FASTTRACK – MCR

RA ID: #181

<p style="text-align:center">MAINTENANCE CHANGE REQUEST</p>

<p style="text-align:center">FOR THE UPDATE OF ISO 20022 FINANCIAL REPOSITORY ITEMS</p>

A. **Name of the request:**

Acquirer to Issuer Card Messages (ATICA)

B. **Submitting organization(s):**

ISO TC68 / SC09 / TG01.

C. **Related messages:**

caad.005.001.02	ReconciliationInitiationV02
caad.006.001.02	ReconciliationResponseV02
cafc.001.001.01	FeeCollectionInitiationV01
cafc.002.001.01	FeeCollectionResponseV01
cafm.001.001.01	FileActionInitiationV01
cafm.002.001.01	FileActionResponseV01
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
canm.001.001.02	NetworkManagementInitiationV02
canm.002.001.02	NetworkManagementResponseV02

FASTTRACK – MCR

RA ID: #181

canm.003.001.02	KeyExchangeInitiationV02
canm.004.001.02	KeyExchangeResponseV02
casr.001.001.01	SettlementReportingInitiationV01
casr.002.001.01	SettlementReportingResponseV01

D. **Commitments of the submitting organization:**

ISO TC68 / SC09 / TG01 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. For the ISO 20022 yearly maintenance cycle, new <u>valid</u> Message Definition models must be available to the RA by December 1.

- provide a new version of part 1 of the Message Definition Report (MDR) by December 1, and, optionally, new examples of valid and invalid 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.

If the submitting organization cannot develop all or part of the changes included in this Maintenance Change Request in the timeframe agreed by the SEG, it must propose an alternative solution for the change requests it cannot develop in time (eg postpone to a later date or to the next yearly maintenance cycle).

The submitting organization does not intend to organize any testing or the actual implementation of the new version of the messages once the related documentation has been published by the RA.

The submitting organization 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".

E. **Contact persons:**

Douglas Frantz
DFrantz@visa.com
+1 (650) 432-4591

FASTTRACK – MCR

RA ID: #181

Overview of the Change Requests decisions

<mark>*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 message definitions.*</mark>

CR ID	Decision	Timing
CR0922	-*Approved* *on 01/02/2021*-*Rejected*	-**Fast track maintenance** *(the change justifies an urgent implementation using the fast track maintenance process)* -**At the occasion of the next maintenance of the messages** *(the change will be considered for implementation, but does not justify an urgent implementation – will be pending until the next [yearly] maintenance of the messages)*
CR0923	-*Approved* *on 01/02/2021*-*Rejected*	-**Fast track maintenance** *(the change justifies an urgent implementation using the fast track maintenance process)* -**At the occasion of the next maintenance of the messages** *(the change will be considered for implementation, but does not justify an urgent implementation – will be pending until the next [yearly] maintenance of the messages)*
CR0924	-*Approved* *on 01/02/2021*-*Rejected*	-**Fast track maintenance** *(the change justifies an urgent implementation using the fast track maintenance process)* -**At the occasion of the next maintenance of the messages** *(the change will be considered for implementation, but does not justify an urgent implementation – will be pending until the next [yearly] maintenance of the messages)*
CR0925	-*Approved* *on 01/02/2021*-*Rejected*	-**Fast track maintenance** *(the change justifies an urgent implementation using the fast track maintenance process)* -**At the occasion of the next maintenance of the messages** *(the change will be considered for implementation, but does not justify an urgent implementation – will be pending until the next [yearly] maintenance of the messages)*
CR0926	-*Approved* *on 01/02/2021*-*Rejected*	-**Fast track maintenance** *(the change justifies an urgent implementation using the fast track maintenance process)* -**At the occasion of the next maintenance of the messages** *(the change will be considered for implementation, but does not justify an urgent implementation – will be pending until the next [yearly] maintenance of the messages)*
CR0927	-*Approved* *on 01/02/2021*-*Rejected*	-**Fast track maintenance** *(the change justifies an urgent implementation using the fast track maintenance process)* -**At the occasion of the next maintenance of the messages** *(the change will be considered for implementation, but does not justify an urgent implementation – will be pending until the next [yearly] maintenance of the messages)*
CR0928	-*Approved*	-**Fast track maintenance** *(the change justifies an urgent implementation using the fast track maintenance process)*

	_on 01/02/2021_-~~Rejected~~	-***At the occasion of the next maintenance of the messages*** *(the change will be considered for implementation, but does not justify an urgent implementation – will be pending until the next [yearly] maintenance of the messages)*
CR0929	-*Approved* _on 01/02/2021_-~~Rejected~~	-***Fast track maintenance*** *(the change justifies an urgent implementation using the fast track maintenance process)* -***At the occasion of the next maintenance of the messages*** *(the change will be considered for implementation, but does not justify an urgent implementation – will be pending until the next [yearly] maintenance of the messages)*
CR0930	-*Approved* _on 01/02/2021_-~~Rejected~~	-***Fast track maintenance*** *(the change justifies an urgent implementation using the fast track maintenance process)* -***At the occasion of the next maintenance of the messages*** *(the change will be considered for implementation, but does not justify an urgent implementation – will be pending until the next [yearly] maintenance of the messages)*
CR0931	-*Approved* _on 01/02/2021_-~~Rejected~~	-***Fast track maintenance*** *(the change justifies an urgent implementation using the fast track maintenance process)* -***At the occasion of the next maintenance of the messages*** *(the change will be considered for implementation, but does not justify an urgent implementation – will be pending until the next [yearly] maintenance of the messages)*
CR0932	-*Approved* _on 01/02/2021_-~~Rejected~~	-***Fast track maintenance*** *(the change justifies an urgent implementation using the fast track maintenance process)* -***At the occasion of the next maintenance of the messages*** *(the change will be considered for implementation, but does not justify an urgent implementation – will be pending until the next [yearly] maintenance of the messages)*
CR0933	-*Approved* _on 01/02/2021_-~~Rejected~~	-***Fast track maintenance*** *(the change justifies an urgent implementation using the fast track maintenance process)* -***At the occasion of the next maintenance of the messages*** *(the change will be considered for implementation, but does not justify an urgent implementation – will be pending until the next [yearly] maintenance of the messages)*

FASTTRACK – MCR

RA ID: #181

Change request number #CR0922

A. **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

B. **Related messages:**

caad.005.001.02	ReconciliationInitiationV02
caad.006.001.02	ReconciliationResponseV02
cafc.001.001.01	FeeCollectionInitiationV01
cafc.002.001.01	FeeCollectionResponseV01
cafm.001.001.01	FileActionInitiationV01
cafm.002.001.01	FileActionResponseV01
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
canm.001.001.02	NetworkManagementInitiationV02
canm.002.001.02	NetworkManagementResponseV02
canm.003.001.02	KeyExchangeInitiationV02
canm.004.001.02	KeyExchangeResponseV02
casr.001.001.01	SettlementReportingInitiationV01
casr.002.001.01	SettlementReportingResponseV01

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

181_Fasttrack_MCR_ATICA_v2   Produced by ISO TC68 / SC9 / TG1   Page 5

FASTTRACK – MCR

RA ID: #181

This change request includes functionality that requires several changes that would not make sense if not performed all together. These functional enhancements affect the same components, messages and services. This may require adding, deleting, modifying, renaming, changing the cardinality, moving elements/components, or changing the type of elements, changing code sets.

ATICA v2 corrections to be made include the following:

- PAN is currently set as mandatory, but should be conditional to be compatible with ISO 8583
- Remove Request from reversal initiation & response messages as this is an advice of action already taken
- Reversal advice: Acceptor/NameAndLocation is currently required when you have the /Acceptor/Identification but should be optional to be compatible with ISO 8583
- Environment/Payee needs documentation corrected to: "The beneficiary of a payment" for clarification
- Environment/Payor needs documentation corrected to: "The party providing source of funds for a payment" for clarification
- File update messages are missing several components in the Environment structure – these should all be optional, so that they can be used as needed: Acquirer, Acceptor, Payer, Payee, Terminal, Card, Customer Device, Wallet, Token, Cardholder
    - *The Card structure used will also incorporate the PAN Reference Identifier item from CR0925, since the CardData3 component used by CR0922 change already includes it.*
- Funds Services component needs to be made repeatable to allow for multiple entries
- Card acceptor name/location needs to be increased in size and renamed to align with ISO 8583;Field 43
- Amount fees structure needs to align to 8583 Field 46:
    - Reconciliation amount structure needs to be added.
    - Additional Fees - "Label" to be changed to "Description"
- Align Environment/Destination/Country to ISO 8583-93; bit 91 in AmmendmentInitiation & AddendumInitiation
- Add /Environment/Destination/Identification (bit 93 in 8583-03) to message where this component is missing
- Add /environment/originator component to message where this component is missing
- TransactionAmounts/TransactionAmount component should be changed to make mandatory since the TransactionAmount should be required when the structure is required
- PAN Reference Identifier should be removed from original transaction details within chargebacks, since it is not present in the original transaction
- Align usage of ISODateTime, ISODate, and ISOTime to ISO 8583 where only Date should be required and Time should be optional or not present
- Conversion date information to align with ISO 8583 bit 16 conversion date
- AdditionalFees needs to be aligned for reconciliation totals
- Include "no-show" indicator for additional use cases

D. **Purpose of the change:**

FASTTRACK – MCR

RA ID: #181

This change request includes corrections to support existing and evolving business practices, payment methods and services, inclusion of additional data to support these processes, regulatory requirements and compatibility with existing standards and implementations.

The card industry is evolving rapidly. These changes will correct errors and omissions from prior versions of the ATICA message set to better support use of ISO 20022 ATICA messages within the card industry.

E. **Urgency of the request:**

Normal yearly maintenance cycle.

F. **Business examples:**

FASTTRACK – MCR

RA ID: #181

G. **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:

nexo asks to enhance the Acceptor component by an information about physical and virtual shops as planed in the new LocationCategoryCode of the CAPE message but with improved definitions.

Reject	

Reason for rejection:

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

The changes listed in the original CR0922 will be implemented as described, with the following additional error fixes and modifications of originally intended changes:

- A fatal error in the current version of the model was uncovered during analysis of the changes. Addendum Data / Shipping Data / Package / Weight / Number of Units has a datatype of "ImpliedCurrencyAndAmount" – it should be "DecimalNumber".
- No Show indication will be added to the message reason code list, instead of creating a new indicator field in the message – no change to the MDR is required to support this feature.
- RetrievalFullfilmentResponse1 is spelled incorrectly. It will be changed to RetrievalFulfilmentResponse1 (which will match the spelling used for its message definition and other related messages and components).
- AddendumData/PassengerTransport/Summary/TotalAmount ← has the wrong iteration – currently is [0..1], should be [0..*]

FASTTRACK – MCR

RA ID: #181

- Add Upgrade, Club Fee, Cargo, Duty Free, Ticket Delivery, Pet Carrier, Tour Order to TypeOfAmount18Code, used in AddendumData/PassengerTransport/Summary/TotalAmount/Type and AddendumData/PassengerTransport/TripLeg/TripLegAmount/Type
- Period in Interest Rate in Plan in Instalment in Addendum Data is currently required, and must be optional (it is not always supplied in the current data).
- Add AdditionalData [0..*] to Instalment/Plan
- Subsequent Amount in Plan… should be renamed to "Amount" (as it may be the first and subsequent).
- Add CustomerSelectedGracePeriod [0..1] as a boolean (true/false) in Instalment/Plan/GracePeriod
- Change Time and UnitType in Instalment/Plan/GracePeriod from [1..1] to [0..1]
- Instalment/Plan/AmountDetails/Type ← need codes for "Interest" and for "Principal"
- Fix Label in AdditionalAmounts1, AdditionalAmounts2, DetailedAmount19, DetailedAmount20 (replace Label with Description to be consistent with usage and rest of ATICA).
- Fix Sign in Balance15 (replace with Negative [TrueFalseIndicator]). – this is addressed in CR0925.
- Fix Sign in Amount5, Amount14, FeeAmount2 (replace with CreditDebitCode)

I. **Proposed implementation:**

Key to updates in tables shown below:

Items in blue have changed

~~Items in red to be removed~~

Items in green are new

#1 PAN should be conditional to be compatible with ISO 8583

CardDataX~~1~~

Or	Message Root	Occurs	Type
	PAN<PAN>	[0..1]	Max19NumericText
	ProtectedPANIndicator *<PrtctdPANInd>*	[0..1]	TrueFalseIndicator
	CardSequenceNumber *<CardSeqNb>*	[0..1]	Min2Max3NumericText
	EffectiveDate *<FctvDt>*	[0..1]	Max10Text
	ExpiryDate *<XpryDt>*	[0..1]	Exact4NumericText
	ServiceCode *<SvcCd>*	[0..1]	Exact3NumericText
	Track1 *<Trck1>*	[0..1]	Max76Text
	Track2 *<Trck2>*	[0..1]	Track2Data1Choice
{Or	TextValue *<TxtVal>*	[1..1]	Max37Text

Or}		Occurs	Type
Or}	HexadecimalBinaryValue *<HexBinryVal>*	[1..1]	Ax19HexBinaryText
	Track3 *<Trck3>*	[0..1]	Max104Text
	PaymentAccountReference *<PmtAcctRef>*	[0..1]	Max35Text
	CardCountryCode *<CardCtryCd>*	CodeSet	ISO3NumericCountryCode
	CardProductType *<CardPdctTp>*	[0..1]	Max35Text
	CardProductSubType *<CardPdctSubTp>*	[0..1]	Max35Text
	CardPortfolioIdentifier *<CardPrtflIdr>*	[0..1]	Max35Text
	AdditionalCardData *<AddtlCardData>*	[0..1]	Max70Text

#2 Remove request from reversal initiation & response messages as this is an advice of action already taken.

