**Change Request**

**for the update of ISO 20022 financial repository items**

1. **Origin of the request:**

*A.1 Submitter*: ISO TC68 / SC9 / TG1

*A.2 Contact person:* Douglas Frantz
 DFrantz@visa.com
 +1 (650) 432-4591

 *A.3 Sponsors*: ISO TC68 / SC9 / TG1

1. **Related messages:**

cafr.001.001.01 FraudReportingInitiationV01

cafr.002.001.01 FraudReportingResponseV01

cafr.003.001.01 FraudDispositionInitiationV01

cafr.004.001.01 FraudDispositionResponseV01

cain.001.001.02 AuthorisationInitiationV02

cain.002.001.02 AuthorisationResponseV02

cain.003.001.02 FinancialInitiationV02

cain.004.001.02 FinancialResponseV02

cain.005.001.02 ReversalInitiationV02

cain.006.001.02 ReversalResponseV02

cain.014.001.01 RetrievalFulfilmentInitiationV01

cain.015.001.01 RetrievalFulfilmentResponseV01

cain.016.001.01 InquiryInitiationV01

cain.017.001.01 InquiryResponseV01

cain.018.001.01 VerificationInitiationV01

cain.019.001.01 VerificationResponseV01

cain.020.001.01 AmendmentV01

cain.021.001.01 RetrievalInitiationV01

cain.022.001.01 RetrievalResponseV01

cain.023.001.01 CardManagementInitiationV01

cain.024.001.01 CardManagementResponseV01

cain.025.001.01 AddendumInitiationV01

cain.026.001.01 AddendumResponseV01

cain.027.001.01 ChargeBackInitiationV01

cain.028.001.01 ChargeBackResponseV01

1. **Description of the change request:**

This change request is to align with EMVCo QR Code specification which includes enhancements to existing, new and evolving payment methods, services and processes outlined below:

* QR Code – Adding functionality to Identify Merchant Presented vs. Consumer Presented and add additional fields as necessary from most recent EMVCo QR code specification
1. **Purpose of the change:**

Considering the EMVCo QR Code specification, even if we haven't yet fulfil the gap analysis of current cain and cafr messages with these specifications, we know that some new elements and codes may need to be added such as below:

* Merchant Initiated QR
* Consumer Presented QR

These modifications would likely impact the following components and with further analysis the exact components will be refined.

* Context
* Transaction
1. **Urgency of the request:**

Normal yearly maintenance cycle.

1. **Business examples:**
2. **SEG/TSG recommendation:**

|  |  |  |
| --- | --- | --- |
| **Consider** | X | **Timing** |
|  | - **Next yearly cycle: 2020/2021**(the change will be considered for implementation in the yearly maintenance cycle which starts in 2020 and completes with the publication of new message versions in the spring of 2021) | X |
|  | - **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: