mandatory").

Type	of impact	
	No impact	The change(s) will not impact the schema (the version number will not change) and will not impact the business applications of any users, e.g. the clarification of a definition
X	Conditiona l	The change(s) will impact the schema (at least the version number) and the business applications of certain users but not all, e.g. the addition of an optional component
	Mandatory	The change(s) will impact the schema and the business applications of all users, e.g. addition of a mandatory component.

### I. Proposed implementation:

The implementation will de done accordingly to the Change Request.

Then *PlainCardData15* will be



During the analysis of this Change Request and specifically the ripple effect on *PlainCardData15*, we came to the conclusion that our current message definitions might not fit the expectation of an Intermediary agent since there is no solution to group a set of messages between an Intermediary Agent and an Acquirer.

Consequently we would like to use the ripple effect's opportunity to create 2 new messages that will allow exchange of message collection between an Intermediary Agent and an Acquirer.

The first message will be the request from the IntermediaryAgent to the Acquirer.

AcceptorToAcquirerBatchFileExchangeV01	
Header BodyElement SecurityTrailer	<pre>[11] : <u>Header56</u> [1*] : <u>AcceptorToAcquirerFileBody1</u> [01] : <u>Enhanced_ContentInformationType33</u></pre>
	Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

Where the message component AcceptorToAcquirerFileBody1 will be defined as.

	AcceptorToAcquirerFileBody1
CompletionAdvice CancellationAdvice	[01] : <u>Enhanced_AcceptorCompletionAdvice12</u> [01] : Enhanced_AcceptorCancellationAdvice12
BatchTransfer	[01] : Enhanced_CardPaymentBatchTransfer11

Updates are written like this. Proposal are written like this.

The second message will be the response from the Acquirer to the IntermediaryAgent.

AcquirerT	oAcceptorBatchFileExchangeV01
Header	<pre>[11] : <u>Header56</u></pre>
BodyElement	[0*] : <u>AcquirerToAcceptorFileBody1</u>
Response	[11] : <u>ResponseType11</u>
SecurityTrailer	[01] : <u>Enhanced_ContentInformationType33</u>

Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

### With the message component AcquirerToAcceptorFileBody1 defined as

	AcquirerToAcceptorFileBody1
CompletionAdviceResponse	[01] : Enhanced_AcceptorCompletionAdviceResponse11
CancellationResponse	<pre>[01] : Enhanced_AcceptorCancellationAdviceResponse1</pre>
BatchTransferResponse	[01] : Enhanced_CardPaymentBatchTransferResponse10
	Deletion are written like this. Additions are written like this.

### J. Proposed timing:

The submitting organization confirms that it can implement the requested changes in the requested timing, or, if not, proposes another timing.

Timing	1	As requested
	-	<del>Other:</del>

## K. Final decision of the SEG(s):

This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) in charge of the related ISO 20022 messages.

Approve X

Comments:

Reject

Reason for rejection:

# Change request number #1290 nexo Installment and recurring

### Copy of the approved change request:

### A. Origin of the request:

A.1 Submitter: nexo A.I.S.B.L.

### A.2 Contact person:

- Philippe CECE (<u>philippe.cece@nexo-standards.org</u>)
- Evelyne de JONGHE (evelyne.de-jonghe@frenchsys.com)

A.3 Sponsors: nexo A.I.S.B.L.

### B. Related messages:

- AcceptorAuthorisationRequest V12 (caaa.001.001.12)
- AcceptorAuthorisationResponse V12 (caaa.002.001.12)
- AcceptorBatchTransfer V12 (caaa.011.001.12)
- AcceptorCompletionAdvice V12 (caaa.003.001.12)
- AcceptorCurrencyConversionAdvice V07 (caaa.018.001.07)
- AcceptorCurrencyConversionResquest V10 (caaa.016.001.10)
- AcceptorCurrencyConversionResponse V10 (caaa.017.001.10)
- AcceptorNonFinancialRequest V03 (caaa.022.001.03)
- AcceptorTransactionLogReportResponse V03 (caaa.025.001.03)
- SaleToPOIMessageStatusResponse V05 (casp.015.001.05)
- SaleToPOIReportResponse V05 (casp.010.001.05)
- SaleToPOIServiceRequest V05 (casp.001.001.05)
- SaleToPOIServiceResponse V05 (casp.002.001.05)
- TransactionAdvice V04 (caaa.020.001.04)

### C. Description of the change request:

We received a lot of support requests from implementers to understand how to manage Instalment and Recurring transactions. With the current model recurring transaction and instalment payments shared the same message component <u>RecurringTransaction</u>, and the message element <u>Instalment</u>.

The aim of this change request is to harmonize the model by clearly identifying message element and component for each dedicated type of payment as identified by the following diagrams.

### D. Purpose of the change:

The following diagram identify the change of the *RecurringTransaction5* which will be derived to *MultiTransaction1* to convey instalment information.

Re	curringTransaction5
InstalmentPlan PlanIdentification PlanOwner SequenceNumber PeriodUnit InstalmentPeriod TotalNumberOfPayments	<pre>[0*] : InstalmentPlan1Code [01] : Max35Text [01] : Plan0wner1Code [01] : Number [01] : Frequency3Code [01] : Number [01] : Number</pre>
FirstPaymentDate TotalAmount FirstAmount SubsequentAmount LastAmount Charges	[01] : IGDDate [01] : CurrencyAndAmount [01] : CurrencyAndAmount [01] : ImpliedCurrencyAndAmount [01] : ImpliedCurrencyAndAmount [01] : ImpliedCurrencyAndAmount [01] : ImpliedCurrencyAndAmount
DetailedCharges InterestRate GracePeriod PlanNotice	[0*] : <u>InstalmentAmountDetails1</u> [0*] : <u>InterestRateDetails1</u> [0*] : <u>GracePeriod1</u> [0*] : <u>ActionMessage10</u>
	Updates to MultiTransaction1
InstalmentPlan PlanIdentification PlanOwner SequenceNumber PeriodUnit InstalmentPeriod TotalNumberOfPayments FirstPaymentDate TotalAmount FirstAmount SubsequentAmount LastAmount Charges	<pre>[0*] : InstalmentPlan1Code [01] : Max35Text [01] : Max35Text [01] : Plan0wner1Code [01] : Number [01] : Frequency3Code [01] : Number [01] : Number [01] : Number [01] : ISODate [01] : ISODate [01] : CurrencyAndAmount [01] : ImpliedCurrencyAndAmount [01] : ImpliedCurrencyAndAmount [01] : ImpliedCurrencyAndAmount [01] : ImpliedCurrencyAndAmount</pre>
Charges DetailedCharges InterestRate GracePeriod PlanNotice	[01] : ImpliedCurrencyAndAmount [0*] : <u>InstalmentAmountDetails1</u> [0*] : <u>InterestRateDetails1</u> [0*] : <u>GracePeriod1</u> [0*] : <u>ActionMessage10</u>

Deletion are written like this:
Additions are written like this.
Updates are written like this.
Proposal are written like this.

The definition of *RecurringTransaction5* will be simplified to focus on recurring information only as depicted in the following diagram.

RecurringTransaction5		
InstalmentPlan	[0*] : InstalmentPlan1Code	
PlanIdentification	[01] : Max35Text	
PlanOwner	[01] : PlanOwner1Code	
SequenceNumber	[01] : Number	
PeriodUnit	[01] : Frequency3Code	
InstalmentPeriod	[01] : Number	
TotalNumberOfPayments	[01] : Number	
FirstPaymentDate	[01] : ISODate	
TotalAmount	[01] : CurrencyAndAmount	
FirstAmount	[01] : ImpliedCurrencyAndAmount	
SubsequentAmount	[01] : ImpliedCurrencyAndAmount	
LastAmount	[01] : ImpliedCurrencyAndAmount	
Charges	[01] : ImpliedCurrencyAndAmount	
DetailedCharges	[0*] : InstalmentAmountDetails:	
InterestRate	[0*] : InterestRateDetails1	
GracePeriod	[0*] : GracePeriod1	
PlanNotice	[0*] : ActionMessage10	

Updates to

Enhanced	_RecurringTransaction5
InstalmentPlan	[0*] : InstalmentPlan1Code
PlanIdentification	[01] : Max35Text
Plan0wner	[01] : PlanOwner1Code
SequenceNumber	[01] : Number
PeriodUnit	[01] : Frequency3Code
InstalmentPeriod	[01] : Number
TotalNumberOfPayments	[01] : Number
FirstPaymentDate	[01] : ISODate
TotalAmount	[01] : CurrencyAndAmount
FirstAmount	[01] : ImpliedCurrencyAndAmount
SubsequentAmount	[01] : ImpliedCurrencyAndAmount
LastAmount	[01] : ImpliedCurrencyAndAmount
Charges	01 : ImpliedCurrencyAndAmount
DetailedCharges	[0*] : InstalmentAmountDetails1
InterestRate	[0*] : InterestRateDetails1
GracePeriod	[0*] : GracePeriod1
PlanNotice	[0*] : ActionMessage10

Deletion are written like this.
Additions are written like this.
Updates are written like this.
Proposal are written like this.

Consequently, the transaction details will be updated to include a new message element devoted to *recurring*.

CardPaymentT	ransactionDetails52
Currency	[01] : ActiveCurrencyCode
TotalAmount	<pre>[11] : ImpliedCurrencyAndAmount</pre>
CumulativeAmount	[01] : ImpliedCurrencyAndAmount
AmountQualifier	[01] : TypeOfAmount8Code
DetailedAmount	[01] : DetailedAmount15
RequestedAmount	[01] : ImpliedCurrencyAndAmount
AuthorisedAmount	[01] : ImpliedCurrencyAndAmount
InvoiceAmount	<pre>[01] : ImpliedCurrencyAndAmount</pre>
ValidityDate	[01] : ISODate
OnLineReason	[0*] : OnLineReason2Code
UnattendedLevelCategory	[01] : Max35NumericText
AccountType	[01] : <u>CardAccountType3Code</u>
CurrencyConversionResult	[01] : CurrencyConversion27
Instalment	<pre>[0*] : <u>RecurringTransaction5</u></pre>
AggregationTransaction	[01] : AggregationTransaction3
ProductCodeSetIdentification	[01] : Max10Text
SaleItem	[0*] : Product6
DeliveryLocation	[01] : Max35Text
ReSubmissionCounter	[01] : PositiveNumber
AdditionalInformation	<pre>[0*] : ExternallyDefinedData4</pre>
ICCRelatedData	[01] : Max10000Binary

#### Updates to

Enhanced_Card	PaymentTransactionDetails52
Currency	[01] : ActiveCurrencyCode
TotalAmount	<pre>[11] : ImpliedCurrencyAndAmount</pre>
CumulativeAmount	<pre>[01] : ImpliedCurrencyAndAmount</pre>
AmountQualifier	[01] : TypeOfAmount8Code
DetailedAmount	[01] : DetailedAmount15
RequestedAmount	<pre>[01] : ImpliedCurrencyAndAmount</pre>
AuthorisedAmount	[01] : ImpliedCurrencyAndAmount
InvoiceAmount	<pre>[01] : ImpliedCurrencyAndAmount</pre>
ValidityDate	[01] : ISODate
OnLineReason	[0*] : OnLineReason2Code
UnattendedLevelCategory	[01] : Max35NumericText
AccountType	[01] : CardAccountType3Code
CurrencyConversionResult	[01] : CurrencyConversion27
Instalment	[0*] : MultiTransaction1 —
Recurring	<pre>[01] : Enhanced RecurringTransaction5</pre>
AggregationTransaction	[01] : AggregationTransaction3
ProductCodeSetIdentification	[01] : Max10Text
SaleItem	[0*] : <u>Product6</u>
DeliveryLocation	[01] : Max35Text
ReSubmissionCounter	[01] : PositiveNumber
AdditionalInformation	<pre>[0*] : ExternallyDefinedData4</pre>
ICCRelatedData	[01] : Max10000Binary

Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

### E. Urgency of the request:

Urgent

### F. Business examples:

Examples illustrating the change request.