TG1 agreed not to make this change.

#3 Acceptor/NameAndLocation in Reversal Advice

Reversal advice: Acceptor/NameAndLocation is should be optional to be compatible with ISO 8583 when you have the /Acceptor/Identification.

ReversalInitiationV03V02

Or	Message Root	Occurs	Type
	Body *<Body>*	[1..1]	**ReversalInitiationX1**
	Environment *<Envt>*	[1..1]	**EnvironmentXX13**
	Acquirer *<Acqrr>*	[1..1]	PartyIdentification197
	Sender *<Sndr>*	[0..1]	PartyIdentification197
	Receiver *<Rcvr>*	[0..1]	PartyIdentification197
	Acceptor *<Accptr>*	[0..1]	**PartyIdentificationXXX203**
	Payer *<Pyer>*	[0..1]	PartyIdentification211
	Payee *<Pyee>*	[0..1]	PartyIdentification211
	Terminal *<Termnl>*	[0..1]	Terminal2
	Card *<Card>*	[1..1]	CardData5
	Wallet *<Wllt>*	[0..1]	Wallet1
	Token *<Tkn>*	[0..1]	Token1

FASTTRACK – MCR

RA ID: #181

==PartyIdentification==XXX~~203~~

Or	Message Root	Occurs	Type
	Identification *<Id>*	[1..1]	Max35Text
	Assigner *<Assgnr>*	[0..1]	Max35Text
	Country *<Ctry>*	[0..1]	ISO3NumericCountryCode
	ShortName *<ShrtNm>*	[0..1]	Max35Text
	AdditionalIdentification *<AddtlId>*	[0..1]	Max35Text
	NameAndLocation *<NmAndLctn>*	[~~1~~0..1]	Max99Text
	Address *<Adr>*	[0..1]	Address1
	Email *<Email>*	[0..1]	Max256Text
	URLAddress *<URLAdr>*	[0..1]	Max256Text
	PhoneNumber *<PhneNb>*	[0..1]	Max35Text
	CustomerService *<CstmrSvc>*	[0..1]	Max35Text
	AdditionalContactInformation *<AddtlCtctInf>*	[0..1]	Max256Text
	TaxRegistrationIdentification *<TaxRegnId>*	[0..1]	Max35Text
	AdditionalData *<AddtlData>*	[0..*]	AdditionalData1
	SponsoredMerchant *<SpnsrdMrchnt>*	[0..*]	SponsoredMerchant1

#4 Definition of Payer;

Environment/Payer needs documentation corrected to: "The party providing source of funds for a payment" for clarification.

Payer <Pyer> ==(Environment1, 6, 13)==

Definition: ~~Person initiating a payment to the benefit of a payee.~~

➔ The party providing source of funds.

#5 Definition of Payee;

Environment/Payee needs documentation corrected to: "The beneficiary of a payment" for clarification.

Payee <Pyee> ==(Environment1, 6, 13)==

Definition: ~~Person to the benefit of whom a payment is performed.~~

FASTTRACK – MCR

RA ID: #181

➔ The party receiving funds.

#6 File Action;

File update messages are missing several components in the Environment structure – these should all be optional, so that they can be used as needed: Acquirer, Acceptor, Payer, Payee, Terminal, Card, Customer Device, Wallet, Token, Cardholder

Note: CardData3 includes PAN Reference Identifier (noted separately in this change that it needs to be added to FileAction messages).

FileActionInitiationV02~~V01~~

Or	Message Root	Occurs	Type
	Body *<Body>*	[1..1]	**FileActionInitiation~~X1~~**
	Environment *<Envt>*	[1..1]	**EnvironmentY** *(new, instead of using Environment3, which will still be used)*
	Acquirer *<Acqrr>*	**[0..1]**	PartyIdentification197
	Originator *<Orgtr>*	[0..1]	PartyIdentification197
	Sender *<Sndr>*	[0..1]	PartyIdentification197
	Receiver *<Rcvr>*	[0..1]	PartyIdentification197
	Acceptor *<Accptr>*	**[0..1]**	PartyIdentificationXXX (use PartyIdentification199 as the base, but add AdditionalData and SponsoredMerchant like PartyIdentification203 has)
	Destination *<Dstn>*	[0..1]	PartyIdentification197
	Payer *<Pyer>*	**[0..1]**	PartyIdentification211
	Payee *<Pyee>*	**[0..1]**	PartyIdentification211
	Terminal *<Termnl>*	**[0..1]**	Terminal1
	Card *<Card>*	**[0..1]**	CardData3
	CustomerDevice *<CstmrDvc>*	**[0..1]**	CustomerDeviceX (Copy CustomerDevice2 and make Type optional)
	Wallet *<Wllt>*	**[0..1]**	Wallet1
	Token *<Tkn>*	**[0..1]**	Token1
	Cardholder *<Crdhldr>*	**[0..1]**	Cardholder15

FASTTRACK – MCR

RA ID: #181

==FileActionResponseV02~~V01~~==

Or	Message Root	Occurs	Type
	Body *<Body>*	[1..1]	==**FileActionResponseX**~~1~~==
	Environment *<Envt>*	[1..1]	==**EnvironmentY**~~1~~== *(same one created for FileActionInitiationV02)*

#7~~Funds Service;~~

Funding Source in FundingService1 component needs to be made repeatable to allow for multiple funding entries.

FundingService1 is used by Transaction77 (*AuthorisationInitiation1, FinancialInitiation1, ReversalInitiation1*), Transaction83 (*VerificationInitiation*), Transaction85 (*OriginalTransaction1, ChargeBackInitiation1, RetrievalInitiation and RetrievalFulfilmentInitiation*)

The current definition of FundingService1 is shown below.

Funding Source will be changed from [0..1] to [0..*].

#8 NameAndLocation;

Card acceptor name/location needs to be **<u>increased</u>** in size to align with ISO 8583 bit 43

Upon further investigation, it was determined that the size expansion is already incorporated into Version 2. ==The remaining update is to change the documentation for NameAndLocation to indicate that it may only contain the name if the location is specified elsewhere (e.g., Address, Email, PhoneNumber)==

==PartyIdentificationZZZ~~199~~==

Or	Message Root	Occurs	Type
	Identification *<Id>*	[1..1]	Max35Text
	Assigner *<Assgnr>*	[0..1]	Max35Text
	Country *<Ctry>*	[0..1]	ISO3NumericCountryCode
	ShortName *<ShrtNm>*	[0..1]	Max35Text
	AdditionalIdentification *<AddtlId>*	[0..1]	Max35Text
	NameAndLocation <NmAndLctn>	[0..1]	Max99Text
	Address *<Adr>*	[0..1]	Address1
	Email *<Email>*	[0..1]	Max256Text
	URLAddress *<URLAdr>*	[0..1]	Max256Text

	PhoneNumber *<PhneNb>*	[0..1]	Max35Text
	CustomerService *<CstmrSvc>*	[0..1]	Max35Text
	AdditionalContactInformation *<AddtlCtctInf>*	[0..1]	Max256Text
	TaxRegistrationIdentification *<TaxRegnId>*	[0..1]	Max35Text

PartyIdentificationWWW203

Or	Message Root	Occurs	Type
	Identification *<Id>*	[1..1]	Max35Text
	Assigner *<Assgnr>*	[0..1]	Max35Text
	Country *<Ctry>*	[0..1]	ISO3NumericCountryCode
	ShortName *<ShrtNm>*	[0..1]	Max35Text
	AdditionalIdentification *<Addtlld>*	[0..1]	Max35Text
	NameAndLocation *<NmAndLctn>*	[1..1]	Max99Text
	Address *<Adr>*	[0..1]	Address1
	Email *<Email>*	[0..1]	Max256Text
	URLAddress *<URLAdr>*	[0..1]	Max256Text
	PhoneNumber *<PhneNb>*	[0..1]	Max35Text
	CustomerService *<CstmrSvc>*	[0..1]	Max35Text
	AdditionalContactInformation *<AddtlCtctInf>*	[0..1]	Max256Text
	TaxRegistrationIdentification *<TaxRegnId>*	[0..1]	Max35Text
	AdditionalData *<AddtlData>*	[0..*]	AdditionalData1
	SponsoredMerchant *<SpnsrdMrchnt>*	[0..*]	SponsoredMerchant1

PartyIdentificationUUU204

Or	Message Root	Occurs	Type
	Identification *<Id>*	[1..1]	Max35Text
	Assigner *<Assgnr>*	[0..1]	Max35Text
	Country *<Ctry>*	[0..1]	ISO3NumericCountryCode
	ShortName *<ShrtNm>*	[0..1]	Max35Text
	AdditionalIdentification *<Addtlld>*	[0..1]	Max35Text
	NameAndLocation *<NmAndLctn>*	[1..1]	Max99Text

DestinationX2

Or	Message Root	Occurs	Type
	NameAndLocation *<NmAndLctn>*	[0..1]	Max99Text
	Address *<Adr>*	[0..1]	Address1

#9 Amount Fees;

Amount fees structure needs to align to 8583 Field 46:

   - Reconciliation amount structure needs to be added.

   - Additional Fees - "Label" to be changed to "Description"

All components that use AdditionalFee1 will need to be changed to use new AdditionalFeeX structure (e.g., Transaction77, Transaction94)

Current AdditionalFee1 component definition:

- AdditionalFee1
  - Type [1,1] : TypeOfAmount10Code
  - Other Type [0,1] : Max35Text
  - Fee Program [0,1] : Max35Text
  - Fee Descriptor [0,1] : Max35Text
  - Amount [1,1] : FeeAmount2
  - Label [0,1] : Max140Text

Updated AdditionalFeeX1 component

Or	Message Root	Occurs	Type
	Type *<Tp>*	[1..1]	TypeOfAmount10Code
	OtherType *<OthrTp>*	[0..1]	Max35Text
	FeeProgram *<FeePrgm>*	[0..1]	Max35Text
	FeeDescriptor *<FeeDscrptr>*	[0..1]	Max35Text
	FeeAmount *<FeeAmt>* *(used to be just Amount <Amt>)*	[1..1]	**Amount14** *(used to be FeeAmount2)*
	FeeReonciliationAmount *<FeeRcncltnAmt>*	[**0**..1]	FeeAmount2
	Description *<Desc>*	[0..1]	Max140Text

#10 Env/Dest/Country usage shall be aligned to 8583-93.

Addressed in #12 below.

#11 Env/Dest/Identification; usage shall be added to align to 8583-2003

FASTTRACK – MCR

RA ID: #181

Addressed in #12 below.

#12 Originator and Destination shall be added in Environment

A new version of Environment1 will be created to add these additional elements. AuthorizationInitiation1, FinancialInitiation1 and VerificationInitiation1 all use Environment1 and will require revision to use new structure shown below.

EnvironmentX1

Or	Message Root	Occurs	Type
	Acquirer *<Acqrr>*	[1..1]	PartyIdentification197
	Originator *<Orgtr>*	[0..1]	PartyIdentification197
	Sender *<Sndr>*	[0..1]	PartyIdentification197
	Receiver *<Rcvr>*	[0..1]	PartyIdentification197
	Acceptor *<Accptr>*	[0..1]	PartyIdentification203
	Destination *<Dstn>*	[0..1]	PartyIdentification197
	Payer *<Pyer>*	[0..1]	PartyIdentification211
	Payee *<Pyee>*	[0..1]	PartyIdentification211
	Terminal *<Termnl>*	[0..1]	Terminal1
	Card *<Card>*	[1..1]	CardData1
	CustomerDevice *<CstmrDvc>*	[0..1]	CustomerDevice2
	Wallet *<Wllt>*	[0..1]	Wallet1
	Token *<Tkn>*	[0..1]	Token1
	Cardholder *<Crdhldr>*	[0..1]	Cardholder15

A new version of Environment2 will be created to add these additional elements. AuthorizationResponse1, FinancialResponse1 and VerificationResponse1 all use Environment2 and will require revision to use new structure shown below.

EnvironmentX2

Or	Message Root	Occurs	Type
	Acquirer *<Acqrr>*	[1..1]	PartyIdentification197
	Originator *<Orgtr>*	[0..1]	PartyIdentification197
	Sender *<Sndr>*	[0..1]	PartyIdentification197
	Receiver *<Rcvr>*	[0..1]	PartyIdentification197
	Acceptor *<Accptr>*	[0..1]	PartyIdentification197

	Destination *<Dstn>*	[0..1]	PartyIdentification197
	Terminal *<Termnl>*	[0..1]	Terminal2
	Card *<Card>*	[0..1]	CardData4
	Wallet *<Wllt>*	[0..1]	Wallet1
	Token *<Tkn>*	[0..1]	Token1

Environment6

Or	Message Root	Occurs	Type
	Acquirer *<Acqrr>*	[0..1]	PartyIdentification198
	Originator *<Orgtr>*	**[0..1]**	**PartyIdentification198**
	Sender *<Sndr>*	[0..1]	PartyIdentification198
	Receiver *<Rcvr>*	[0..1]	PartyIdentification198
	Acceptor *<Accptr>*	[0..1]	PartyIdentification199
	Destination *<Dstn>*	[0..1]	PartyIdentification198
	Payer *<Pyer>*	[0..1]	PartyIdentification211
	Payee *<Pyee>*	[0..1]	PartyIdentification211
	Terminal *<Termnl>*	[0..1]	Terminal3
	Card *<Card>*	[1..1]	CardData3
	CustomerDevice *<CstmrDvc>*	[0..1]	CustomerDevice2
	Wallet *<Wllt>*	[0..1]	Wallet1
	Token *<Tkn>*	[0..1]	Token1
	Cardholder *<Crdhldr>*	[0..1]	Cardholder15

Environment7

Or	Message Root	Occurs	Type
	Acquirer *<Acqrr>*	[1..1]	PartyIdentification197
	Originator *<Orgtr>*	**[0..1]**	**PartyIdentification197**
	Sender *<Sndr>*	[0..1]	PartyIdentification197
	Receiver *<Rcvr>*	[0..1]	PartyIdentification197
	Acceptor *<Accptr>*	[0..1]	PartyIdentification204
	Destination *<Dstn>*	[0..1]	PartyIdentification197

FASTTRACK – MCR

RA ID: #181

Terminal <*Termnl*>		[0..1]	Terminal2
Card <*Card*>		[1..1]	CardData4
CustomerDevice <*CstmrDvc*>		[0..1]	CustomerDevice2
Wallet <*Wllt*>		[0..1]	Wallet1
Token <*Tkn*>		[0..1]	Token1

Environment9

Or	Message Root	Occurs	Type
	SettlementInstitution <*SttlmInstn*>	[0..1]	PartyIdentification197
	Originator <*Orgtr*>	**[0..1]**	**PartyIdentification197**
	Sender <*Sndr*>	[0..1]	PartyIdentification197
	Receiver <*Rcvr*>	[0..1]	PartyIdentification197
	Destination <*Dstn*>	[0..1]	PartyIdentification197
	FinancialInstitution <*FI*>	[0..1]	FinancialInstitution5
	OtherInstitution <*OthrInstn*>	[0..1]	PartyIdentification197

Environment10

Or	Message Root	Occurs	Type
	Acquirer <*Acqrr*>	[0..1]	PartyIdentification197
	Originator <*Orgtr*>	**[0..1]**	**PartyIdentification197**
	Sender <*Sndr*>	[0..1]	PartyIdentification197
	Receiver <*Rcvr*>	[0..1]	PartyIdentification197
	Destination <*Dstn*>	[0..1]	PartyIdentification197
	Card <*Card*>	[0..1]	CardData3
	Cardholder <*Crdhldr*>	[0..1]	Cardholder15
	Token <*Tkn*>	[0..1]	Token1

Environment12

Or	Message Root	Occurs	Type
	Acquirer <*Acqrr*>	[1..1]	PartyIdentification197
	Originator <*Orgtr*>	**[0..1]**	**PartyIdentification197**

FASTTRACK – MCR

RA ID: #181

	Sender *<Sndr>*	[0..1]	PartyIdentification197
	Receiver *<Rcvr>*	[0..1]	PartyIdentification197
	Acceptor *<Accptr>*	[0..1]	PartyIdentification203
	Destination *<Dstn>*	[0..1]	PartyIdentification197
	Terminal *<Termnl>*	[0..1]	Terminal1
	Card *<Card>*	[1..1]	CardData1
	CustomerDevice *<CstmrDvc>*	[0..1]	CustomerDevice2
	Wallet *<Wllt>*	[0..1]	Wallet1
	Token *<Tkn>*	[0..1]	Token1
	Cardholder *<Crdhldr>*	[0..1]	Cardholder15

Environment13

Or	Message Root	Occurs	Type
	Acquirer *<Acqrr>*	[1..1]	PartyIdentification197
	Originator *<Orgtr>*	**[0..1]**	**PartyIdentification197**
	Sender *<Sndr>*	[0..1]	PartyIdentification197
	Receiver *<Rcvr>*	[0..1]	PartyIdentification197
	Acceptor *<Accptr>*	[0..1]	PartyIdentification203
	Destination *<Dstn>*	[0..1]	PartyIdentification197
	Payer *<Pyer>*	[0..1]	PartyIdentification211
	Payee *<Pyee>*	[0..1]	PartyIdentification211
	Terminal *<Termnl>*	[0..1]	Terminal2
	Card *<Card>*	[1..1]	CardData5
	Wallet *<Wllt>*	[0..1]	Wallet1
	Token *<Tkn>*	[0..1]	Token1

Environment14

Or	Message Root	Occurs	Type
	Acquirer *<Acqrr>*	[1..1]	PartyIdentification197
	Originator *<Orgtr>*	**[0..1]**	**PartyIdentification197**
	Sender *<Sndr>*	[0..1]	PartyIdentification197

FASTTRACK – MCR

RA ID: #181

Receiver *<Rcvr>*		[0..1]	PartyIdentification197
Acceptor *<Accptr>*		[0..1]	PartyIdentification197
Destination *<Dstn>*		[0..1]	PartyIdentification197
Terminal *<Termnl>*		[0..1]	Terminal2
Card *<Card>*		[1..1]	CardData5
Token *<Tkn>*		[0..1]	Token1

Environment15

Or	Message Root	Occurs	Type
	Acquirer *<Acqrr>*	[1..1]	PartyIdentification197
	Originator *<Orgtr>*	**[0..1]**	**PartyIdentification197**
	Sender *<Sndr>*	[0..1]	PartyIdentification197
	Receiver *<Rcvr>*	[0..1]	PartyIdentification197
	Acceptor *<Accptr>*	[0..1]	PartyIdentification203
	Destination *<Dstn>*	[0..1]	PartyIdentification197
	Terminal *<Termnl>*	[0..1]	Terminal2
	Card *<Card>*	[1..1]	CardData4
	Wallet *<Wllt>*	[0..1]	Wallet1
	Token *<Tkn>*	[0..1]	Token1

Environment16

Or	Message Root	Occurs	Type
	Acquirer *<Acqrr>*	[1..1]	PartyIdentification197
	Originator *<Orgtr>*	**[0..1]**	**PartyIdentification197**
	Sender *<Sndr>*	[0..1]	PartyIdentification197
	Receiver *<Rcvr>*	[0..1]	PartyIdentification197
	Destination *<Dstn>*	[0..1]	PartyIdentification197
	Card *<Card>*	[1..1]	CardData4
	Token *<Tkn>*	[0..1]	Token1

FASTTRACK – MCR

RA ID: #181

#13 TransactionAmount;

TransactionAmounts/TransactionAmount component should be changed to make mandatory since the TransactionAmount should be required when the structure is required.

TransactionAmounts1

TransactionAmounts1 will be modified to require the TransactionAmount. This is used in the following components:

- Transaction77 in AuthorisationInitiation1 and FinancialInitiation1 and ReversalInitiation1
- Transaction78 in AuthorisationResponse1 and FinancialResponse1
- Transaction97 in ChargeBackInitiation1 and ChargeBackResponse1
- Transaction103 in FeeCollectionInitiation1 and FeeCollectionResponse1
- Transaction85 in OriginalTransaction1 in RetrievalFulfilmentInitiation1 and RetrievalInitiation1
- Transaction86 in ReversalResponse1

Or	Message Root	Occurs	Type
	AmountQualifier *<AmtQlfr>*	[0..1]	TypeOfAmount11Coe
	TransactionAmount *<TxAmt>*	[1..1]	TransactionAmount1
	CardholderBillingAmount *<CrdhldrBllgAmt>*	[0..1]	Amount4
	ReconciliationAmount *<RcncltnAmt>*	[0..1]	Amount4
	DetailedAmount *<DtldAmt>*	[0..*]	DetailedAmount19
	OriginalTransactionAmounts *<OrgnlTxAmts>*	[0..1]	OriginalTransactionAmount1

#14 PAN Reference Identifier;

should be removed from original transaction details within <u>chargebacks, retrieval and retrieval fulfilment</u>, since it is not present in the original transaction – all of which use CardData3 today.
Note: CardData3 will continue to be used for Fraud messages.

The following message components currently incorrectly use **CardData3**. These will be changed to use a new CardData component that is based on CardData3 that will no longer contain the PAN Reference Identifier:

- Environment6 in OriginalTransaction1 in ChargeBackInitiation1 and RetrievalFulfilmentInitiation1 and RetrievalInitiation1

Or	Message Root	Occurs	Type

FASTTRACK – MCR

RA ID: #181

Body *<Body>*		[1..1]	ChargeBackInitiaiton1 *(other messages that use OriginalTransaction1 will also be updated to use new version)*
	Environment *<Envt>*	[1..1]	Environment13
	Context *<Cntxt>*	[0..1]	Contex7
	Transaction *<Tx>*	[1..1]	Transaction97
	OriginalTransaction *<OrgnlTx>*	[1..1]	<mark>**OriginalTransactionX4**</mark>
	Environment *<Envt>*	[0..1]	<mark>**EnvironmentX6**</mark> *(Note: Environment6 is also being changed in #12 with other modifications – changes specific to #14 are highlighted below)*
	Acquirer *<Acqrr>*	[0..1]	PartyIdentification198
	Originator *<Orgtr>*	[0..1]	PartyIdentification198
	Sender *<Sndr>*	[0..1]	P PartyIdentification198
	Receiver *<Rcvr>*	[0..1]	PartyIdentification198
	Acceptor *<Accptr>*	[0..1]	PartyIdentification199
	Destination *<Dstn>*	[0..1]	PartyIdentification198
	Payer *<Pyer>*	[0..1]	PartyIdentification211
	Payee *<Pyee>*	[0..1]	PartyIdentification211
	Terminal *<Termnl>*	[0..1]	Terminal3
	Card *<Card>*	[1..1]	<mark>**CardDataX3**</mark>
	CustomerDevice *<CstmrDvc>*	[0..1]	CustomerDevice2
	Wallet *<Wllt>*	[0..1]	Wallet1
	Token *<Tkn>*	[0..1]	Token1
	Cardholder *<Crdhldr>*	[0..1]	Cardholder15
	Context *<Cntxt>*	[0..1]	Context3
	Transaction *<Tx>*	[0..1]	Transaction85
	ProcessingResult *<PrcgRslt>*	[0..1]	ProcessingResult2
	ProcessingResult *<PrcgRslt>*	[0..1]	ProcessingResult8
	ProtectedData *<PrtctdData>*	[0..*]	ProtectedData1
	SupplementaryData *<SplmtryData>*	[0..*]	SupplementaryData1