### G. SEG/TSG recommendation:

This section is not to be taken care of by the submitter of the change request. It will be completed in due time by the SEG(s) in charge of the related ISO 20022 messages or the TSG for changes related to the BAH.

Consider	X	Timing	
			X
<ul> <li>At the occasion of the next maintenance of the messages</li> <li>(the change will be considered for implementation, but does not justify maintenance of the messages in its own right – will be pending until more critical change requests</li> </ul>			
		are received for the messages)         - Urgent unscheduled         (the change justifies an urgent implementation outside of the normal yearly cycle)         - Other timing:	

Comments:

The comment of the representative of VISA is that Instalment Plan Component should be harmonised with ATICA Version 3.0. There has to be an Identification and owner per plan which is multiple. There will be a meeting of VISA and the submitter to solve the issue.

Reject

Reason for rejection:

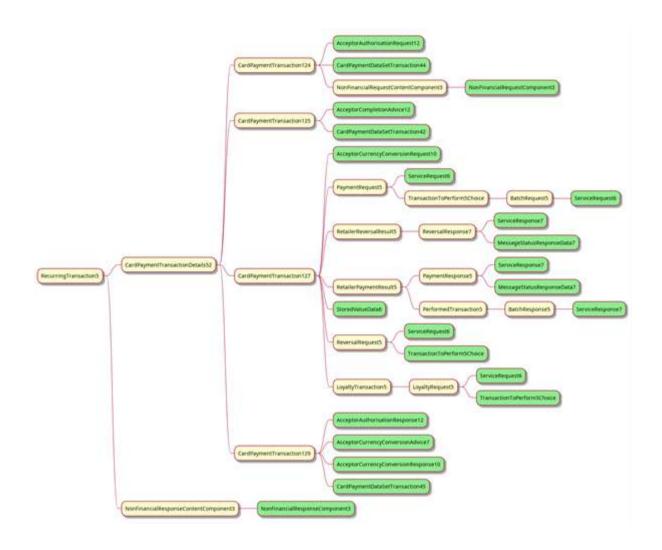
### H. Impact analysis and type of impact:

During a meeting with VISA, nexo explained that the multiplicity of *InstalmentPlan* is [0,\*] due to the support of Merchant Instalment, then it has been confirmed that the model proposed in the Change Request is valid. Nevertheless, we believe that the new name of the component should be *InstalmentX* since it will be used only to support Instalment.

The update of *RecurringTransaction5* will be done accordingly to the Change Request like the update of *CardPaymentTransactionDetails52*.

But we take the opportunity of this update to also add 3 new message elements. These 3 new elements are linked to a specific use case of E-Commerce, where an authorization could lead to multiple completion. In this regard, 2 elements *CompletionSequenceNumber*, defined as a *Number*, and *CompletionSequenceCounter*, also defined as *Number*, identify respectively the total number of expected completion and the current completion order in the total sequence. The last message element identifies the total authorized amount received during the authorisation step.

The ripple effect analysis has been done and could be limited to the one of *RecurringTransaction5* since this element is part of *CardPaymentTransactionDetails52* 



The severity of the impact of the proposed change for the message users should be indicated in the table below (either "no impact", "conditional" or "mandatory").

Type	of impact	
	No impact	The change(s) will not impact the schema (the version number will not change) and will not impact the business applications of any users, e.g. the clarification of a definition
Х	Conditiona l	The change(s) will impact the schema (at least the version number) and the business applications of certain users but not all, e.g. the addition of an optional component
	Mandatory	The change(s) will impact the schema and the business applications of all users, e.g. addition of a mandatory component.

### I. Proposed implementation:

The implementation will be done accordingly to the Change Request.

On InstalmentX

	InstalmentX
InstalmentPlan	[0*] : <u>InstalmentPlan1Code</u>
PlanIdentification	[01] : Max35Text
PlanOwner	[01] : PlanOwner1Code
SequenceNumber	[01] : Number
PeriodUnit	[01] : Frequency3Code
InstalmentPeriod	[01] : Number
TotalNumberOfPayments	[01] : Number
FirstPaymentDate	[01] : ISODate
TotalAmount	[01] : CurrencyAndAmount
FirstAmount	[01] : ImpliedCurrencyAndAmount
SubsequentAmount	<pre>[01] : ImpliedCurrencyAndAmount</pre>
LastAmount	[01] : ImpliedCurrencyAndAmount
Charges	<pre>[01] : ImpliedCurrencyAndAmount</pre>
DetailedCharges	[0*] : InstalmentAmountDetails1
InterestRate	<pre>[0*] : InterestRateDetails1</pre>
GracePeriod	[0*] : GracePeriod1
PlanNotice	[0*] : ActionMessage10

Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

# On RecurringTransaction5

а.

Recu	rringTransaction5
InstalmentPlan	[0*] : InstalmentPlan1Code
PlanIdentification	[01] : Max35Text
PlanOwner	[01] : PlanOwner1Code
SequenceNumber	[01] : Number
PeriodUnit	[01] : Frequency3Code
InstalmentPeriod	[01] : Number
TotalNumberOfPayments	[01] : Number
FirstPaymentDate	[01] : ISODate
TotalAmount	[01] : CurrencyAndAmount
FirstAmount	[01] : ImpliedCurrencyAndAmoun
SubsequentAmount	<pre>[01] : ImpliedCurrencyAndAmoun</pre>
LastAmount	<pre>[01] : ImpliedCurrencyAndAmoun</pre>
Charges	[01] : ImpliedCurrencyAndAmoun
DetailedCharges	<pre>[0*] : InstalmentAmountDetails</pre>
InterestRate	[0*] : InterestRateDetails1
GracePeriod	[0*] : GracePeriod1
PlanNotice	[0*] : ActionMessage10

updates to

Enhanced	RecurringTransaction5
InstalmentPlan	[0*] : InstalmentPlan1Code
PlanIdentification	[01] : Max35Text
PlanOwner	[01] PlanOwner1Code
SequenceNumber	[01] : Number
PeriodUnit	[01] : Frequency3Code
InstalmentPeriod	[01] ; Number
TotalNumberOfPayments	{01] : Number
FirstPaymentDate	[01] : ISODate
TotalAmount	[01] : CurrencyAndAmount
FirstAmount	<pre>[01] : ImpliedCurrencyAndAmount</pre>
SubsequentAmount	[01] : ImpliedCurrencyAndAmount
LastAmount	[0::1] : ImpliedCurrencyAndAmount
Charges	[0::1] : ImpliedCurrencyAndAmount
DetailedCharges	<pre>[0*] : InstalmentAmountDetails1</pre>
InterestRate	<pre>[0*] : InterestRateDetails1</pre>
GracePeriod	[0*] : GracePeriod1
PlanNotice	[0*] : ActionMessage10

Deletion are written like this.
Additions are written like this.
Updates are written like this.
Proposal are written like this.

## On CardPaymentTransactionDetails52

CardPaymentT	ransactionDetails52
Currency	[01] : <u>ActiveCurrencyCode</u>
TotalAmount	<pre>[11] : ImpliedCurrencyAndAmount</pre>
CumulativeAmount	<pre>[01] : ImpliedCurrencyAndAmount</pre>
AmountQualifier	<pre>[01] : TypeOfAmount8Code</pre>
DetailedAmount	[01] : DetailedAmount15
RequestedAmount	<pre>[01] : ImpliedCurrencyAndAmount</pre>
AuthorisedAmount	<pre>[01] : ImpliedCurrencyAndAmount</pre>
InvoiceAmount	<pre>[01] : ImpliedCurrencyAndAmount</pre>
ValidityDate	[01] : ISODate
OnLineReason	<pre>[0*] : OnLineReason2Code</pre>
UnattendedLevelCategory	<pre>[01] : Max35NumericText</pre>
AccountType	<pre>[01] : CardAccountType3Code</pre>
CurrencyConversionResult	[01] : CurrencyConversion27
Instalment	<pre>[0*] : RecurringTransaction5</pre>
AggregationTransaction	[01] : AggregationTransaction3
ProductCodeSetIdentification	[01] : Max10Text
SaleItem	[0*] : Product6
DeliveryLocation	[01] : Max35Text
ReSubmissionCounter	<pre>[01] : PositiveNumber</pre>
AdditionalInformation	<pre>(0*) : ExternallyDefinedData4</pre>
ICCRelatedData	[01] : Max10000Binary

Updates to

Enhanced_Cardi	PaymentTransactionDetails52
Currency	[01] : ActiveCurrencyCode
TotalAmount	<pre>[11] : ImpliedCurrencyAndAmount</pre>
CumulativeAmount	<pre>(01) : ImpliedCurrencyAndAmount</pre>
AmountQualifier	[01] : TypeOfAmount8Code
DetailedAmount	[01] : DetailedAmount15
RequestedAmount	<pre>[01] : ImpliedCurrencyAndAmount</pre>
AuthorisedAmount	<pre>(01) : ImpliedCurrencyAndAmount</pre>
InvoiceAmount	<pre>[01] : ImpliedCurrencyAndAmount</pre>
ValidityDate	[01] : ISODate
OnLineReason	[0*] : OnLineReason2Code
UnattendedLevelCategory	[01] : Max35NumericText
AccountType	[01] : CardAccountType3Code
CurrencyConversionResult	[01] : Enhanced CurrencyConversion27
Instalment	[0*] : InstalmentX
Recurring	[01] : Enhanced_RecurringTransaction5
AggregationTransaction	[01] : AggregationTransaction3
ProductCodeSetIdentification	[01] : Max10Text
SaleItem	[0*] : Product6
DeliveryLocation	[01] : Max35Text
ReSubmissionCounter	<pre>[01] : PositiveNumber</pre>
CompletionSequenceNumber	<pre>(01) : PositiveNumber</pre>
CompletionSequenceCounter	[01] : PositiveNumber
TotalAuthorisedAmount	[01] : ImpliedCurrencyAndAmount
AdditionalInformation	[0*] : Enhanced_ExternallyDefinedData
ICCRelatedData	[01] : Max10000Binary

#### Deletion are written like this.

Additions are written like this. Updates are written like this.

Proposal are written like this.

### J. Proposed timing:

The submitting organization confirms that it can implement the requested changes in the requested timing, or, if not, proposes another timing.

Timing	-	As requested
	-	<del>Other:</del>

## K. Final decision of the SEG(s):

This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) in charge of the related ISO 20022 messages.