FASTTRACK – MCR

RA ID: #181

CardDataX

Or	Message Root	Occurs	Type
	PAN *<PAN>*	[0..1]	Max19NumericText
	ProtectedPANIndicator *<PrtctdPANInd>*	[0..1]	TrueFalseIndicator
	CardSequenceNumber *<CardSeqNb>*	[0..1]	Min2Max3NumericText
	EffectiveDate *<FctvDt>*	[0..1]	Max10Text
	ExpiryDate *<XpryDt>*	[0..1]	Exact4NumericText
	PaymentAccountReference *<PmtAcctRef>*	[0..1]	Max35Text
	PANAccountRange *<PANAcctRg>*	[0..1]	Max19NumericText
	CardCountryCode *<CardCtryCd>*	[0..1]	ISO3NumericCountryCode
	CardProductType *<CardPdctTp>*	[0..1]	Max35Text
	CardProductSubType *<CardPdctSubTp>*	[0..1]	Max35Text
	CardPortfolioIdentifier *<CardPrtflIdr>*	[0..1]	Max35Text
	AdditionalCardData *<AddtlCardData>*	[0..1]	Max70Text

#15 ISODateTime, ISODate and ISOTime;

Align usage of ISODateTime, ISODate, and ISOTime to ISO 8583

8 583: 2003			ATICA v2		Analysis Result
Nam	Bit	Format	Name	Format	
Date Action	73	CCYYMMDD	Action Data	ISODate	OK
Date and time local transaction	12	CCYYMMDDhhmmss	Local Date Time	ISODateTime	OK
Date and time transmission	7	MMDDhhmmss	Transmission Date Time	ISODateTime	Keep ISODateTime
Date Capture	17	MMDD	CaptureDate	ISODate	Keep ISODate
Date Conversion	16	MMDD	Reconciliation/Date QuotationDate	ISODate ISODateTime	Change to ISODate and add optional QuotationTime as ISOTime

FASTTRACK – MCR

RA ID: #181

Date effective	13	CCYYMM	EffectiveDate	Max10Text	Change to ISOYearMonth
Date expiration	14	YYMM	ExpiryDate	Exact4NumericText	Change to ISOYearMonth
Token Expiry Date			Token Expiry Date	Exact4NumericText	Change to ISOYearMonth
Date reconciliation	28	CCYYMMDD	Date *in Reconciliation*	ISODate	OK
Date settlement	15	CCYYMMDD	SettlementDate	ISODate	OK
Original date and time local transaction	56	CCYYMMDDhhmmss	Local Date Time *in Original Data Element*	ISODateTime	OK

QuotationDate

This field is similar in function to Conversion Date in ISO 8583. The QuotationDate shall be split into two fields, one for Date and one for Time, to allow for compatibility and capabilities of existing systems and messaging standards. Shown below are the changes to for the individual amount and fee fields that are affected by this change.

Amount4

A new version will be created to split the quotation date into separate fields for date and time. This is currently used in the following components:

- TransactionAmounts1 – used within Transaction77 (AuthorizationInitiation1, FinancialInitiation1 and ReversalInitiation1), Transaction78 (AuthorizationResponse1 and FinancialResponse1), Transaction97 (ChargeBackInitiation1 and ChargeBackResponse1), OriginalTransaction1/Transaction85 (ChargeBackInitiation1), Transaction103 (FeeCollectionInitiation1 and FeeCollectionResponse1), Transaction105 (InquiryInitiation1), Transaction87 (InquiryResponse1)
- TransactionAmounts1/OriginalTransactionAmount1 *(see above for containment tree))*
- Transaction76(CardManagementInitiation1)
- Transaction81(CardManagementResponse1)

Current definition:

Modified definition of Amount4:

FASTTRACK – MCR

RA ID: #181

AmountXXX		
Amount	[1..1]	ImpliedCurrencyAndAmount
Currency	[0..1]	ISO3NumericCurrencyCode
Exchange Rate	[0..1]	DecimalNumber
Quotation Date	[0..1]	ISODate
Quotation Time	[0..1]	ISOTime

FeeAmount2

A new version will be created to remove the quotation date. This is currently used in the following components:

- AdditionalFee1 – used within: Transaction91 (AddendumInitiation1), Transaction92 (AddendumResponse1), Transaction77 (AuthorizationInitiation1, FinancialInitiation1 and ReversalInitiation1), Transaction78 (AuthorizationResponse1 and FinancialResponse1), Transaction95 (BatchManagementInitiation1 and BatchManagementResponse1), Transaction76 (CardManagementInitiation1), Transaction81 (CardManagementResponse1), Transaction97 (ChargeBackInitiation1 and ChargeBackResponse1), OriginalTransaction1/Transaction85 (ChargeBackInitiation1), Transaction101 (Error1), Transaction103 (FeeCollectionInitiation1 and FeeCollectionResponse1), Transaction98 (FileActionInitiation1), Transaction90 (FileActionResponse1), Transaction80 (FraudDispositionInitiation1), Transaction93 (FraudDispositionResponse1 and FraudReportingResponse1), Transaction79 (FraudReportingInitiation1), Transaction105 (InquiryInitiation1), Transaction87 (InquiryResponse1), Transaction100 (KeyExchangeInitiation1 and KeyExchangeResponse1), Transaction99 (NetworkManagementInitiation1 and NetworkManagementResponse1), Transaction94 (ReconciliationInitiation1 and ReconciliationResponse1), Transaction89 (RetrievalFulFilmentInitiation1, RetrievalFullfilmentResponse1, RetrievalInitiation1, RetrievalResponse1), Transaction86 (ReversalResponse2), Transaction104 (SettlementReportingInitiation1), Transaction84 (SettlementReportingResponse1), Transaction83 (VerificationInitiation1), Transaction88 (VerificationResponse1)

Current definition:


```
FeeAmount2
    Amount [1,1] : ImpliedCurrencyAndAmount
    Currency [0,1] : ISO3NumericCurrencyCode
    Exchange Rate [0,1] : BaseOneRate
    Quotation Date [0,1] : ISODateTime
    Sign [0,1] : PlusOrMinusIndicator
```

Modified definition also renames the "Sign" field to "Debit Credit", changes its type to CreditDebit3Code and relocates it to immediately after Amount to address the

error with the wrong amount type and ambiguity for users of the specification. (Existing PlusOrMinusIndicator is a Boolean that returns values of "true" or "false", which does not mean anything for a field named "Sign". Other domains use the CreditDebitCode for this purpose.)

The Exchange Rate also uses the wrong data type (should be DecimalNumber, not BaseOneRate), as it is not a percentage.

Modified definition of FeeAmount2:

FeeAmountXXX		
Amount	[1..1]	ImpliedCurrencyAndAmount
Credit Debit	[0..1]	CreditDebit3Code
Currency	[0..1]	ISO3NumericCurrencyCode
Exchange Rate	[0..1]	DecimalNumber
Quotation Date	[0..1]	ISODate
Quotation Time	[0..1]	ISOTime

EffectiveDate

The data type will be changed from *Max10Text* to *ISOYearMonth*.

This affects the following message components:

- **CardData1**, used in:
  - Environment1 in AuthorisationInitiation1, FinancialInitiation1, VerificationInitiation1
  - Environment12 in CardManagementInitiation1, InquiryInitiation1
- **CardData3**, used in:
  - Environment6 in OriginalTransaction1 in ChargeBackInitiation1, RetrievalFulfilmentInitiation1 and RetreivalInitiation1
  - Environment10 in FraudDispositionInitiation1, FraudDispositionResponse1, FraudReportingInitiation1, FraudReportingResponse1
- **CardData4**, used in:
  - Environment2 in AuthorisationResponse1, FinancialResponse1 and VerificationResponse1
  - Environment7 in CardManagementResponse1
  - Environment15 in InquiryResponse1

ExpiryDate

The data type will be changed from *Exact4NumericText* to *ISOYearMonth*.

The affected message components are identical to those listed above for *EffectiveDate*.

TokenExpiryDate

The data type will be changed from *Exact4NumericText* to *ISOYearMonth*.
This affects the **Token1** message component used in: Environment1, Environment2,

FASTTRACK – MCR

RA ID: #181

Environment5, Environment6, Environment7, Environment10, Environment12, Environment13, Environment14, Environment15 and Environment16

#17 AdditionalFees;

Already addressed in item #9.

Number of Units in Unit of Measure

Number Of Units in UnitOfMeasure1 has the wrong data type. It will be changed from "ImpliedCurrencyAndAmount" to "DecimalNumber."

UnitOfMeasure1 is used by ShippingPackage1, which is used by ShippingData1 in AddendumData1. The message component usage of AddendumData1 is shown below all of the Addendum Data changes below.

Passenger Transport fixes

Passenger Transport is only used in AddendumData1. The message component usage of AddendumData1 is shown below all of the Addendum Data changes below.

- Total Amount in PassengerTransportSummary1 has the wrong iteration defined – it currently is [0..1] and it should be [0..*].
  - PassengerTransportSummary1 is used within the PassengerTransport1 component that is used by the AddendumData1 component.
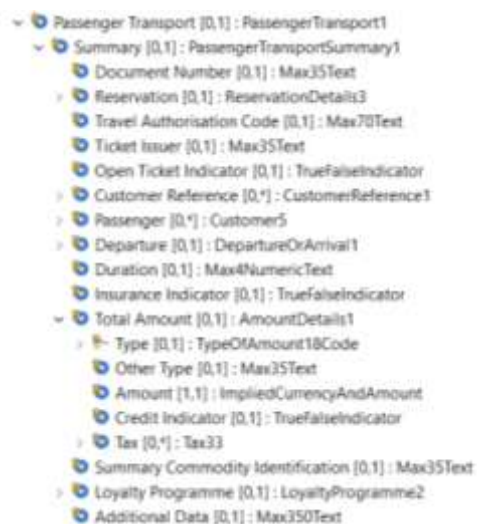
- Additional amount types are required in the Total Amount Type and Trip Leg Amount Type fields, which both use the TypeOfAmount18Code code list. Add Upgrade [UPGD], Club Fee [CLUB], Cargo [CARG], Duty Free [DUTY], Ticket Delivery [TKDL], Pet Carrier [PETC], Tour Order [TOUR] to TypeOfAmount18Code code list in AmountDetails1. AmountDetails1 is used in the following locations, both of which will be changed to use the updated list and are located in PassengerTransport1 within AddendumData1:

FASTTRACK – MCR

RA ID: #181

PassengerTransportSummary1 and TripLeg1. The current AmountDetails1 component with the TypeOfAmount18Code is depicted below for reference.
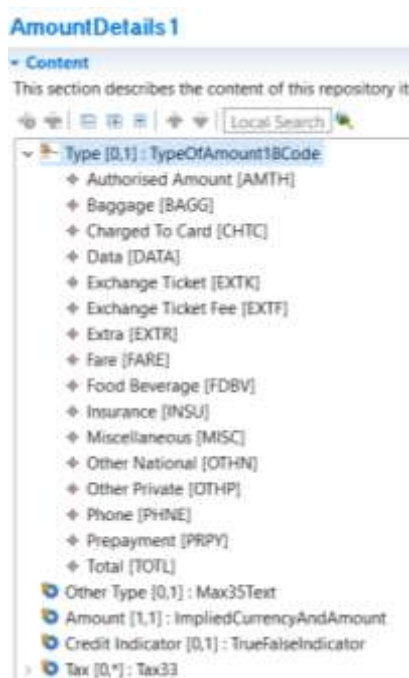
Instalment Plan fixes

Instalment Plan information is currently defined in Plan1, which is used by Instalment3 in the AddendumData1 component. It is shown below.
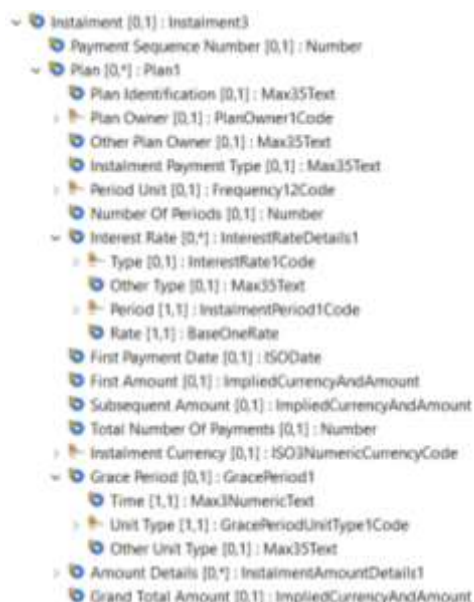
The following changes will be made to the current structure shown above:

- Period in Interest Rate (InterestRateDetails1) is currently required, and must be optional (it is not always supplied in all markets). InterestRateDetails1 is currently used only by Plan1.

FASTTRACK – MCR

RA ID: #181

- Add "AdditionalData [0..*] : AdditionalData1" to end of Plan1 to allow for unique customized plans.
- Subsequent Amount in Plan… should be renamed to "Normal Payment Amount" – this is often used for all payments, including the first payment. (The other field for First Payment would only be used where it is different than the normal payment amount).
- Add CustomerSelectedGracePeriod [0..1] as a boolean (true/false) in GracePeriod1 (used only by Plan1) to accommodate regulatory and other market needs.
- Change both "Time" and "UnitType" in GracePeriod1 from [1..1] to [0..1] to allow for markets where these may not be present.
- Add "Interest" [INTR] and "Principal" [PRNC] as new codes to InstalmentAmountDetailsType1Code, which is only used within InstalmentAmountDetails1 in Plan1.
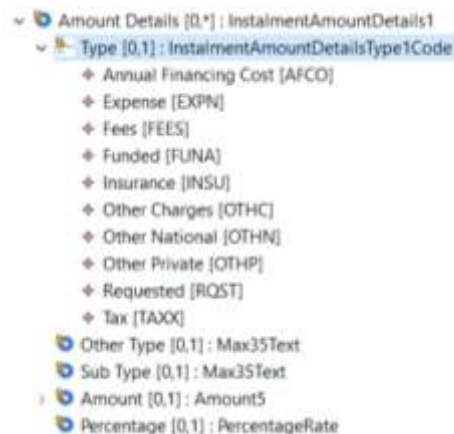
AddendumData1 is used by the following message components:

- AddendumInitiation1
- AuthorisationInitiation1
- FinancialInitiation1

Correct spelling of RetrievalFullfilmentResponse1

It will be changed to RetrievalFulfilmentResponse1. This component is used by Retrieval Fulfilment Response V01.

Correct debit/credit indicator in amounts

The amounts that need to indicate whether it is a debit or credit impact have an incorrect definition to indicate the financial impact. The current definitions use a name of "Sign" with a data type of "PlusOrMinusIndicator". Unfortunately, the data type is a true/false Boolean, so the field ends up as "<Sgn>true</Sgn>" or "<Sgn>false</Sgn>" in the message, which does not convey the data that is required.

Shown below are the current definitions for the affected components (Amount5, Amount14) and the updated new version immediately following each. The fix is to replace "Sign" with

FASTTRACK – MCR

RA ID: #181

"CreditDebit" and change the type from "PlusOrMinusIndicator" to "CreditDebit3Code". This approach aligns with other domains in the repository for the same type of data.

Note: The same change for FeeAmount2 is addressed in an earlier fix in this CR.

Amount5
  Amount [1,1] : ImpliedCurrencyAndAmount
  Sign [0,1] : PlusOrMinusIndicator

New version of Amount5:

Amount	[1..1]	ImpliedCurrencyAndAmount
CreditDebit	[0..1]	**CreditDebit3Code**

All uses of Amount5 in ATICA will be updated to use the new version shown above. The following components are impacted:

- AncillaryPurchase1 in PassengerTransport1 in AddendumData1 (AddendumInitiation1, AuthorisationInitiation1 and FinancialInitiation1)
- DetailedAmount19, used in TransactionAmounts1 in Transaction77 (AuthorisationInitiation1, FinancialInitiation1, ReversalInitiation1), Transaction78 (AuthorisationResponse1, FinancialResponse1), Transaction97 (ChargeBackInitiation1, ChargebackResponse1), Transaction103 (FeeCollectionInitiation1, FeeCollectionResponse1), Transaction85 (OriginalTransaction1, RetrievalFulfilmentInitiation1, RetrievalInitiation1), Transaction86 (ReversalResponse2)
- DepositDetails1, used in Transaction77 (AuthorisationInitiation1)
- DetailedAmount20, used in Transaction76 (CardManagementInitiation1), Transaction105 (InquiryInitiation1), Transaction83 (VerificationInitiation1)
- InstalmentAmountDetails1 in Plan1 in Instalment3 in AddendumData1 (AddendumInitiation1, AuthorisationInitiation1 and FinancialInitiation1)
- TransactionTotals11 in Transaction94 (ReconciliationInitiation1, ReconciliationResponse2)

Amount14
  Amount [1,1] : ImpliedCurrencyAndAmount
  Currency [0,1] : ISO3NumericCurrencyCode
  Sign [0,1] : PlusOrMinusIndicator

New version of Amount14:

Amount	[1..1]	ImpliedCurrencyAndAmount
CreditDebit	[0..1]	**CreditDebit3Code**
Currency	[0..1]	ISO3NumericCurrencyCode

The following uses of Amount14 in ATICA will be updated to use the new version shown above. The following components are impacted:

- AdditionalAmounts1 in Transaction77 (AuthorisationInitiation1, FinancialInitiation1, ReversalInitiation1), Transaction78 (AuthorisationResponse1, FinancialResponse1), Transaction85 (OriginalTransaction1, RetrievalFulfilmentInitiation1,

RetrievalInitiation1), Transaction86 (ReversalResponse2), Transaction103 (FeeCollectionInitiation1, FeeCollectionResponse1)

- AdditionalAmounts2 in Transaction76 (CardManagementInitiation1), Transaction81 (CardManagementResponse1), Transaction83 (VerificationInitiation1), Transaction87 (InquiryResponse1), Transaction88 (VerificationResponse1), Transaction105 (InquiryInitiation1)
- SettlementCategoryTotal1 in SettlementTotals1 in Transaction104 (SettlementReportingInitiation1)

Finish aligning Label to Description

ATICA has been changed to use the term Description instead of Label. A few of the components were missed in the prior changes, and are addressed here. The following components will be modified to be consistent with the rest of ATICA: AdditionalAmounts1, AdditionalAmounts2, DetailedAmount19, DetailedAmount20. The current versions of these are shown below. All uses of these components will be changed to the updated versions, which affects the following message components:

- AdditionalAmounts1 is used in Transaction77 (AuthorisationInitiation1, FinancialInitiation1, ReversalInitiation1), Transaction78 (AuthorisationResponse1, FinancialResponse1), Transaction85 (OriginalTransaction1, RetrievalFulfilmentInitiation1, RetrievalInitiation1), Transaction86 (ReversalResponse2), Transaction103 (FeeCollectionInitiation1, FeeCollectionResponse1)
- AdditionalAmounts2 is used in Transaction76 (CardManagementInitiation1), Transaction81 (CardManagementResponse1), Transaction83 (VerificationInitiation1), Transaction87 (InquiryResponse1), Transaction88 (VerificationResponse1), Transaction105 (InquiryInitiation1)
- DetailedAmount19 is used by Transaction77 (AuthorisationInitiation1, FinancialInitiation1, ReversalInitiation1), Transaction78 (AuthorisationResponse1, FinancialResponse1), Transaction85 (OriginalTransaction1, RetrievalFulfilmentInitiation1, RetrievalInitiation1), Transaction86 (ReversalResponse2), Transaction97 (ChargeBackInitiation1, ChargeBackResponse1), Transaction103 (FeeCollectionInitiation1, FeeCollectionResponse1)
- DetailedAmount20 is used by Transaction76 (CardManagementInitiation1), Transaction83 (VerificationInitiation1), Transaction105 (InquiryInitiation1)

AdditionalAmounts1
  > Type [1,1] : TypeOfAmount12Code
  Other Type [0,1] : Max35Text
  > Amount [1,1] : Amount14
  Label [0,1] : Max70Text

FASTTRACK – MCR

RA ID: #181

- ∨ AdditionalAmounts2
  - › Type [1,1] : TypeOfAmount17Code
  - Other Type [0,1] : Max35Text
  - › Amount [1,1] : Amount14
  - Label [0,1] : Max70Text
- ∨ DetailedAmount19
  - › Type [1,1] : DetailAmount1Code
  - Other Type [0,1] : Max35Text
  - › Amount [1,1] : Amount5
  - › Cardholder Billing Amount [0,1] : Amount5
  - › Reconciliation Amount [0,1] : Amount5
  - Label [0,1] : Max70Text
- ∨ DetailedAmount20
  - › Type [1,1] : DetailAmount2Code
  - Other Type [0,1] : Max35Text
  - › Amount [1,1] : Amount5
  - Label [0,1] : Max70Text

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

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	

Comments:

Reject	

Reason for rejection:

FASTTRACK – MCR

RA ID: #181

Change request number #CR0923

A. **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

B. **Related messages:**
cafm.001.001.01   FileActionInitiationV01
cafm.002.001.01   FileActionResponseV01

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

Update cafm messages to enhance support for large batch file transfers and ensuring efficiency, completeness, and integrity of the files. For example, routing files, currency conversion files, and additional custom reporting. These files are necessary and required for transaction processing.

D. **Purpose of the change:**

As part of ISO 20022 adoption, delivery of custom files is required to align to current market practices. This enhancement will support each implementor to convey and identify the specific file, its format, and details. Further assessment and elaboration will identify alignment to existing ISO20022 file structures and definitions.

E. **Urgency of the request:**

Normal yearly maintenance cycle.

F. **Business examples:**

FASTTRACK – MCR

RA ID: #181

G. **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:

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

Additional messages will be impacted (new sub-elements added to facilitate large batch file transfers):
caad.001.001.01   BatchManagementInitiationV01
caad.002.001.01   BatchManagementResponseV01

I. **Proposed implementation:**

Key to modified items in tables below:
Items in blue have changed
Items in red to be removed
Items in green are new

Message Root	Occurs	Type
BatchManagementInitiationV02V01	[1..1]	

FASTTRACK – MCR

RA ID: #181

Body	[1..1]	**BatchManagementInitiationX1**
Transaction	[1..1]	**TransactionX**
Batch Management Type	[1..1]	**BatchManagementTypeXCode**
Acknowledgement Request [AKRQ]	Code	
Acknowledgement Response [AKRP]	Code	
End [ENDB]	Code	
Other National [OTHN]	Code	
Other Private [OTHP]	Code	
Start [STRT]	Code	
Resend Request [RERQ]	*Code*	*A request to resend a batch or collection ([FOR MUG]: starting location in batch or collection is specified in the MessageSequenceNumber)*
Identification List [IDNT]	*Code*	
Other Batch Management Type	[0..1]	Max35Text
Transaction Identification	[1..1]	**TransactionIdentification12**
Additional Fees	[0..*]	AdditionalFee1
Collection Identification	[0..1]	Max70Text
Batch Identification	[0..1]	Max70Text
Collection Size	[0..1]	Number
Original Collection Identification	[0..1]	Max70Text
Original Batch Identification	[0..1]	Max70Text
Number of Batches in Collection	[0..1]	Number
Number of Messages	[0..1]	Number
Remaining Messages In Collection	[0..1]	Number
Message Sequence Number	[0..1]	Max15NumericText
Collection Identification List	*[0..*]*	*Max70Text*
Batch Identification List	[0..*]	Max70Text
Checkpoint Identification	[0..1]	Max70Text
Collection Checksum	*[0..1]*	*Max35Binary*

Batch Checksum	[0..1]	Max35Binary
Request Acknowledgement	[0..1]	TrueFalseIndicator
Message Before Acknowledgement	[0..1]	Number
Positive Acknowledgement	[0..1]	TrueFalseIndicator
Additional Data	[0..*]	AdditionalData1
Correction	*[0..1]*	*(new component)*
Indicator	*[0..1]*	*TrueFalseIndicator* Indicates the batch or collection is an updated version of a batch or collection that was previously sent.
Date	*[0..1]*	*ISODate* Contains the date that the batch or collection was updated.
Time	*[0..1]*	*ISOTime* Contains the time that the batch or collection was updated.
Continuation Indicator	*[0..1]*	*TrueFalseIndicator* Indicates that batch or collection is not complete.