Approve X

Comments:

Reject
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# Change request number #1291 nexo Key Access

### Copy of the approved change request:

### A. Origin of the request:

- A.1 Submitter: nexo A.I.S.B.L.
- A.2 Contact person:
- Philippe CECE (<u>philippe.cece@nexo-standards.org</u>)
- Laure BELTRI (laure.beltri@frenchsys.com)
- A.3 Sponsors: nexo A.I.S.B.L.

### B. Related messages:

- StatusReport V12 (catm.001.001.12)
- AcceptorConfigurationUpdate V12 (catm.003.001.12)

## C. Description of the change request:

The Terminal Management protocol supports key downloading, but we would like to restrict the access or usage of these keys to some specified applications residing on the POI and in some extent to some sub components or actors like a specific acquirer.

Consequently, we will add in *CryptographicKey17* an element, that could be repeated, called *restrictedAccess* defined with a new component called *GenericIdentificationXX* to identify components that could use this *key*. The definition of this new element will be "*Identifies components that could have access to this key*."

And to ensure, on some architectures, that the information has not been altered an additional *ProtectedRestrictedAccess* will be provided as a Cryptographic Message Syntax message component.

### D. Purpose of the change:

Cryptogr	aphicKey17
Identification AdditionalIdentification Name SecurityProfile ItemNumber Version Type Function ActivationDate DeactivationDate KeyValue KeyCheckValue AdditionalManagementInformation	<pre>[11] : Max350Text [01] : Max35Binary [01] : Max256Text [01] : Max35Text [01] : Max35Text [11] : Max256Text [01] : Max256Text [01] : CryptographicKeyType3Code [01] : ISODateTime [01] : ISODateTime [01] : ContentInformationType34 [01] : Max35Binary [0*] : GenericInformation1</pre>
- Enhanced Co	Updates to
Identification AdditionalIdentification Name SecurityProfile ItemNumber Version Type Function ActivationDate DeactivationDate KeyValue KeyCheckValue RestrictedAccess	<pre>[11] : Max350Text [01] : Max350Text [01] : Max35Binary [01] : Max35Text [01] : Max35Text [01] : Max35Text [11] : Max256Text [01] : CryptographicKeyType3Code [01] : CryptographicKeyType3Code [01] : ISODateTime [01] : ISODateTime [01] : ContentInformationType34 [01] : Max35Binary [0*] : GenericIdentificationXX [0.*] : ContentInformationType34</pre>
ProtectedRestrictedAccess AdditionalManagementInformation	<pre>[0*] : ContentInformationType34 [0*] : GenericInformation1</pre>

Deletion are written like this:
Additions are written like this.
Updates are written like this.
Proposal are written like this.

As explained before we will update the CryptographicKey17 with the new elements.

The message component *GenericIdentificationXX* is documented as *points to an element in the system* and is defined by the following diagram.

Identification	[11] : Max256Text
Туре	[11] : PartyType7Code

Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

### E. Urgency of the request:

Urgent

### F. Business examples:

Examples illustrating the change request.

### G. SEG/TSG recommendation:

This section is not to be taken care of by the submitter of the change request. It will be completed in due time by the SEG(s) in charge of the related ISO 20022 messages or the TSG for changes related to the BAH.

_	
- Next yearly cycle: 2023/2024 (the change will be considered for implementation in the work meintenance cycle which starts in 2023 and	Χ
completes with the publication of new message versions in the spring of 2024)	
- At the occasion of the next maintenance of the messages (the change will be considered for implementation, but does not justify maintenance of the messages in its own right – will be pending until more critical change requests are received for the messages)	
<ul> <li>Urgent unscheduled</li> <li>(the change justifies an urgent implementation outside of the normal yearly cycle)</li> <li>Other timing:</li> </ul>	
	<ul> <li>(the change will be considered for implementation in the yearly maintenance cycle which starts in 2023 and completes with the publication of new message versions in the spring of 2024)</li> <li>At the occasion of the next maintenance of the messages</li> <li>(the change will be considered for implementation, but does not justify maintenance of the messages in its own right – will be pending until more critical change requests are received for the messages)</li> <li>Urgent unscheduled</li> <li>(the change justifies an urgent implementation outside of the normal yearly cycle)</li> </ul>

Comments:

The element should be renamed from RestrictedAccess to another name expressing which component of the POI is allowed to use the key.

### Reject

Reason for rejection:

### H. Impact analysis and type of impact:

а.

The creation of the *GenericIdentificationXX* will be done accordingly to the ChangeRequest. Regarding the request of the CardSEG on elements' name, we suggest using another name *ComponentWithAuthorizedAccess*.

Since the update of *CryptographicKey17* implies the creation of *GenericIdentificationXX* as new message component, the ripple effect analysis could be done on *CryptographicKey17* only.

	Dassettinguesti         (Insultinguestament2)           Security/warretest5         AcceptorConfigurationContent2           AcceptorConfigurationContent2         AcceptorConfiguration12           Mainterarcoliticptore13
(CrypingraphicKay(7))	Log elloquett) Lessantialigeturminguetta) (og elloquett) Lessantialigeturminguetta) (og elloquett) Lessantialigeturminguetta) (og elloquett) Lessantialigeturminguetta) (og elloquett) Lessantialigeturminguetta) (og elloquett) Lessantialigeturminguetta) (sensolinisestantia) (sensolinisestantia) (sensolinisestantia) (sensolinisestantia) (sensolinisestantia) (sensolinisestantia) (sensolinisestantia) (sensolinisestantia) (sensolinisestantia) (sensolinisestantia)

The severity of the impact of the proposed change for the message users should be indicated in the table below (either "no impact", "conditional" or "mandatory").

Туре	of impact	
	No impact	The change(s) will not impact the schema (the version number will not change) and will not impact the business applications of any users, e.g. the clarification of a definition
Х	Conditiona 1	The change(s) will impact the schema (at least the version number) and the business applications of certain users but not all, e.g. the addition of an optional component
	Mandatory	The change(s) will impact the schema and the business applications of all users, e.g. addition of a mandatory component.

### I. **Proposed implementation:**

The implementation of *GenericIdentificationXX* will be done accordingly to the ChangeRequets.

Generic	IdentificationXX
Identification Type	<pre>[11] : Max256Text [11] : PartyType7Code</pre>

Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

As explained in a previous chapter, the update of *CryptographicKey17* will be done with new message elements, as requested by CardSEG, with the same message components identified in the Change Request.

Cryptographic	cKey17
Identification	[11] : Max350Text
AdditionalIdentification	[01] : Max35Binary
Name	[01] : Max256Text
SecurityProfile	[01] : Max35Text
ItemNumber	[01] : Max35Text
Version	[11] : Max256Text
Туре	<pre>[01] : CryptographicKeyType3Cod</pre>
Function	[0*] : <u>KeyUsage1Code</u>
ActivationDate	[01] : ISODateTime
DeactivationDate	[01] : ISODateTime
KeyValue	<pre>[01] : ContentInformationType34</pre>
KeyCheckValue	[01] : Max35Binary
AdditionalManagementInformation	<pre>[0*] : GenericInformation1</pre>
Up	dates to
Up Enhanced_Cryptogi	
Enhanced_Cryptog	raphicKey17 [11] : Max350Text
Enhanced_Cryptog	raphicKey17
Enhanced_Cryptogr Identification AdditionalIdentification	raphicKey17 [11] : Max350Text [01] : Max35Binary
Enhanced_Cryptogr Identification AdditionalIdentification Name	raphicKey17 [11] : Max350Text [01] : Max35Binary [01] : Max256Text
Enhanced_Cryptog Identification AdditionalIdentification Name SecurityProfile ItemNumber	raphicKey17 [11] : Max350Text [01] : Max35Binary [01] : Max256Text [01] : Max35Text
Enhanced_Cryptog Identification AdditionalIdentification Name SecurityProfile ItemNumber Version	<pre>raphicKey17     [11] : Max350Text     [01] : Max35Binary     [01] : Max256Text     [01] : Max35Text     [01] : Max35Text     [01] : Max35Text</pre>
Enhanced_Cryptog Identification AdditionalIdentification Name SecurityProfile ItemNumber Version Type	<pre>raphicKey17     [11] : Max350Text     [01] : Max35Binary     [01] : Max256Text     [01] : Max35Text     [01] : Max35Text     [01] : Max256Text     [11] : Max256Text</pre>
Enhanced_Cryptogr Identification AdditionalIdentification Name SecurityProfile ItemNumber Version Type Function	<pre>raphicKey17 [11] : Max350Text [01] : Max35Binary [01] : Max256Text [01] : Max256Text [01] : Max35Text [11] : Max25Text [01] : CryptographicKeyType3Coc [0*] : KeyUsageICode [01] : ISODateTime</pre>
Enhanced_Cryptogr Identification AdditionalIdentification Name SecurityProfile ItemNumber Version Type Function ActivationDate DeactivationDate	<pre>raphicKey17 [11] : Max350Text [01] : Max35Binary [01] : Max256Text [01] : Max256Text [01] : Max35Text [11] : Max25Text [11] : Max25Text [01] : CryptographicKeyType3Coc [0*] : KeyUsage1Code [01] : ISODateTime [01] : ISODateTime</pre>
Enhanced_Cryptogr Identification AdditionalIdentification Name SecurityProfile ItemNumber Version Type Function ActivationDate DeactivationDate KeyValue	<pre>raphicKey17 [11] : Max350Text [01] : Max35Binary [01] : Max25GText [01] : Max35Text [01] : Max35Text [11] : Max25GText [01] : CryptographicKeyType3Coc [0*] : KeyUsageICode [01] : ISODateTime [01] : ISODateTime [01] : ContentInformationType34</pre>
Enhanced_Cryptog Identification AdditionalIdentification Name SecurityProfile ItemNumber Version Type Function ActivationDate DeactivationDate KeyValue KeyCheckValue	<pre>raphicKey17 [11] : Max350Text [01] : Max35Binary [01] : Max256Text [01] : Max35Text [01] : Max35Text [11] : Max35Text [01] : Max256Text [01] : CryptographicKeyType3Cooc [0*] : KeyUsage1Code [01] : ISODateTime [01] : ISODateTime [01] : ContentInformationType34 [01] : Max35Binary</pre>
Enhanced_Cryptogu Identification AdditionalIdentification Name SecurityProfile ItemNumber Version Type Function ActivationDate DeactivationDate KeyValue KeyCheckValue ComponentWithAuthorizedAccess	[11] : Max350Text         [01] : Max35Binary         [01] : Max35Ext         [01] : Max35Text         [01] : Max35Text         [01] : Max35Text         [01] : Max256Text         [01] : Max256Text         [01] : Max256Text         [01] : CryptographicKeyType3Coc         [01] : ISODateTime         [01] : ISODateTime         [01] : ContentInformationType34         [01] : GenericIdentificationXX
Enhanced_Cryptog Identification AdditionalIdentification Name SecurityProfile ItemNumber Version Type Function ActivationDate DeactivationDate KeyValue KeyCheckValue	<pre>raphicKey17 [11] : Max350Text [01] : Max35Binary [01] : Max256Text [01] : Max35Text [01] : Max35Text [11] : Max35Text [01] : Max256Text [01] : CryptographicKeyType3Cooc [0*] : KeyUsage1Code [01] : ISODateTime [01] : ISODateTime [01] : ContentInformationType34 [01] : Max35Binary</pre>

Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

#### J. Proposed timing:

а.