Message Root	Occurs	Type
BatchManagementResponseX	[1..1]	
Body	[1..1]	**BatchManagementResponseX**
Transaction	[1..1]	**TransactionX**
Batch Management Type	[1..1]	**BatchManagementTypeXCode**
Acknowledgement Request [AKRQ]	Code	
Acknowledgement Response [AKRP]	Code	
End [ENDB]	Code	
Other National [OTHN]	Code	
Other Private [OTHP]	Code	
Start [STRT]	Code	
Identification List [IDNT]	*Code*	
Other Batch Management Type	[0..1]	Max35Text
Transaction Identification	[1..1]	**TransactionIdentification12**
Additional Fees	[0..*]	AdditionalFee1
Collection Identification	[0..1]	Max70Text

FASTTRACK – MCR

RA ID: #181

Batch Identification	[0..1]	Max70Text
Collection Size	[0..1]	Number
Original Collection Identification	[0..1]	Max70Text
Original Batch Identification	[0..1]	Max70Text
Number of Batches in Collection	[0..1]	Number
Number of Messages	[0..1]	Number
Remaining Messages In Collection	[0..1]	Number
Message Sequence Number	[0..1]	Max15NumericText
Collection Identification List	*[0..*]*	*Max70Text*
Batch Identification List	[0..*]	Max70Text
Checkpoint Identification	[0..1]	Max70Text
Collection Checksum	*[0..1]*	*Max35Binary*
Batch Checksum	[0..1]	Max35Binary
Request Acknowledgement	[0..1]	TrueFalseIndicator
Message Before Acknowledgement	[0..1]	Number
Positive Acknowledgement	[0..1]	TrueFalseIndicator
Additional Data	[0..*]	AdditionalData1

Message Root	Occurs	Type
FileActionInitiationX	[1..1]	
Body	[1..1]	**FileActionInitiationX**
Transaction	[1..1]	**TransactionX**
Message Reason	[0..*]	Exact4Numeric
Alternate Message Reason	[0..*]	Max35Text
Transaction Identification[1]	[**0**..1]	**TransactionIdentification12**
File Action Scope	[**0**..1]	FileActionScope1Code
File Action Type	[**0**..1]	**FileActionTypeX1Code** *(add following code to existing list)*
Request [REQU]	Code	Request for a file or record
Other File Action Type	[0..1]	Max35Text
File Action Details	[1..1]	**FileActionDetailsX1**

RA ID: #181

	File Name	[0..1]	Max140Text	
	Action Date	[0..1]	ISODate	
	File Security Code	[0..1]	Max35Text	
	Data Record	[0..1]	DataRecord1Choice	
[OR	Binary	**[0..*]**	Max10MbBinary	
OR]	Text	**[0..*]**	Max20000Text	
	Correction	*[0..1]*	*(same new component added to BatchManagementInitiation)*	
	Indicator	*[0..1]*	*TrueFalseIndicator*	
	Date	*[0..1]*	*ISODate*	
	Time	*[0..1]*	*ISOTime*	
	Continuation Indicator	*[0..1]*	*TrueFalseIndicator*	
	Additional Fees	[0..*]	AdditionalFee1	
	Additional Data	[0..*]	AdditionalData1	

[1] When FileActionInitiation is transmitted as a part of a file using FTP - Transaction Identification is optional. When FileActionInitiation is transmitted as an individual message - Transaction Identification is required

[2] File Name, Action Date, File Security Code, and Data Record are being pulled out of File Action Details into its parent Transaction to create consistency and lower structural overhead.

Message Root	Occurs	Type
FileActionResponseX	[1..1]	
Body	[1..1]	**FileActionResponseX**
Transaction	[1..1]	**TransactionX**
Transaction Identification[1]	**[0..1]**	**TransactionIdentification12**
Additional Fees	[0..*]	AdditionalFee1
Additional Data	[0..*]	AdditionalData1

[1] When FileActionInitiation is transmitted as a part of a file using FTP - Transaction Identification is optional. When FileActionInitiation is transmitted as an individual message - Transaction Identification is required

J. **Proposed timing:**

Timing	-	As requested

FASTTRACK – MCR

RA ID: #181

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	

Comments:

Reject	

Reason for rejection:

FASTTRACK – MCR

RA ID: #181

Change request number #CR0924

A. **Origin of the request:**

A.1 Submitter: ISO TC68 / SC09 / TG1

A.2 Contact person: Douglas Frantz, ISO TC68/SC09/TG1 Convenor
DFrantz@visa.com
+1 (650) 432-4591

A.3 Sponsors: ISO TC68 / SC09 / TG1

B. **Related messages:**

cafc.001.001.01	FeeCollectionInitiationV01
cafc.002.001.01	FeeCollectionResponseV01
cafm.001.001.01	FileActionInitiationV01
cafm.002.001.01	FileActionResponseV01
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
canm.001.001.02	NetworkManagementInitiationV02
canm.002.001.02	NetworkManagementResponseV02
canm.003.001.02	KeyExchangeInitiationV02
canm.004.001.02	KeyExchangeResponseV02
casr.001.001.01	SettlementReportingInitiationV01
casr.002.001.01	SettlementReportingResponseV01

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

FASTTRACK – MCR

RA ID: #181

We need to update the cafc, cafm, cafr, cain, canm, and casr messages to be compliant with EMVCo Interoperable Token expectations.

D. **Purpose of the change:**

Considering the latest EMVCo Interoperable Token specification as the framework of the industry implementation, even if we haven't yet fulfilled the gap analysis of current cafc, cafm, cafr, cain, canm, and casr messages with these specifications, we know that some new elements and modifications should be applied:

- Enhancements to support Token ecosystem which may include additional data elements
- Enhanced Verification for Cardholder, Account, and Device
- Enhancements for Card-On-File, In-Application, and Transit
- Enhancements for Issuance, Provisioning, and Management

The scope of these changes applies to:

- All transactions which include underlying PAN and affiliated Payment Token(s).
- Authorization response messages
- New code sets, messages, and elements

E. **Urgency of the request:**

Normal yearly maintenance cycle.

F. **Business examples:**

FASTTRACK – MCR

RA ID: #181

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: 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:

nexo asks to enhance the Acceptor component by an information about physical and virtual shops as planed in the new LocationCategoryCode of the CAPE message but with improved definitions.

Reject	

Reason for rejection:

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

The following messages were originally identified in the change request as being impacted, but upon further analysis do not require modification for this effort:
canm.001.001.02   NetworkManagementInitiationV02
canm.002.001.02   NetworkManagementResponseV02
canm.003.001.02   KeyExchangeInitiationV02
canm.004.001.02   KeyExchangeResponseV02
casr.001.001.01   SettlementReportingInitiationV01
casr.002.001.01   SettlementReportingResponseV01

I. **Proposed implementation:**

FASTTRACK – MCR

RA ID: #181

Key:

Items in blue have changed

~~Items in red to be removed~~

Items in green are new

The **CustomerDevice2** message component will be enhanced to contain additional information. This component is used in the following message components:

- Environment1, which is used in AuthorisationInitiation1, FinancialInitiation1 and VerificationInitiation1
- Environment6, which is used in OriginalTransaction1 that is used in ChargeBackInitiation1, RetrievalFulfilmentInitiation1 and RetrievalInitiation1
- Environment7, which is used in CardManagementResponse1
- Environment12, which is used in CardManagementInitiation1 and InquiryInitiation1

The **Wallet1** message component will be enhanced to contain additional information. This component is used in the following message components:

- Environment1, which is used in AuthorisationInitiation1, FinancialInitiation1 and VerificationInitiation1
- Environment2, which is used in AuthorisationResponse1, FinancialResponse1 and VerificationResponse1
- Environment6, which is used in OriginalTransaction1 that is used in ChargeBackInitiation1, RetrievalFulfilmentInitiation1 and RetrievalInitiation1
- Environment7, which is used in CardManagementResponse1
- Environment12, which is used in CardManagementInitiation1 and InquiryInitiation1
- Environment13, which is used in ChargeBackInitiation1, RetrievalFulfilmentInitiation1, RetrievalFulfilmentResponse1, RetrievalInitiation1, RetrievalResponse1 and ReversalInitiation1
- Environment15, which is used in InquiryResponse1

The **Token1** message component will be enhanced to contain additional information. This component is used in the following message components:

- Environment1, which is used in AuthorisationInitiation1, FinancialInitiation1 and VerificationInitiation1
- Environment2, which is used in AuthorisationResponse1, FinancialResponse1 and VerificationResponse1
- Environment5, which is used in FeeCollectionInitiation1 and FeeCollectionResponse1
- Environment6, which is used in OriginalTransaction1 that is used in ChargeBackInitiation1, RetrievalFulfilmentInitiation1 and RetrievalInitiation1
- Environment7, which is used in CardManagementResponse1
- Environment10, which is used in FraudDispositionInitiation1, FraudDispositionResponse1, FraudReportingInitiation1, FraudReportingResponse1
- Environment12, which is used in CardManagementInitiation1 and InquiryInitiation1
- Environment13, which is used in ChargeBackInitiation1, RetrievalFulfilmentInitiation1, RetrievalFulfilmentResponse1, RetrievalInitiation1, RetrievalResponse1 and ReversalInitiation1

FASTTRACK – MCR

RA ID: #181

- Environment14, which is used in ChargeBackResponse1 and ReversalResponse2
- Environment15, which is used in InquiryResponse1
- Environment16, which is used in AddendumInitiation1 and AddendumResponse1

The **Cardholder15** message component will be enhanced to contain additional information. This component is used in the following message components:

- Environment1, which is used in AuthorisationInitiation1, FinancialInitiation1 and VerificationInitiation1
- Environment6, which is used in OriginalTransaction1 that is used in ChargeBackInitiation1, RetrievalFulfilmentInitiation1 and RetrievalInitiation1
- Environment10, which is used in FraudDispositionInitiation1, FraudDispositionResponse1, FraudReportingInitiation1, FraudReportingResponse1
- Environment12, which is used in CardManagementInitiation1 and InquiryInitiation1
-

Or	Message Element	Mult.	Type	Comment
	AuthorisationInitiationX	[1..1]		see list of affected message components above for full list
	Body	[1..1]	**AuthorisationInitiationX**	See list of affected message components above for full list
	Environment	[1..1]	**EnvironmentX**	See list of affected Environment components above
	Customer Device	[0..1]	**CustomerDeviceX2**	
	Device	[0..1]	**DeviceX1**	
	Manufacturer	*[0..1]*	*Max70Text*	
	Manufacturer Model Identification	*[0..1]*	*Max70Text*	
	Type	*[0..1]*	***CustomerDeviceTypeX1Code***	*Based on CustomerDeviceType1Code plus the following*
	Wearable [WRBL]	*Code*		
	Vehicle [VHCL]	*Code*		
	Embedded [EMBD]	*Code*		
	Other Type	*[0..1]*	*Max35Text*	
	Language	*[0..1]*	*LanguageCode*	
	Phone Number	*[0..1]*	*PhoneNumber*	

FASTTRACK – MCR

RA ID: #181

	Geographic Location	*[0..1]*	*GeographicCoordinates1*	
	Location Country Code	*[0..1]*	*ISO3NumericCountryCode*	
	IP Address	*[0..1]*	*Max70Text*	
	Email	*[0..1]*	*Max256Text*	
	Device Name	*[0..1]*	*Max100Text*	
	Normalized Device Name	*[0..1]*	*Max100Text*	
	~~Identification~~	~~[0..1]~~	~~Max70Text~~	
	Device Identification	*[0..*]*	*DeviceIdentificationX*	
	Type	*[0..1]*	*DeviceTypeXCode*	
	IMEI			
	Serial Number			
	Secure Element ID			
	Other National			
	Other Private			
	Other Type	*[0..1]*	*Max35Text*	
	Identification	*[0..1]*	*Max70Text*	*Device ID*
	Assigner	*[0..1]*		*Assigner of the Device Identification*
	Operating System	*[0..1]*	*DeviceOperatingSystemX*	*New component - Custom short name*
	Identification	*[0..1]*	*Max70Text*	
	Type	*[0..1]*	*DeviceOperatingSystemType XCode*	
	Android [DROI]	*Code*		
	iOS [APPL]	*Code*		
	Windows [WIND]	*Code*		
	Blackberry [BLCK]	*Code*		
	Tizen [TIZN]	*Code*		
	Other Private [OTHP]	*Code*		
	Other National [OTHN]	*Code*		
	Other Type	*[0..1]*	*Max35Text*	
	Version	*[0..1]*	*Max35Text*	
	Build	*[0..1]*	*Max70Text*	