The submitting organization confirms that it can implement the requested changes in the requested timing, or, if not, proposes another timing.

Timing	-	As requested
	-	Other:

#### K. Final decision of the SEG(s):

This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) in charge of the related ISO 20022 messages.

Approve X

Comments:

Reject
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# Change request number #1292 nexo New Cryptographical Algorithm Support

## Copy of the approved change request:

#### A. Origin of the request:

A.1 Submitter: nexo A.I.S.B.L.

#### A.2 Contact person:

- Philippe CECE (<u>philippe.cece@nexo-standards.org</u>)
- Laure BELTRI (laure.beltri@frenchsys.com)
- A.3 Sponsors: nexo A.I.S.B.L.

#### B. Related messages:

- AcceptorAuthorisationRequest V12 (caaa.001.001.12)
- AcceptorAuthorisationResponse V12 (caaa.002.001.12)
- AcceptorCompletionAdvice V12 (caaa.003.001.12)
- AcceptorCompletionAdviceResponse V11 (caaa.004.001.11)
- AcceptorCancellationRequest V12 (caaa.005.001.12)
- AcceptorCancellationResponse V11 (caaa.006.001.11)
- AcceptorCancellationAdvice V12 (caaa.007.001.12)
- AcceptorCancellationAdviceResponse V11 (caaa.008.001.11)
- AcceptorReconciliationRequest V11 (caaa.009.001.11)
- AcceptorReconciliationResponse V10 (caaa.010.001.10)
- AcceptorBatchTransfer V12 (caaa.011.001.12)
- AcceptorBatchTransferResponse V11 (caaa.012.001.11)
- AcceptorDiagnosticRequest V11 (caaa.013.001.11)
- AcceptorDiagnosticResponse V10 (caaa.014.001.10)
- AcceptorCurrencyConversionRequest V10 (caaa.016.001.10)
- AcceptorCurrencyConversionResponse V10 (caaa.017.001.10)
- AcceptorCurrencyConversionAdvice V07 (caaa.018.001.07)

- AcceptorCurrencyConversionAdviceResponse V06 (caaa.019.001.06) \_
- TransactionAdvice V04 (caaa.020.001.04)
- TransactionAdviceResponse V04 (caaa.021.001.04)
- AcceptorNonFinancialRequest V03 (caaa.022.001.03)
- AcceptorNonFinancialResponse V03 (caaa.023.001.03) \_
- AcceptorTransactionLogReportRequest V03 (caaa.024.001.03) \_
- AcceptorTransactionLogReportResponse V03 (caaa.025.001.03)
- StatusReport V12 (catm.001.001.12)
- ManagementPlanReplacement V11 (catm.002.001.11) \_
- AcceptorConfigurationUpdate V12 (catm.003.001.12)
- MaintenanceDelegationRequest V09 (catm.005.001.09) \_
- MaintenanceDelegationResponse V07 (catm.006.001.07) \_
- CertificateManagementRequest V06 (catm.007.001.06)
- CertificateManagementResponse V06 (catm.008.001.06)
- SaleToPOIServiceRequest V05 (casp.001.001.05) \_
- SaleToPOIServiceResponse V05 (casp.002.001.05) \_
- SaleToPOIReconciliationRequest V05 (casp.003.001.05) \_
- SaleToPOIReconciliationResponse V05 (casp.004.001.05) \_
- SaleToPOISessionManagementRequest V05 (casp.005.001.05)
- SaleToPOISessionManagementResponse V05 (casp.006.001.05) \_
- SaleToPOIAdministrativeRequest V05 (casp.007.001.05)
- SaleToPOIAdministrativeResponse V05 (casp.008.001.05)
- SaleToPOIReportRequest V05 (casp.009.001.05) \_
- SaleToPOIReportResponse V05 (casp.010.001.05) \_
- SaleToPOIAbort V05 (casp.011.001.05)
- SaleToPOIEventNotification V05 (casp.012.001.05)
- SaleToPOIMessageStatusRequest V05 (casp.014.001.05) \_
- SaleToPOIMessageStatusResponse V05 (casp.015.001.05)
- SaleToPOIDeviceRequest V05 (casp.016.001.05)
- SaleToPOIDeviceResponse V05 (casp.017.001.05)

#### C. Description of the change request:

Since few years we have introduced elliptic curve signature support, like the support of Elliptic Curve Digital Signature Algorithm or Elliptic Curve Schnorr Digital Signature Algorithm algorithms. We would like to extend the list of supported signature algorithms to include algorithms with some beneficial computing features. Consequently, we want to add the support of the Elliptic Curve Optimised Schnorr Digital Signature Algorithm, the Elliptic Curve Full Schnorr Digital Signature and the Edward Digital Signature Algorithms.

On the other hand, we would like to provide support of Chinese algorithms for digest, cipher and elliptic curve signature, which will also create the support of new authentication methods.

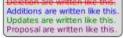
In consequence, we suggest modifying the list of supported of algorithms.

#### D. Purpose of the change:

а.

As explained before we will update the list of signature algorithms *Algorithm25Code* with new ones as identified in the following diagram.

Algorithm25C	ode
SHA256WithRSA SHA1WithRSA RSASSA - PSS SHA3 - 256WithRSA EcdsaSha3 - 256 EcdsaSha3 - 384 EcdsaSha3 - 384 EcdsaSha3-384 EcdsaSha512 EcsdsaSha512 EcsdsaSha3 - 384 EcsdsaSha3 - 384 EcsdsaSha3 - 512 EcsdsaSha3 - 51	: [ERS2] : [ERS1] : [ERS3] : [ED32] : [ED33] : [ED23] : [ED23] : [ED23] : [ED23] : [ES22] : [ES32] : [ES32] : [ES32] : [ES23] : [
Upda	tes to
AlgorithmXXC	ode
SHA256WithRSA SHA1WithRSA	: [ERS2] : [ERS1]
RSASSA-PSS SHA3-256WithRSA EcdsaSha3-256 EcdsaSha3-256 EcdsaSha3-384 EcdsaSha34 EcdsaSha34 EcdsaSha3256 EcsdsaSha3-256 EcsdsaSha3-384 EcsdsaSha3512 EcsdsaSha3512 EcsdsaSha3256 EcdsaSha3-256 EcdsaSha3-256 EcdsaSha3-256 EcdsaSha34 EcdsaSha34 EcdsaSha3-256 EcosdaSha3-256 EcosdaSha3-256 EcosdaSha3-256 EcosdaSha3-256 EcosdaSha3-256 EcosdaSha3-256 EcosdaSha3-256 EcfsdaSha3-256 EcfsdaSha3-256 EcfsdaSha3-256 EcfsdaSha3-256 EcfsdaSha3-256 EcfsdaSha3-256 EcfsdaSha3-256 EcfsdaSha3-256 EcfsdaSha3-256 EcfsdaSha3-256 EcfsdaSha3-256 EcfsdaSha3-256 EcfsdaSha3-256 EddsaSha3-256 EddsaSha3-256 EddsaSha3-256 EddsaSha3-256 EddsaSha3-256 EddsaSha3-256 EddsaSha3-256 EddsaSha3-256 EddsaSha3-256 SM2Sha3-256 SM2Sha3-256 SM2Sha3-256 SM2Sha3-256 SM2Sha3-256 SM2Sha3-256 SM2Sha3-256 SM2Sha3-256 SM2Sha3-256 SM2Sha3-256 SM2Sha3-256 SM2Sha3-256 SM2Sha3-256 SM2Sha3-256 SM2Sha3-256 SM2Sha3-256 SM2Sha3-256	: [PPS] : [EN3] : [E03] : [E03] : [E03] : [E025] : [E522] : [E533] : [E533] : [E533] : [E535] : [E525] : [E022] : [E033] : [E033] : [E033] : [E033] : [E025] : [E022] : [E025] : [E022] : [E033] : [E033] : [E033] : [E035] : [E025] : [E025] : [E022] : [E025] :



The list of cipher suite Algorithm24Code will be modified to support the SM4 algorithm with a CBC or CTR mode of operation as identified in the following diagram.