FASTTRACK – MCR

RA ID: #181

	Provider	[0..1]	Max35Text	
	Additional Data	[0..*]	**AdditionalData1**	
	Wallet	[0..1]	**WalletX~~1~~**	
	Provider	[0..1]	PartyIdentification197	Updated with Local Language support in CR0928
	PAN age	*[0..1]*	*Max5Number*	Number of days that the user's PAN has been on file for the user.
	User Account Age	*[0..1]*	*Max5Number*	Number of days since the user wallet account for this user exists.
	Wallet Account Age	*[0..1]*	*Max5Number*	Number of days since the user created the wallet account or started using the wallet.
	Days Since Last Activity	*[0..1]*	*Max5Number*	Number of days since the last activity on the wallet.
	Activity	*[0..1]*	*Max10PositiveNumber*	Number of transactions on this wallet within an interval
	Activity Interval	*[0..1]*	*Frequency12Code*	
	Last wallet change	*[0..1]*	*Max5Number*	Number of days since wallet settings were changed
	Suspended Cards	*[0..1]*	*Max5Number*	Number of cards suspended in the wallet
	Wallet Account Country	*[0..1]*	*Min2Max3AlphaText*	Prefer to make a proper ISO type for 2- or 3-digit alpha country code in ISO 3166
	Consumer capture mode	*[0..1]*	*ConsumerCaptureModeXCode*	Consumer capture mode values

FASTTRACK – MCR

RA ID: #181

	Key-entered			
	Camera captured			
	Unknown			
	Other National			
	Other Private			
	Other Consumer capture mode		*Max35Text*	
	Wallet account email address age	*[0..1]*	*Max5Number*	Number of days email address exists
	Wallet provider Risk Assessment	*[0..1]*	*WalletProviderRiskXCode*	Wallet Provider Risk Assessment
	Unconditionally Approve			
	Conditionally approve			
	Conditionally approve, high risk			
	Not Approved			
	Wallet provider Risk Assessment Model Version	*[0..1]*	*Max35Text*	Wallet Provider Risk Assessment Model Version used to create scores.
	Wallet provider phone score	*[0..1]*	*Max5Number*	A value to determine least and most trusted
	Wallet provider device score	*[0..1]*	*Max5Number*	A value to determine least and most trusted
	Wallet provider account score	*[0..1]*	*Max5Number*	A value to determine least and most trusted
	Additional ~~Wallet~~ Data	[0..*]	**AdditionalData1**	
	Token	[0..1]	**TokenX~~1~~**	
	Payment Token	[0..1]	Max19NumericText	
	Token Expiry Date	[0..1]	Exact4NumericText	
	Token Requestor Identification	[0..1]	Max11NumericText	
	Token Assurance Data	[0..1]	Max140Text	
	Token Assurance Method	[0..1]	Max2NumericTextt	
	Token Initiated Indicator	[0..1]	TrueFalseIndicator	

FASTTRACK – MCR

RA ID: #181

	Original Token	*[0..1]*	*OriginalTokenX*	New component
	Token	*[0..1]*	*Max19NumericText*	
	Assurance Level	*[0..1]*	*Max140Text*	
	Requestor Identification	*[0..1]*	*Max11NumericText*	
	Reference Identification	*[0..1]*	*Max35Text*	
	Storage Location	*[0..1]*	*StorageLocationXCode*	*New code list*
	Device [DVCE]	*Code*		
	On File [ONFL]	*Code*		
	Card Acceptor Wallet [CAWL]	*Code*		
	Issuer Wallet [ISWL]	*Code*		
	Third Party Wallet [TPWL]	*Code*		
	Other Private [OTHP]	*Code*		
	Other National [OTHN]	*Code*		
	Other Storage Location	*[0..1]*	*Max35Text*	
	Protection Method	*[0..1]*	*ProtectionMethodXCode*	*New code list*
	Software [SOFT]	*Code*		
	Trusted Execution Environment [TEEN]	*Code*		
	Secure Element [SELM]	*Code*		
	Secure Enclave [SNCL]	*Code*		
	Supported Entry Mode	*[0..*]*	*CardDataReading7Code*	
	Additional Data	[0..*]	**AdditionalData1**	
	Cardholder	[0..1]	**CardholderX~~15~~**	
	Cardholder Name	[0..1]	CardholderName1	
	Identification	[0..1]	Credentials1	
	Address	[0..1]	Address1	
	Contact Information	[0..1]	Contact1	
	Date Of Birth	[0..1]	ISODate	
	High Value Customer Indicator	[0..1]	TrueFalseIndicator	

J. **Proposed timing:**

Timing	-	As requested

FASTTRACK – MCR

RA ID: #181

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	

Comments:

Reject	

Reason for rejection:

FASTTRACK – MCR

RA ID: #181

Change request number #CR0925

A. **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

B. **Related messages:**

caad.001.001.01	BatchManagementInitiationV01
caad.002.001.01	BatchManagementResponseV01
caad.003.001.01	BatchTransferInitiationV01
caad.004.001.01	BatchTransferResponseV01
caad.005.001.02	ReconciliationInitiationV02
caad.006.001.02	ReconciliationResponseV02
caad.007.001.02	ErrorV02
cafc.001.001.01	FeeCollectionInitiationV01
cafc.002.001.01	FeeCollectionResponseV01
cafm.001.001.01	FileActionInitiationV01
cafm.002.001.01	FileActionResponseV01
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
canm.001.001.02	NetworkManagementInitiationV02

FASTTRACK – MCR

RA ID: #181

canm.002.001.02	NetworkManagementResponseV02
canm.003.001.02	KeyExchangeInitiationV02
canm.004.001.02	KeyExchangeResponseV02
casr.001.001.01	SettlementReportingInitiationV01
casr.002.001.01	SettlementReportingResponseV01

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

The ISO 8583 Registration and Maintenance Management Group (RMMG) has received several recent change requests that have been approved and applied to the ISO 8583 messages. The ISO 20022 ATICA messages are equivalent in function and need to be kept current with the changes that have been applied to ISO 8583 for interoperability. This change request includes all of these ISO 8583 RMMG approved change requests.

This change request includes functionality that requires several changes that would not make sense if not performed all together. These functional enhancements affect the same components, messages and services. This may require adding, deleting, modifying, renaming, changing the cardinality, moving elements/components, or changing the type of elements, changing code sets. It also includes associated updates to MDR Part 1.

The following list contains examples of the ISO 8583 RMMG approved changes to be aligned with ATICA:

- Fee collection and reconciliation message mandatory/conditional element corrections
- Rename Barcode to Optical Code, add Account data on file, add final authorization indicator
- Add Cumulative and Anticipated amount types
- Add POS Card Reading Capabilities, add POS Card Data Entry Mode, fix data element Lengths
- Add Payment Account Reference and PAN Reference Identifier fields
- Update maximum data element lengths to match industry standards
- Add GeoCode to CardAcceptorLocation
- Corrections to mandatory and conditionally required conditions for Approval Code and Action Code. Add Action Code for No Reason to Decline.
- Add Customer Related Data and enhance Encryption Data
- Add Customer ID
- Add Benefit account identification
- Add Key check value
- Add new datasets for merchant vertical data
- Add new PIN entry capability code that identifies Secure Hardware and Secure Software PIN entry methods
- Add Prepayment indicator
- Add new interchange fee type codes (Minimum, Maximum and Cash Back)
- Add new balance type code for use of points
- Add new datasets / elements for authentication data and additional acceptor data (Cardholder Certificate Serial Number, Card Acceptor Certificate Serial Number, National Identifier, POS Device Capable of Temporary Secure Card Data Storage, Issuer supports temporary secure card data storage, message contains reused card data previously securely stored, high risk transaction indicator, risk conditions)Add

FASTTRACK – MCR

RA ID: #181

new function codes, new POS Environment codes, new Transaction Attributes, fix clarification of currency code in additional amounts

- Add additional dataset identifiers for additional verticals and services
- Add risk data elements
- Add transaction attributes
- Add wallet data
- Add cashback interchange fee code
- Add account holder name information and account holder address information
- Add 3DS information
- Add additional service data and results
- Add date anticipated
- Align structure of additional data for correct implementation of EU PSD2 SCA
- Add authentication outage indicator
- Add ApprovalData to VerificationInitiation and VerificationResponse messages.

FASTTRACK – MCR

RA ID: #181

D. **Purpose of the change:**

This change is required to support interoperability with the ISO 8583 standard that is currently in use in the industry and further aligns ATICA with existing implementations.

E. **Urgency of the request:**

Normal yearly maintenance cycle.

F. **Business examples:**

FASTTRACK – MCR

RA ID: #181

G. **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:

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

After further assessment, the following approved ISO 8583 RMMG changes do not require further enhancements to ATICA. Reasons for no change required includes: already in ATICA v2, not applicable to ATICA structures, or resolved by updating other artifacts.

- Fee collection and reconciliation message mandatory/conditional element corrections
- Rename Barcode to Optical Code (already done in ATICA)
- Final authorization indicator (already done in ATICA)
- Add Cumulative and Anticipated amount types (already in ATICA)
- Add POS Card Reading Capabilities, add POS Card Data Entry Mode, fix data element Lengths
- Add new function codes, new POS Environment codes, new Transaction Attributes, fix clarification of currency code in additional amounts
- *PAN Reference Identifier usage will be addressed with CR0922 (ATICA fixes), where it will be added to FileAction messages.*
- Update maximum data element lengths to match industry standards
- Corrections to mandatory and conditionally required conditions for Approval Code and Action Code

FASTTRACK – MCR

RA ID: #181

- Add Action Code for No Reason to Decline – already updated in ISO 8583 shared code list (used by ATICA).
- Add Customer Related Data and enhance Encryption Data
- Add Benefit account identification – already updated in ISO 8583 shared code list (used by ATICA)
- Add Key check value
- Add new datasets for merchant vertical data
- Add Prepayment indicator
- Add additional dataset identifiers for additional verticals and services
- Add risk data elements
- Add transaction attributes
- Add wallet data
- Add 3DS information
- Align structure of additional data for correct implementation of EU PSD2 SCA (covered by separate MCR for supplementary data)

Additional approved ISO 8583 RMMG requests were also discovered that were not included in the originally submitted CR0925.
- Rate Information
- Jurisdiction and Settlement
- Card acceptor Additional Address Info

I. **Proposed implementation:**

Key to identification of changes shown in this section:

Items in blue have changed

~~Items in red to be removed~~

Items in green are new

PIN capability

Current Capabilities1 component is shown below. A new version will be created that:

- Adds PIN Entry Security Characteristic as a field with a code list for:
  - Secure hardware
  - Secure software
- Corrects plural vs. singlular naming:
  - Change Other Card Reading Capabilites to Other Card Reading Capability
  - Change Card Writing Capabilities to Card Writing Capability
  - Change Other Card Writing Capabilities to Other Card Writing Capability
  - Change PIN Length Capabilities to PIN Length Capability
  - Change On Line Capabilities to On Line Capability
  - Change Message Capabilities to Message Capability

## FASTTRACK – MCR

RA ID: #181

Additional Fees types

Add new interchange fee types to the TypeOfAmount10Code used by Additional Fees. The existing component is shown below. The following three new codes will be added:

- Minimum Interchange Fee [MNIF]
- Maximum Interchange Fee [MXIF]
- Cash Back Interchange Fee [CSIF]

Correct singular vs. plural definition: Change Additional Fees to Additional Fee.
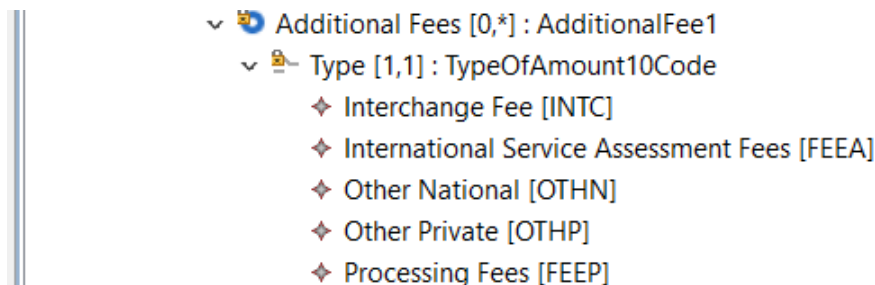
Geographic Code

No data type currently exists in ISO 20022 repository that expresses point location in degrees only format (±DD.DDDD/±DDD.DDDD, e.g. +12.345/-098.765). Create new type as follows:

Name: GeographicPointLocationInDegreesOnly
Pattern to be created to match: ±DDD.DDDD/±DDD.DDDD format
Example: +12.345/-098.765

Modify PartyIdentification203 and SponsoredMerchant1 to include Geographic point location.