Algorithm24Code	
AES128CBC DES112CBC	: [EA2C : [E3DC
DUKPT2009	: [DKP9
UKPT	: [UKPT
UKPTwithAES192	: [UKA2
AES192CBC	: [EA9C
AES256CBC	: [EA5C
AESDUKPT128ECB	: [DA12
AESDUKPT192ECB	: [DA19
AESDUKPT256ECB	: [DA25
Nist800-108KeyDerivation	: [N108
AES256CTR	: [EA5R
AES192CTR	: [EA9R
AES128CTR	: [EA2R
DES112CTR	: [E3DR
DES168CBC	: [E36C
DES168CTR	: [E36R
SDE056CBC	: [SD5C
UKPTwithAES128	: [UKA1
UKPTwithAES256	: [UKA3
↓ AlgorithmXXCode	
AES128CBC	
AES128CBC DES112CBC	: [E3DC
AES128CBC DES112CBC DUKPT2009 UKPT	: [E3DC : [DKP9
AES128CBC DES112CBC DUKPT2009 UKPT	: [E3DC : [DKP9 : [UKPT
AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192	: [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C
AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC	: [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C
AES128CBC DES112CBC DUKPT2009 JKPT JKPTwithAES192 AES192CBC AES256CBC	: [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C
AES128CBC DES112CBC DUKPT2009 JKPT JKPTwithAES192 AES192CBC AES256CBC AESDUKPT128ECB	: [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA12
AES128CBC DES112CBC DUKPT2009 JKPT JKPTwithAES192 AES192CBC AES256CBC AESDUKPT128ECB AESDUKPT192ECB	: [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA12 : [DA19
AES128CBC DES112CBC DUKPT2009 JKPT JKPTwithAES192 AES192CBC AES256CBC AESDUKPT128ECB AESDUKPT192ECB AESDUKPT256ECB	: [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA12 : [DA19 : [DA25
AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AESDUKPT128ECB AESDUKPT192ECB AESDUKPT256ECB Nist800-108KeyDerivation AES256CTR	: [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA12 : [DA19 : [DA25 : [N108 : [EA5R
AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AESDUKPT128ECB AESDUKPT192ECB AESDUKPT256ECB Nist800-108KeyDerivation AES256CTR AES192CTR	: [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA12 : [DA19 : [DA25 : [N108 : [EA5R : [EA9R
AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AESDUKPT128ECB AESDUKPT192ECB AESDUKPT256ECB Nist800-108KeyDerivation AES256CTR AES192CTR AES192CTR	: [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA12 : [DA19 : [DA25 : [N108 : [EA5R : [EA5R : [EA9R : [EA9R : [EA2R
AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AESDUKPT128ECB AESDUKPT192ECB AESDUKPT256ECB Nist800-108KeyDerivation AES256CTR AES192CTR AES192CTR AES128CTR DES112CTR	: [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA12 : [DA19 : [DA25 : [N108 : [EA5R : [EA5R : [EA5R : [EA9R : [EA2R : [E3DR
AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AESDUKPT128ECB AESDUKPT192ECB AESDUKPT256ECB Nist800-108KeyDerivation AES256CTR AES192CTR AES192CTR AES128CTR DES112CTR DES168CBC	: [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA12 : [DA19 : [DA25 : [N108 : [EA5R : [EA5R : [EA5R : [EA5R : [EA5R : [EA5R : [E3DR : [E3DR : [E3DR : [E30C
AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AESDUKPT128ECB AESDUKPT128ECB AESDUKPT256ECB Nist800-108KeyDerivation AES256CTR AES192CTR AES192CTR AES128CTR DES112CTR DES168CBC DES168CTR	: [E3DC : [DKP9 : [UKA2 : [EA9C : [EA5C : [DA12 : [DA19 : [DA25 : [N108 : [EA5R : [E30R : [E30R : [E30R : [E30R : [E36R : [E36R : [E36R : [E36R : [E36R : [E36R : [E36R : [E36R]
AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AESDUKPT128ECB AESDUKPT128ECB AESDUKPT256ECB Nist800-108KeyDerivation AES256CTR AES192CTR AES192CTR AES128CTR DES112CTR DES168CBC DES168CTR	: [E3DC : [DKP9 : [UKA2 : [EA9C : [EA5C : [DA12 : [DA19 : [DA25 : [N108 : [EA5R : [E3DR : [E3DR : [E3DR : [E3CC : [E3CC
AlgorithmXXCode AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AESDUKPT128ECB AESDUKPT128ECB AESDUKPT256ECB Nist800-108KeyDerivation AES256CTR AES192CTR AES192CTR AES128CTR DES112CTR DES168CBC DES168CBC UKPTwithAES128	: [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA12 : [DA19 : [DA25 : [N108 : [EA5R : [E3DR : [E3DR : [E3DR : [E3DR : [E3CC : [E3CC
AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AES256CBC AESDUKPT128ECB AESDUKPT192ECB AESDUKPT256ECB Nist800-108KeyDerivation AES256CTR AES192CTR AES192CTR AES128CTR DES112CTR DES168CBC DES168CBC DES168CR SDE056CBC UKPTwithAES128 UKPTwithAES128	: [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA12 : [DA19 : [DA25 : [N108 : [EA5R : [EA5R : [EA5R : [EA5R : [EA5R : [EA5R : [EA5R : [EA5R : [E3DR : [E3DR : [E3CC : [SD5C : [UKA1 : [UKA3
AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AES256CBC AESDUKPT128ECB AESDUKPT192ECB AESDUKPT256ECB Nist800-108KeyDerivation AES256CTR AES192CTR AES192CTR AES128CTR DES112CTR DES168CBC DES168CBC DES168CTR SDE056CBC UKPTwithAES128	: [E3DC : [DKP9 : [UKA2 : [EA9C : [EA5C : [DA12 : [DA19 : [DA25 : [N108 : [EA5R : [EA5R : [EA9R : [EA9R : [EA9R : [E3DR : [E3DR : [E3DR : [E3C : [E3

Deletion are written like this: Additions are written like this. Updates are written like this. Proposal are written like this.

Algorithm	16Code
SHA256 SHA384 SHA512 SHA1 SHA3-224 SHA3-256 SHA3-384 SHA3-512 SHAKE128 SHAKE256	: [HS25 : [HS38 : [HS51 : [HS01 : [SH31 : [SH32 : [SH33 : [SH35 : [SHK1 : [SHK2
Algorithm	Updates to
SHA256 SHA384 SHA512 SHA1 SHA3-224 SHA3-256 SHA3-384 SHA3-512 SHAKE128 SHAKE256 SM3	: [HS25] : [HS38] : [HS51] : [HS01] : [SH31] : [SH32] : [SH33] : [SH35] : [SHK1] : [SHK2] : [SHK2] : [SHK3]

The list of digest suite Algorithm16Code will be enriched with the support of SM3 algorithm.

а.

Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

Consequently the list of authentication method Algorithm17Code will be updated to support couples of SM3 and of various SM4 enciphering.

Algorithm17Code		
RetailCBCMAC	: [MACC]	
RetailSHA256MAC	: [MCCS]	
SHA256CMACwithAES128	: [CMA1]	
RetailSHA1MAC	: [MCC1]	
SHA384CMACwithAES192	: [CMA9]	
SHA512CMACwithAES256	: [CMA5]	
SHA256CMACWithAES256	: [CMA2]	
SHA3-256CMACWithAES128	: [CM31]	
SHA3-384CMACWithAES192	: [CM32]	
SHA3-512CMACWithAES256	: [CM33]	
SHA3-256-3DESMAC	: [MCS3]	
CMACAES128	: [CCA1]	
CMACAES192	: [CCA2]	
CMACAES256	: [CCA3]	

#### Updates to

AlgorithmXXCode		
RetailCBCMAC	: [MACC]	
RetailSHA256MAC	: [MCCS]	
SHA256CMACwithAES128	: [CMA1]	
RetailSHA1MAC	: [MCC1]	
SHA384CMACwithAES192	: [CMA9]	
SHA512CMACwithAES256	: [CMA5]	
SHA256CMACWithAES256	: [CMA2]	
SHA3-256CMACWithAES128	: [CM31]	
SHA3-384CMACWithAES192	: [CM32]	
SHA3-512CMACWithAES256	: [CM33]	
SHA3-256-3DESMAC	: [MCS3]	
CMACAES128	: [CCA1]	
CMACAES192	: [CCA2]	
CMACAES256	: [CCA3]	
SM3SM4CBC	: [S34C]	
SM3SM4CTR	: [S34R]	

Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

#### E. Urgency of the request:

Urgent

### F. Business examples:

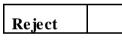
Examples illustrating the change request.

### G. SEG/TSG recommendation:

This section is not to be taken care of by the submitter of the change request. It will be completed in due time by the SEG(s) in charge of the related ISO 20022 messages or the <u>TSG for changes related to the BAH</u>.

	Consider	X	Timing			
			- Next yearly cy	cle: 2023/2024	Χ	
			(the change will	be considered for implementation in the		
			yearly maintenan	ce cycle which starts in 2023 and		
			completes with t	he publication of new message versions in		
			the spring of 202	(4)		
			- At the occa	sion of the next maintenance of the		
			messages			
			(the change will be considered for implementation, but			
			does not justify maintenance of the messages in its own			
			right – will be pending until more critical change requests			
			are received for	the messages)		
			- Urgent unsche	eduled		
			(the change justif	ies an urgent implementation outside of		
			the normal yearly	y cycle)		
			- Other timing:			

Comments:



Reason for rejection:

## H. Impact analysis and type of impact:

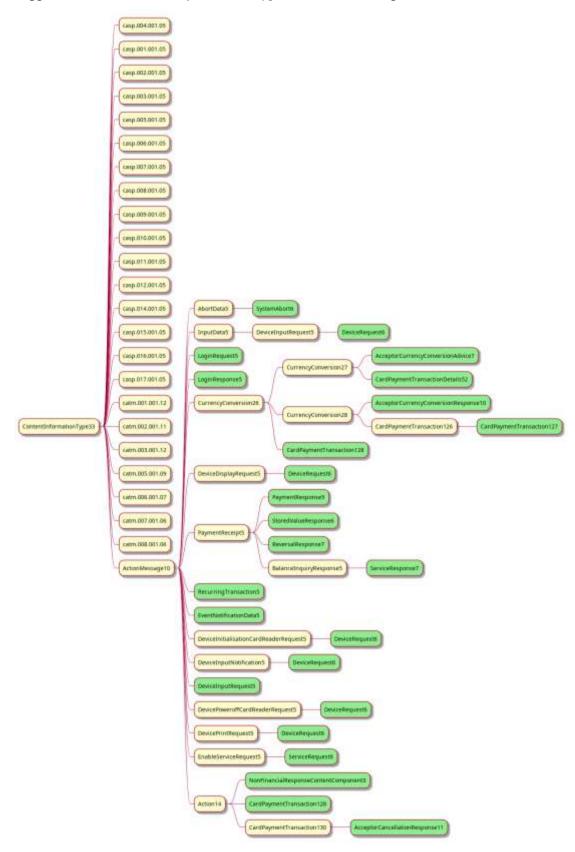
The update of message components will be done accordingly to the Change Request.

The ripple effect analysis on Algorithm16Code provide the following result.

		(DestantDeale)
	Norman (Approximation (I) (Internet (I) (Int	
Agomeetatate		(anaxisticnation) (goth Changes being
	(aparticle) (aparticle) (aparticle) (aparticle) (aparticle)	

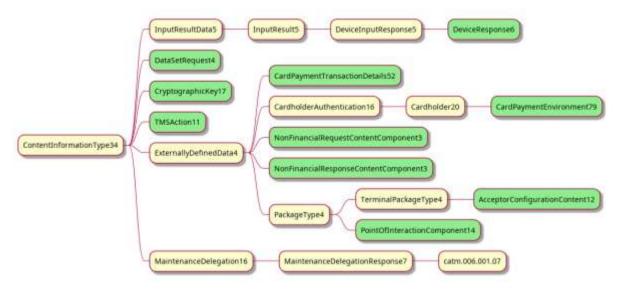
The ripple effect on *ContentInformationType33* is the following one.

а.

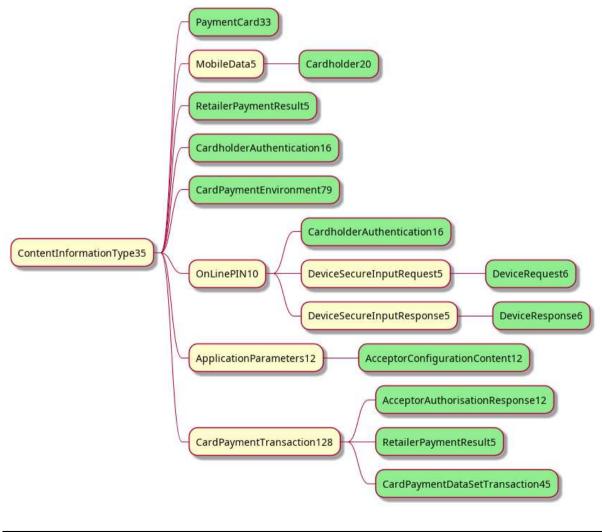


Prepared by nexo on  $18\,\mathrm{August}\,2023$ 

The ripple effect on *ContentInformationType34* is the following one.

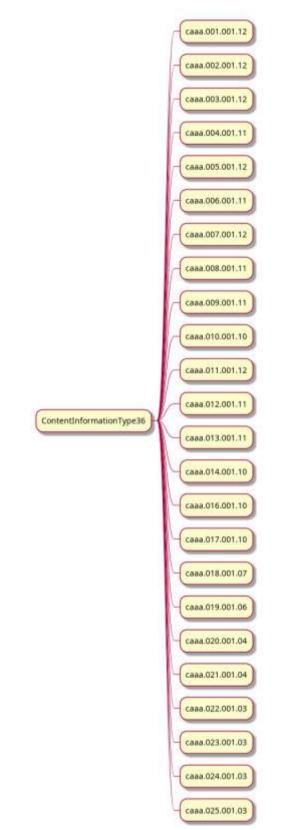


The ripple effect on *ContentInformationType35* is the following one.



The ripple effect on *ContentInformationType36* is the following one.

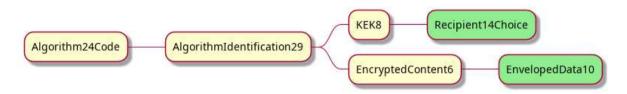
а.



The ripple effect analysis on *Algorithm17Code* provide the following result.



The ripple effect analysis on Algorithm24Code provide the following result.



The ripple effect analysis on Algorithm25Code provide the following result.



The severity of the impact of the proposed change for the message users should be indicated in the table below (either "no impact", "conditional" or "mandatory").

Туре	Type of impact		
	No impact	The change(s) will not impact the schema (the version number will not change) and will not impact the business applications of any users, e.g. the clarification of a definition	
Х	Conditiona l	The change(s) will impact the schema (at least the version number) and the business applications of certain users but not all, e.g. the addition of an optional component	
	Mandatory	The change(s) will impact the schema and the business applications of all users, e.g. addition of a mandatory component.	

## I. Proposed implementation:

As explained in the Change Request, the Algorithm16Code will be changed as follow.

	Algorithm16Code	
SHA256 SHA384 SHA512 SHA1 SHA3-224 SHA3-256 SHA3-384 SHA3-512 SHAKE128 SHAKE256		: [HS25] : [HS38] : [HS51] : [HS01] : [SH31] : [SH32] : [SH33] : [SH35] : [SHK1] : [SHK2]
	Updates to AlgorithmXXCode	
SHA256 SHA384 SHA512 SHA1 SHA3-224 SHA3-256 SHA3-384 SHA3-512 SHAKE128		: [HS25] : [HS38] : [HS51] : [HS01] : [SH31] : [SH32] : [SH33] : [SH35] : [SHK1]

Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this. As explained in the Change Request, the *Algorithm17Code* will be changed as follow.

: [MACC] : [MCCS]
: [CMA1] : [MCC1] : [CMA9] : [CMA5] : [CM32] : [CM31] : [CM32] : [CM33] : [CM33] : [CC33] : [CCA1] : [CCA2] : [CCA3]
: [MACC] : [MCCS] : [CMA1] : [MCC1] : [CMA9] : [CMA2] : [CM31] : [CM32] : [CM33] : [CM33] : [MCS3] : [CCA1] : [CCA2]

Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

Algorithm24Code	
AES128CBC DES112CBC	: [EA2C : [E3DC
DUKPT2009	: [DKP9
UKPT	: [UKPT
UKPTwithAES192	: [UKA2
AES192CBC	: [EA9C
AES256CBC	: [EASC
AESDUKPT128ECB	: [DA12
AESDUKPT192ECB	: [DA19
AESDUKPT256ECB	: [DA25
Nist800-108KeyDerivation	: [N108
AES256CTR	: [EA5R
AES192CTR	: [EA9R
AES128CTR	: [EA2R
DES112CTR	: [E3DR
DES168CBC	: [E36C
DES168CTR	: [E36R
SDE056CBC	: [SD5C
UKPTwithAE5128	: [UKA1
UKPTwithAES256	: [UKA3
Updates	to
¥	
Updates Enhanced_Algorithm24	
Enhanced_Algorithm24	Code
Enhanced_Algorithm24	Code : [EA2C
Enhanced_Algorithm24	Code : [EA2C : [E3DC
Enhanced_Algorithm244 AES128CBC DES112CBC DUKPT2009	Code : [EA2C : [E3DC : [DKP9
Enhanced_Algorithm24 AES128CBC DES112CBC DUKPT2009 UKPT	Code : [EA2C : [E3DC : [DKP9 : [UKPT
Enhanced_Algorithm24 AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192	Code : [EA2C : [E3DC : [DKP9 : [UKPT : [UKA2
Enhanced_Algorithm24 AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC	Code : [EA2C : [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C
Enhanced_Algorithm244 AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC	Code : [EA2C : [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C
Enhanced_Algorithm24 AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AES256CBC AESDUKPT128ECB	Code : [EA2C : [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA12
Enhanced_Algorithm24 AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AES256CBC AESDUKPT128ECB AESDUKPT192ECB	Code : [EA2C : [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA12 : [DA19
Enhanced_Algorithm244 AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AES256CBC AESDUKPT128ECB AESDUKPT1256ECB	Code : [EA2C : [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA12 : [DA19 : [DA25
Enhanced_Algorithm244 AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AES256CBC AESDUKPT128ECB AESDUKPT1256ECB Nist800-108KeyDerivation	Code : [EA2C : [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA9C : [EA5C : [DA12 : [DA19 : [DA25 : [N108
Enhanced_Algorithm244 AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AES256CBC AESDUKPT128ECB AESDUKPT1256ECB Nist800-108KeyDerivation AES256CTR	Code : [EA2C : [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA9C : [EA9C : [DA12 : [DA12 : [DA19 : [DA25 : [N108 : [EA5R
Enhanced_Algorithm24 AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AES256CBC AESDUKPT128ECB AESDUKPT1256ECB Nist800-108KeyDerivation AES256CTR AES192CTR	Code : [EA2C : [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA9C : [EA9C : [DA12 : [DA19 : [DA19 : [DA25 : [N108 : [EA5R : [EA9R : [EA9R
Enhanced_Algorithm244 AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AES256CBC AESDUKPT128ECB AESDUKPT192ECB AESDUKPT256ECB Nist800-108KeyDerivation AES256CTR AES128CTR	Code : [EA2C : [E3DC : [DKP9 : [UKPT : [UKA2C : [EA5C : [DA12 : [DA12 : [DA12 : [DA25 : [DA25 : [N108 : [EA5R : [EA9R : [EA9R : [EA2R
Enhanced_Algorithm244 AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AES256CBC AESDUKPT128ECB AESDUKPT192ECB AESDUKPT256ECB Nist800-108KeyDerivation AES256CTR AES128CTR DES112CTR	Code : [EA2C : [E3DC : [DKP9 : [UKPT : [UKA2 : [EA5C : [DA12 : [DA12 : [DA12 : [DA19 : [DA25 : [N108 : [EASR : [EASR
Enhanced_Algorithm244 AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AES256CBC AES20KPT128ECB AESDUKPT192ECB AESDUKPT256ECB Nist800-108KeyDerivation AES256CTR AES128CTR DES112CTR DES112CTR	Code : [EA2C : [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA12 : [DA12 : [DA25 : [N108 : [EA5R : [EA9R : [EA9R : [EA2R : [E3DR : [E3DR : [E3DR : [E3DR
Enhanced_Algorithm244 AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AES20KPT128ECB AESDUKPT128ECB AESDUKPT192ECB AESDUKPT256ECB Nist800-108KeyDerivation AES256CTR AES128CTR AES128CTR DES112CTR DES112CTR DES168CBC DES168CBC	Code : [EA2C : [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA19 : [DA25 : [N108 : [EA5R : [EA9R : [EA9R : [EA9R : [E3DR : [E30R : [E36C : [E36R
Enhanced_Algorithm244 AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AES20KPT128ECB AESDUKPT128ECB AESDUKPT192ECB AESDUKPT256ECB Nist800-108KeyDerivation AES256CTR AES128CTR AES128CTR DES112CTR DES112CTR DES168CBC DES168CBC	Code
¥	Code : [EA2C : [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA19 : [DA25 : [N108 : [EA5R : [E3R : [E3
Enhanced_Algorithm244 AES128CBC DES112CBC DUKPT2009 UKPT UKPTwithAES192 AES192CBC AES256CBC AES20KPT128ECB AESDUKPT128ECB AESDUKPT192ECB AESDUKPT256ECB Nist800-108KeyDerivation AES256CTR AES128CTR AES128CTR DES112CTR DES112CTR DES168CBC DES168CBC UKPTwithAES128	Code : [EA2C : [E3DC : [DKP9 : [UKPT : [UKA2 : [EA9C : [EA5C : [DA19 : [DA25 : [N108 : [EA5R : [EA9R : [E30R : [E30

As explained in the Change Request, the Algorithm24Code will be changed as follow.

Deletion are written like this: Additions are written like this. Updates are written like this. Proposal are written like this.

Algorithm25Code	
SHA256WithRSA	: [ER52]
SHAIWithRSA	: [ERS1]
RSASSA-PSS	: [RPSS]
SHA3-256WithRSA	: [ERS3]
EcdsaSha3-256	; [ED32]
EcdsaSha3-384	; [ED33]
EcdsaSha3-512	: [ED35]
EcdsaSha384	: [ED23]
EcdsaSha512	: [ED25]
EcsdsaSha256	: [E522]
EcsdaSha3-256	; [ES32]
EcsdsaSha3-384	: [ES33]
EcsdsaSha3-512	: [ES35]
EcsdsaSha384	: [ES23]
EcsdsaSha512	: [ES25]
EcdsaSha256	: [ED22]

As explained in the Change Request, the Algorithm25Code will be changed as follow.

Updates to

Enhanced_Algorithm25Code	
SHA256WithRSA	; [ER52]
SHAIWithRSA	: [ERS1]
RSASSA-PSS	: [RPSS]
SHA3-256WithRSA	: [ER53]
EcdsaSha3-256	: [ED32]
EcdsaSha3-384	; [ED33]
EcdsaSha3-512	: [ED35]
EcdsaSha384	: [ED23]
EcdsaSha512	: [ED25]
EcsdsaSha256	: [ES22]
EcsdaSha3-256	: [ES32]
EcsdsaSha3-384	: [ES33]
EcsdsaSha3-512	: (ES35)
Ecsdsa5ha384	: [ES23]
EcsdsaSha512	: [ES25]
EcdsaSha256	: [ED22]
EcosdsaSha256	[E022]
EcosdaSha3-256	: [E032]
EcosdsaSha3-384	1 [E033]
EcosdsaSha3-512	: [E035]
EcosdsaSha384	: [6023]
EcosdsaSha512	: [E025]
EcfsdsaSha256	: [EF22]
EcfsdaSha3-256	[EF32]
EcfsdsaSha3-384	: [EF33]
Ecfsdsa5ha3-512	: (EF35)
EcfsdsaSha384	: [EF23]
EcfsdsaSha512	: [EF25]
EddsaSha384	: [DD22]
EddsaSha3-256	: [DD32]
EddsaSha3-384	: [0033]
EddsaSha3-512	[DD35]
EddsaSha384	: [DD23]
EddsaSha512	: [0025]
SN2Sha256	[5M22]
SM2Sha3-256	: [SM32]
SM25ha3-384	[5833]
SM2Sha3-512	: (SM35)
SN2Sha384	[SM23]
SN2Sha512	: [5M25]

Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

#### J. Proposed timing:

The submitting organization confirms that it can implement the requested changes in the requested timing, or, if not, proposes another timing.

Timing	-	As requested
	-	Other:

## K. Final decision of the SEG(s):

This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) in charge of the related ISO 20022 messages.

Approve X

Comments:

# Change request number #1293 nexo Software Downloading

## Copy of the approved change request:

#### A. Origin of the request:

- A.1 Submitter: nexo A.I.S.B.L.
- A.2 Contact person:
- Philippe CECE (<u>philippe.cece@nexo-standards.org</u>)
- Laure BELTRI (laure.beltri@frenchsys.com)
- A.3 Sponsors: nexo A.I.S.B.L.

#### B. Related messages:

- MaintenanceDelegationRequest V09 (catm.005.001.09)
- MaintenanceDelegationResponse V07 (catm.006.001.07)

## C. Description of the change request:

In case of delegation, we should be also able to download terminal packages.

#### D. Purpose of the change:

а.

As explained before we will update the list of elements that could be delegated *DataSetCategory16Code* with *TerminalPackage* as identified in the following diagram.

DataSetCategory16Code	
AcquirerProtocolParameters	: [ACQP]
ApplicationParameters	: [APPR]
ApplicationParametersSubsetCreation	: [APSB]
KeyDownload	: [KDWL]
KeyManagement	: [KMGT]
Reporting	: [RPRT]
SoftwareModule	: [SWPK]
TMSProtocolParameters	: [TMSP]
MerchantParameters	: [MRPR]
TerminalParameters	: [TRPR]
CertificateParameters	: [CRTF]
SaleComponent	: [SACP]
SaleToPOIProtocolParameters	: [SAPR]
LogFile	: [LOGF]
ReportFile	: [RPFL]
ConfigurationFile	: [CONF]
ServiceProviderParameters	: [SPRP]

#### Updates to

Enhanced_DataSetCategory16Cod	de
AcquirerProtocolParameters	: [ACQP]
ApplicationParameters	: [APPR]
ApplicationParametersSubsetCreation	: [APSB]
KeyDownload	: [KDWL]
KeyManagement	: [KMGT]
Reporting	: [RPRT]
SoftwareModule	: [SWPK]
TMSProtocolParameters	: [TMSP]
MerchantParameters	: [MRPR]
TerminalParameters	: [TRPR]
CertificateParameters	: [CRTF]
SaleComponent	: [SACP]
SaleToPOIProtocolParameters	: [SAPR]
LogFile	: [LOGF]
ReportFile	: [RPFL]
ConfigurationFile	: [CONF]
ServiceProviderParameters	: [SPRP]
TerminalPackages	: [TPKG]

Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

#### E. Urgency of the request:

Not Urgent

#### F. Business examples:

а.

Examples illustrating the change request.

#### G. SEG/TSG recommendation:

This section is not to be taken care of by the submitter of the change request. It will be completed in due time by the SEG(s) in charge of the related ISO 20022 messages or the TSG for changes related to the BAH.

Consider	X	Timing		
		- Next yearly cycle: 2023/2024	Х	
		(the change will be considered for implementation in the		
		yearly maintenance cycle which starts in 2023 and		
		completes with the publication of new message versions in		
		the spring of 2024)		
		- At the occasion of the next maintenance of the		
		messages		
		(the change will be considered for implementation, but		
		does not justify maintenance of the messages in its own		
		right – will be pending until more critical change requests		
	are received for the messages)			
		- Urgent unscheduled		
		(the change justifies an urgent implementation outside of		
	the normal yearly cycle)			
		- Other timing:		

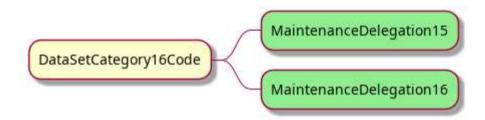
Comments:

Reject

Reason for rejection:

## H. Impact analysis and type of impact:

The update of *DataSetCategory16Code* will be done accordingly to the Change Request.



The severity of the impact of the proposed change for the message users should be indicated in the table below (either "no impact", "conditional" or "mandatory").

Type of impact		
	No impact	The change(s) will not impact the schema (the
		version number will not change) and will not impact the business applications of any users, e.g. the clarification of a definition
Х	Conditiona l	The change(s) will impact the schema (at least the version number) and the business applications of certain users but not all, e.g. the addition of an optional component
	Mandatory	The change(s) will impact the schema and the business applications of all users, e.g. addition of a mandatory component.

#### I. Proposed implementation:

The update of *DataSetCategory16Code* will be done accordingly to the Change Request.

DataSetCategory16Code	
AcquirerProtocolParameters	: [ACQP]
ApplicationParameters	: [APPR]
ApplicationParametersSubsetCreation	: [APSB]
KeyDownload	: [KDWL]
KeyManagement	: [KMGT]
Reporting	: [RPRT]
SoftwareModule	: [SWPK]
TMSProtocolParameters	: [TMSP]
MerchantParameters	; [MRPR]
TerminalParameters	: [TRPR]
CertificateParameters	: [CRTF]
SaleComponent	: [SACP]
SaleToPOIProtocolParameters	; [SAPR]
LogFile	: [LOGF]
ReportFile	: [RPFL]
ConfigurationFile	; [CONF]
ServiceProviderParameters	: [SPRP]

Updates to

Enhanced_DataSetCategory16Code		
AcquirerProtocolParameters	: [ACQP]	
ApplicationParameters	: [APPR]	
ApplicationParametersSubsetCreation	: [APSB]	
KeyDownload	: [KDWL]	
KeyManagement	: [KMGT]	
Reporting	: [RPRT]	
SoftwareModule	: [SWPK]	
TMSProtocolParameters	: [TMSP]	
MerchantParameters	: [MRPR]	
TerminalParameters	: [TRPR]	
CertificateParameters	: [CRTF]	
SaleComponent	: [SACP]	
SaleToPOIProtocolParameters	: [SAPR]	
LogFile	: [LOGF]	
ReportFile	; [RPFL]	
ConfigurationFile	: [CONF]	
ServiceProviderParameters	: [SPRP]	
TerminalPackages	: [TPKG]	

Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

#### J. Proposed timing:

The submitting organization confirms that it can implement the requested changes in the requested timing, or, if not, proposes another timing.

Timing	I	As requested
	I	Other:

## K. Final decision of the SEG(s):

This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) in charge of the related ISO 20022 messages.

Approve X

Comments:

# Change request number #1294 nexo TransactionVerificationResult

## Copy of the approved change request:

#### A. Origin of the request:

- A.1 Submitter: nexo A.I.S.B.L.
- A.2 Contact person:
- Philippe CECE (<u>philippe.cece@nexo-standards.org</u>)
- Evelyne de JONGHE (evelyne.de-jonghe@frenchsys.com)
- A.3 Sponsors: nexo A.I.S.B.L.

#### B. Related messages:

- AcceptorBatchTransfer V12 (caaa.011.001.12)
- AcceptorCompletionAdvice V12 (caaa.003.001.12)
- TransactionAdvice V04 (caaa.020.001.04)

#### C. Description of the change request:

We discovered that the same message element *TransactionVerificationResult* is available in two different locations, which creates interoperability issue. These locations are in message elements *Transaction* and *Cardholder*.

The aim of this change request is to correct this interoperability issue by removing the *Transaction* location since the information managed by *TransactionVerificationResult* is mainly related to the cardholder authentication.

## D. Purpose of the change:

а.

The following diagram identify the change of the *CardPaymentTransaction105* which is the type of the *Transaction* message element.

CardPayment	Transaction125
TransactionCapture	<pre>[0.,1] : TrueFalseIndicator</pre>
TransactionType	[01] : CardPaymentServiceType12Code
AdditionalService	[0*] : CardPaymentServiceType9Code
ServiceAttribute	[01] : CardPaymentServiceType14Code
LastTransactionFlag	[01] : TrueFalseIndicator
MerchantCategoryCode	[01] : Min3Max4Text
CustomerConsent	[01] : TrueFalseIndicator
CardProgrammeProposed	[0.,*] : Max35Text
CardProgrammeApplied	[01] : Max35Text
SaleReferenceIdentification	[01] : Max35Text
TransactionIdentification	<pre>[11] : <u>TransactionIdentifier1</u></pre>
DriginalTransaction	[01] : <u>CardPaymentTransaction122</u>
TransactionSuccess	[11] : TrueFalseIndicator
Reversal	<pre>[01] : TrueFalseIndicator</pre>
MerchantOverride	<pre>[01] : TrueFalseIndicator</pre>
FailureReason	<pre>[0.,*] : FailureReason3Code</pre>
InitiatorTransactionIdentification	[01] : Max35Text
RecipientTransactionIdentification	[01] : Max140Text
ReconciliationIdentification	[0.,1] : Max35Text
InterchangeData	[0.,1] : Max140Text
IssuerCITIdentification	[01] : Max140Text
MerchantCITIdentification	[01] : Max140Text
TransactionDetails	<pre>[11] : CardPaymentTransactionDetails5</pre>
AuthorisationResult	[01] : AuthorisationResult18
TransactionVerificationResult	[0*] : TransactionVerificationResult4
MerchantReferenceData	[0.,1] : Max70Text
AccountFrom	
	[0.,1] : <u>CardAccount16</u>
AccountTo	[01] : CardAccount16
AdditionalTransactionData	[0*] : Max70Text**
	Updates to
//CardBoursen	•
	tTransactionXX
TransactionCapture	TransactionXX [01] : TrueFalseIndicator
TransactionCapture TransactionType	(01] : TrueFalseIndicator [01] : CardPaymentServiceType12Code
TransactionCapture TransactionType AdditionalService	↓ tTransactionXX [0,.1] : TrueFalseIndicator [01] : CardPaymentServiceType12Code [0*] : CardPaymentServiceType9Code
CardPaymen TransactionCapture TransactionType AdditionalService ServiceAttribute	<pre> (0.1]: TrueFalseIndicator (0.1]: CardPaymentServiceType12Code (0.*]: CardPaymentServiceType9Code (0.1]: CardPaymentServiceType14Code </pre>
TransactionCapture TransactionType AdditionalService ServiceAttribute LastTransactionFlag	TransactionXX [01] : TrueFalseIndicator [01] : CardPaymentServiceType12Code [0*] : CardPaymentServiceType9Code [01] : CardPaymentServiceType14Code [01] : TrueFalseIndicator
TransactionCapture TransactionType AdditionalService ServiceAttribute LastTransactionFlag	<pre>(0.1]: TrueFalseIndicator    [0.1]: CardPaymentServiceType12Code    [0.1]: CardPaymentServiceType9Code    [0.1]: CardPaymentServiceType14Code    [0.1]: TrueFalseIndicator    [0.1]: Min3MaxText</pre>
TransactionCapture TransactionType AdditionalService ServiceAttribute LastTransactionFlag MerchantCategoryCode	TransactionXX [01] : TrueFalseIndicator [01] : CardPaymentServiceType12Code [0*] : CardPaymentServiceType9Code [01] : CardPaymentServiceType14Code [01] : TrueFalseIndicator
TransactionCapture TransactionType AdditionalService ServiceAttribute LastTransactionFlag MerchantCategoryCode CustomerConsent	<pre>(0.1]: TrueFalseIndicator (0.1]: CardPaymentServiceType12Code (0.1]: CardPaymentServiceType9Code (0.1]: CardPaymentServiceType14Code (0.1]: TrueFalseIndicator (0.1]: TrueFalseIndicator</pre>
TransactionCapture TransactionType AdditionalService ServiceAttribute LastTransactionFlag MerchantCategoryCode CustomerConsent CardProgrammeProposed	<pre>(0.1]: TrueFalseIndicator    [0.1]: CardPaymentServiceType12Code    [0.1]: CardPaymentServiceType9Code    [0.1]: CardPaymentServiceType14Code    [0.1]: TrueFalseIndicator    [0.1]: Min3MaxText</pre>
TransactionCapture TransactionType AdditionalService ServiceAttribute LastTransactionFlag MerchantCategoryCode CustomerConsent CardProgrammeProposed CardProgrammeApplied	TransactionXX [0.1] : TrueFalseIndicator [0.1] : CardPaymentServiceType12Code [0.*] : CardPaymentServiceType9Code [0.1] : CardPaymentServiceType14Code [0.1] : TrueFalseIndicator [0.1] : TrueFalseIndicator [0.1] : TrueFalseIndicator [0.1] : TrueFalseIndicator [0.1] : TrueFalseIndicator [0.1] : Max35Text [0.1] : Max35Text
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TransactionCapture TransactionType AdditionalService ServiceAttribute LastTransactionFlag MerchantCategoryCode CustomerConsent CardProgrammeProposed CardProgrammeApplied SaleReferenceIdentification TransactionIdentification	<pre>(0.1]: TrueFalseIndicator (0.1]: CardPaymentServiceType12Code (0.1]: CardPaymentServiceType9Code (0.1]: CardPaymentServiceType9Code (0.1]: TrueFalseIndicator (0.1]: TrueFalseIndicator (0.1]: TrueFalseIndicator (0.1]: Max35Text (0.1]: Max35Text (0.1]: Max35Text (1.1]: TransactionIdentifier1</pre>
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TransactionCapture TransactionType AdditionalService ServiceAttribute LastTransactionFlag MerchantCategoryCode CustomerConsent CardProgrammeApoled SaleReferenceIdentification TransactionIdentification DriginalTransaction TransactionSuccess	TransactionXX [0.1] : TrueFalseIndicator [0.1] : CardPaymentServiceType12Code [0.1] : CardPaymentServiceType9Code [0.1] : CardPaymentServiceType14Code [0.1] : TrueFalseIndicator [0.1] : Min3Max4Text [0.1] : TrueFalseIndicator [0.1] : Max35Text [0.1] : Max35Text [0.1] : Max35Text [1.1] : TransactionIdentifier1 [0.1] : CardPaymentTransaction122 [1.1] : TrueFalseIndicator
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TransactionCapture TransactionType AdditionalService ServiceAttribute LastTransactionFlag MerchantCategoryCode CustomerConsent CardProgrammeProposed CardProgrammeApplied SaleReferenceIdentification TransactionIdentification OriginalTransaction TransactionSuccess Reversal MerchantOverride FailureReason	TransactionXX [0.1] : TrueFalseIndicator [0.1] : CardPaymentServiceType12Code [0.1] : CardPaymentServiceType9Code [0.1] : CardPaymentServiceType14Code [0.1] : TrueFalseIndicator [0.1] : Min3Max4Text [0.1] : TrueFalseIndicator [0.1] : Max35Text [0.1] : Max35Text [0.1] : Max35Text [1.1] : TransactionIdentifier1 [0.1] : CardPaymentTransaction122 [1.1] : TrueFalseIndicator [0.1] : TrueFalseIndicator
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Deletion are written like this:
Additions are written like this.
Updates are written like this.
Proposal are written like this.

The definition of *TransactionVerificationResult* in *Cardholder 20* will be also improved by stressing that result is linked to cardholder. The new definition will be "*Result of performed cardholder verifications for the transaction*"

## E. Urgency of the request:

Urgent

а.

## F. **Business examples:**

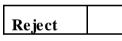
Examples illustrating the change request.

#### G. SEG/TSG recommendation:

This section is not to be taken care of by the submitter of the change request. It will be completed in due time by the SEG(s) in charge of the related ISO 20022 messages or the TSG for changes related to the BAH.

Consider	X	Timing	
		- Next yearly cycle: 2023/2024	X
		(the change will be considered for implementation in the	
		yearly maintenance cycle which starts in 2023 and	
		completes with the publication of new message versions in	
		the spring of 2024)	
		- At the occasion of the next maintenance of the	
		messages	
		(the change will be considered for implementation, but	
		does not justify maintenance of the messages in its own	
		right – will be pending until more critical change requests	
		are received for the messages)	
		- Urgent unscheduled	
		(the change justifies an urgent implementation outside of	
		the normal yearly cycle)	
		- Other timing:	

Comments:



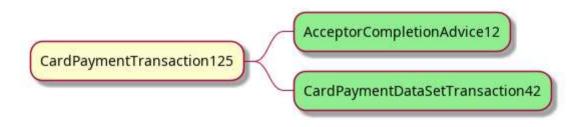
Reason for rejection:

## H. Impact analysis and type of impact:

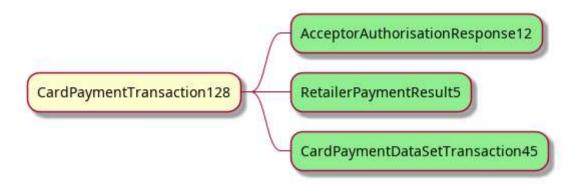
The update of CardPaymentTransaction125 will be done accordingly to the ChangeRequest.

Nonetheless, the message element *TransactionVerificationResult* is also present in *CardPaymentTransaction128* and must be updated also.

The ripple effect on CardPaymentTransaction125 is the following one.



The ripple effect on CardPaymentTransaction128 is the following one.



The severity of the impact of the proposed change for the message users should be indicated in the table below (either "no impact", "conditional" or "mandatory").

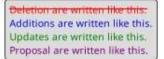
Type	of impact	
	No impact	The change(s) will not impact the schema (the version number will not change) and will not impact the business applications of any users, e.g. the clarification of a definition
X	Conditional	The change(s) will impact the schema (at least the version number) and the business applications of certain users but not all, e.g. the addition of an optional component
	Mandatory	The change(s) will impact the schema and the business applications of all users, e.g. addition of a mandatory component.

#### I. **Proposed implementation:**

а.

The CardPaymentTransaction125 will be updated as highlighted by the following diagram.

CardPayr	mentTransaction125
TransactionCapture	[01] : TrueFalseIndicator
TransactionType	[81] : CardPaymentServiceType12Code
AdditionalService	[0*] : CardPaymentServiceType9Code
ServiceAttribute	<pre>[01] : CardPaymentServiceType14Code</pre>
LastTransactionFlag	[01] : TrueFalseIndicator
MerchantCategoryCode	[01] : Min3Max4Text
CustomerConsent	<pre>[01] : TrueFalseIndicator</pre>
CardProgrammeProposed	[0*] : Max35Text
CardProgrammeApplied	[01] : Max35Text
SaleReferenceIdentification	[01] : Max35Text
TransactionIdentification	<pre>[11] : <u>TransactionIdentifier1</u></pre>
OriginalTransaction	[01] : CardPaymentTransaction122
TransactionSuccess	<pre>[11] : TrueFalseIndicator</pre>
Reversal	<pre>[01] : TrueFalseIndicator</pre>
MerchantOverride	[01] : TrueFalseIndicator
FailureReason	[0*] : FailureReason3Code
InitiatorTransactionIdentification	[01] : Max35Text
RecipientTransactionIdentification	[0.1] : Max140Text
ReconciliationIdentification	[0.1] : Max35Text
InterchangeData	[01] : Max140Text
IssuerCITIdentification MerchantCITIdentification	[01] : Max140Text [01] : Max140Text
TransactionDetails AuthorisationResult	<pre>[11] : CardPaymentTransactionDetails52 [01] : AuthorisationResult18</pre>
AuthorisationResult TransactionVerificationResult	
MerchantReferenceData	[0*] : <u>TransactionVerificationResult4</u>
	[01] : Max70Text
AccountFrom	[01] : CardAccount16 [01] : CardAccount16
AdditionalTransactionData	[0*] : Max78Text
	Updates to
Enhanced Car	↓ <sup>1</sup>
	dPaymentTransaction125
sactionCapture	dPaymentTransaction125 [01] : TrueFalseIndicator
isactionCapture isactionType	dPaymentTransaction125 [01] : TrueFalseIndicator [01] : CardPaymentServiceType12Code
sactionCapture sactionType tionalService	dPaymentTransaction125 [01] : TrueFalseIndicator [01] : <u>CardPaymentServiceType12Code</u> [0*] : <u>CardPaymentServiceType9Code</u>
sactionCapture sactionType tionalService iceAttribute	dPaymentTransaction125 [01] : TrueFalseIndicator [01] : <u>CardPaymentServiceType12Code</u> [01] : <u>CardPaymentServiceType9Eode</u> [01] : <u>CardPaymentServiceType14Code</u>
sactionCapture sactionType tionalService iceAttribute TransactionFlag	dPaymentTransaction125 [01] : TrueFalseIndicator [01] : <u>CardPaymentServiceType12Code</u> [01] : <u>CardPaymentServiceType14Code</u> [01] : <u>TrueFalseIndicator</u>
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Enhanced_Can sactionCapture sactionType tionalService /iceAttribute TransactionFlag chantCategoryCode tomerConsent ProgrammeProposed Prog	dPaymentTransaction125 [0.1] : TrueFalseIndicator [0.1] : CardPaymentServiceType12Code [0.1] : CardPaymentServiceType9Code [0.1] : CardPaymentServiceType9Code [0.1] : TrueFalseIndicator [0.1] : MinAstText [0.1] : TrueFalseIndicator [0.1] : Max3SText [1.1] : Max3SText [1.1] : TrueFalseIndicator [0.1] : CardPaymentTransaction122 [1.1] : TrueFalseIndicator [0.1] : Max3SText [0.1] : Max3SText [0.1] : Max3SText [0.1] : Max140Text [0.1] : Max140Text [0.1] : Max140Text [1.1] : Max1



The CardPaymentTransaction128 will be also updated as the following diagram.

caluray	/mentTransaction128
AuthorisationResult TransactionVerificationResult AllowedProductCode NotAllowedProductCode AdditionalAvailableProduct Balance ProtectedBalance Action CurrencyConversionEligibility	<pre>[11] : AuthorisationResult17 [0*] : TransactionVerificationResult4 [0*] : Product4 [0*] : Product4 [0*] : Product5 [01] : AmountAndDirection93 [01] : ContentInformationType35 [0*] : Action14 [01] : CurrencyConversion26</pre>
	Updates to
Enhanced Ca	rdPaymentTransaction128
Enhanced_Ca	rdPaymentTransaction128 [11] : AuthorisationResult17

Deletion are written like this. Additions are written like this. Updates are written like this. Proposal are written like this.

#### J. **Proposed timing:**

The submitting organization confirms that it can implement the requested changes in the requested timing, or, if not, proposes another timing.

Timing	I	As requested
	1	Other:

#### K. Final decision of the SEG(s):

This section is not to be taken care of by the submitting organization. It will be completed in *due time by the SEG(s) in charge of the related ISO 20022 messages.* 

Approve A	Approve	Х	
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Comments:

Reject
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а.