PartyIdentification203 is used in:

- Environment1, which is used by: AuthorisationInitiation1, FinancialInitiation1 and VerificationInitiation1
- Environment5, which is used by: FeeCollectionInitiation1 and FeeCollectionResponse1
- Environment12, which is used by CardManagementInitiation1 and InquiryInitiation1

FASTTRACK – MCR

RA ID: #181

- Environment13, which is used by ChargeBackInitiation1, RetrievalFulfilmentInitiation1, RetrievalFulfilmentResponse1, RetrievalInitiation1, RetrievalResponse1, ReversalInitiation1
- Environment15, which is used by: InquiryResponse1

SponsoredMerchant1 is used by PartyIdentification203.

Current Acceptor structure (PartyIdentification203)
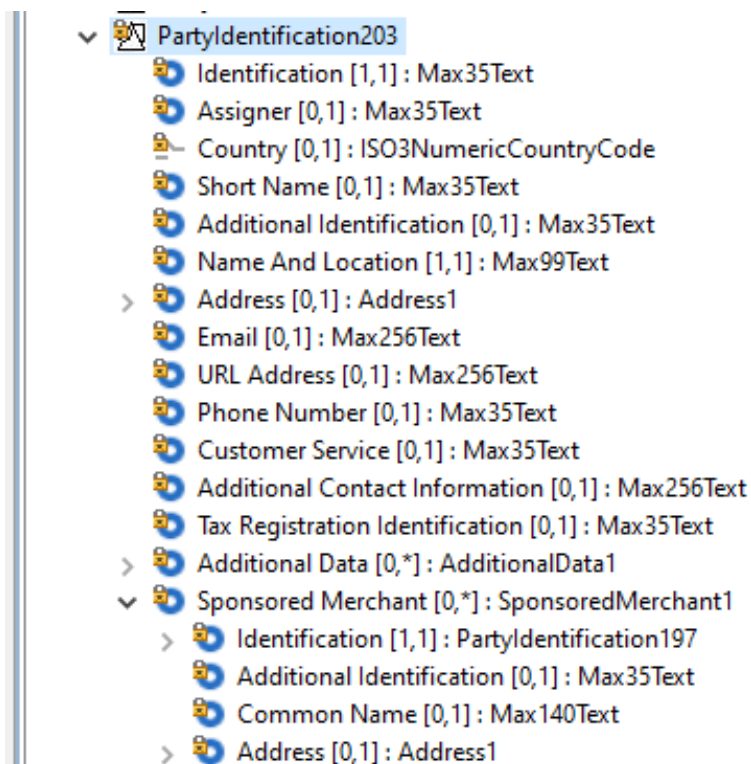
Add "Additional Address Information" just after "Address" in PartyIdentification203.

Additional Address Information	[0..1]	Max256Text

Add "Geographic Location", just prior to "Email", in PartyIdentification203.

Geographic Location	[0..1]	GeographicPointLocationInDegreesOnly

Add "Geographic Location" to SponsoredMerchant1, just after "Address".

Geographic Location	[0..1]	GeographicPointLocationInDegreesOnly

Change Device1 to update the Location field to use the correct data type and clarified name.

Device1 is used by CustomerDevice2, which is used by

- Environment1, which is used by: AuthorisationInitiation1, FinancialInitiation1 and VerificationInitiation1
- Environment6, which is used by: OriginalTransaction1, which is used in ChargebackInitiation1, RetrievalFulfilmentInitiation1, RetrievalInitiation1
- Environment7, which is used by: CardManagementResponse1
- Environment12, which is used by CardManagementInitiation1 and InquiryInitiation1

FASTTRACK – MCR

RA ID: #181

Current Location field in the Device1 component is shown below.
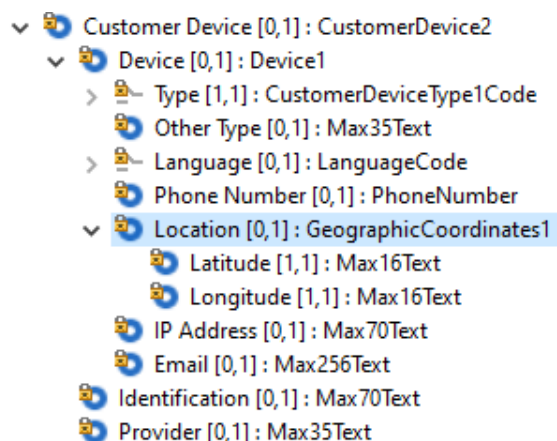
New Geographic Location element that uses new Geographic Point Location data type definition (replaces Location that uses GeographicCoordinates1 component) is shown below:

Geographic Location	[0..1]	GeographicPointLocationInDegreesOnly

Add Additional Service Results in AdditionalService1

AdditionalService1 is currently used in the following components, which will be modified to use the revised component:

- Transaction77 in AuthorisationInitiation1, FinancialInitiation1 and ReversalInitiation1
- Transaction83 in VerificationInitiation1
- Transaction85 in OriginalTransaction, which is used by ChargeBackInitiation1, RetrievalFulfilmentInitiation1 and RetrievalInitiation1
- Transaction105 in InquiryInitiation1

Add the new Additional Service information (modified AdditionalService1) in response messages:

- Transaction78 in AuthorisationResponse1, FinancialResponse1
- Transaction81 in CardManagementResponse1
- Transaction86 in ReversalResponse2
- Transaction87 in InquiryResponse1
- Transaction88 in VerificationResponse1

Add to the modified AdditionalService1 component to CardManagementInitiation message (currently missing from this message):

- Transaction76 in CardManagementInitiation1

Current AdditionalService1 component:
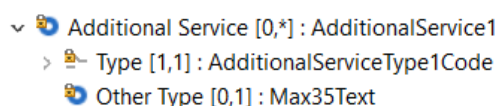
Modified AdditionalServiceX component:

Additional Service	[0..*]	AdditionalServiceX

FASTTRACK – MCR

RA ID: #181

Type <Tp>	[1..1]	AdditionalServiceType1XXXCode
OtherType	[0..1]	Max35Text
Result	[0..1]	AdditionalServiceResult1Code
OtherResult	[0..1]	Max35Text
ServiceDetail	[0..*]	AdditionalData1

AdditionalServiceResult1Code		
Performed [PERF]	Code	
Not performed [NOPF]	Code	
Not supported [NOSP]	Code	
Other National [OTHN]	Code	
Other Private [OTHP]	Code	

Create a new AdditionalServiceTypeXXXCode (from AdditionalServiceType1Code) to include a code for "Account Balance" [BALC]. This code list is currently only used within AdditionalService1 (impacts noted above).

Account Owner Information

New PartyIdentificationXXX message component to be used for new AccountOwner structure that will be added to Payee, Payer, AccountFrom and AccountTo structures as identified below.

- Modify Customer3 component used in PartyIdentification211 that is used in Payer and Payee in Environment1 (AuthorisationInitiation1, FinancialInitiation1, VerificationInitiation1), Environment6 (OriginalTransaction1 in ChargeBackInitiation1, RetrievalFulfilmentInitiation1, RetrievalInitation1) and Environment13 (ChargeBackInitiation1, RetrievalFulfilmentInitiation1, RetrievalFullfilmentResponse1, RetrievalInitiation1, RetrievalResponse1, ReversalInitiation1)

Existing Customer3 component:

Customer [0,1] : Customer3
    Customer Identification [0,1] : Max35Text
    Name [0,1] : Max70Text
    Address [0,1] : Address1
    Credentials [0,*] : Credentials1
    Additional Information [0,1] : Max256Text
    Date Of Birth [0,1] : ISODate

Modified component that will replace all instances of Customer3

CustomerX	Occurs	Type

FASTTRACK – MCR

RA ID: #181

Customer Identification	[0..1]	Max35Text
Customer Designation	[0..1]	Max2NumericText
Name	[0..1]	CardholderName1 (existing component now used here)
Address	[0..1]	Address1
Credentials	[0..1]	CredentialsXXX1
Additional Information	[0..*]	AdditionalData1 (existing component now used here)
Date Of Birth	[0..1]	ISODate

Modify Credentials1 to include more types of identifiers and the associated issuing authority, which could be at country, country subdivision1 or country subdivision2 level.

Current Credentials1 component is shown below:


```
Identification Code [1,1] : Identification2Code
    Alien Registration Number [ARNB]
    Driver Licence Identification [DRID]
    Email [EMAL]
    National Identifier [NTID]
    Other National [OTHN]
    Other Private [OTHP]
    Passport Number [PASS]
    Phone Number [PHNB]
    Social Security Number [SSYN]
Other Identification Code [0,1] : Max35Text
Identification Value [1,1] : Max70Text
```

Changes:

- Create a new IdentificationXXXCode (replacing Identification2Code) with the following changes:
  - Include (select) Customer Identifier (for unspecified type), and Tax Identifier
  - Add a "Proxy" identifier code
- Add a new component "AssignerAuthority1" with the following elements to the Credentials1 component (at the end, after Identification Value):

Assigner Authority		AssignerAuthority1
Country	[0..1]	ISO3NumericCountryCode
Country Sub Division Major	[0..1]	Max35Text
Country Sub Division Minor	[0..1]	Max35Text
City	[0..1]	Max35Text

Modify AccountDetails2 and all uses of it to a new modified version of this business component to include additional account owner information. Expand the length of the

identifier element to allow for newer types of identification and add a field that specifies the type of identifier. Existing components that use AccountDetails2 are identified below.

- Transaction76 in CardManagementInitiation1
- Transaction77 in AuthorisationInitiation1, FinancialInitiation1 and ReversalInitiation1
- Transaction78 in AuthorisationResponse1, FinancialResponse1
- Transaction83 in VerificationInitiation1
- Transaction85 in OriginalTransaction, which is used by ChargeBackInitiation1, RetrievalFulfilmentInitiation1 and RetrievalInitiation1
- Transaction86 in ReversalResponse2
- Transaction87 in InquiryResponse1
- Transaction88 in VerificationResponse1
- Transaction105 in InquiryInitiation1

Existing AccountDetails2 component definition:
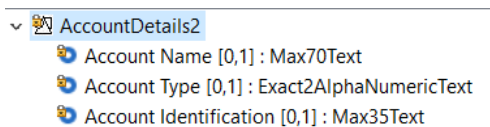
Replace Account Identification with a choice component that allows for specific types of account identifiers, as well as a generic identifier. This will be based on AccountIdentification39Choice, shown below.
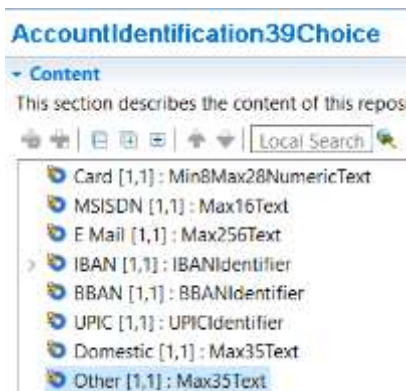
The "Card" field will be removed from the new version, and the "Other" field will be expanded to "Max70Text".

Modified AccountDetails2 component:

AccountDetailsX	Occurs	Type
Account Name	[0..1]	Max70Text
~~Account~~ Type	[0..1]	Exact2AlphaNumericText
~~Account~~ Identification	[0..1]	AccountIdentificationXXChoice
Owner Designation	[0..1]	Max2NumericText
Owner Name	[0..1]	CardholderName1
Owner Address	[0..1]	Address1

Additional Information	[0..*]	AdditionalData1

New terminal capabilities indicator

Add new capability at the end of the Capabilities1 component in Terminal1 to specify if it is capable of temporarily storing card information.

Temporary Secure Card Data Storage	[0..1]	TrueFalseIndicator Default: False Definition: Terminal is capable of temporary secure storage of the card details for reuse upon permission of the card issuer.

Current Capabilities1 component is shown below. It is used in Terminal1 – all existing uses will be updated to use the new version. Affected message components are shown below.

- Environent1, used in AuthorisationInitiation1, FinancialInitiation1, VerificationInitiation1
- Environment6, used in OriginalTransaction1
- Environment12, used in CardManagementInitiation1, InquiryInitiation1

```
Terminal [0,1] : Terminal1
    Terminal Identification [1,1] : TerminalIdentification1
    Type [0,1] : TerminalType1Code
    Other Type [0,1] : Max35Text
    Capabilities [0,1] : Capabilities1
        Card Reading Capability [0,*] : CardDataReading7Code
        Other Card Reading Capabilities [0,*] : Max35Text
        Card Writing Capabilities [0,*] : CardDataWriting1Code
        Other Card Writing Capabilities [0,*] : Max35Text
        PIN Length Capabilities [0,1] : Number
        Approval Code Length [0,1] : Number
        Max Script Length [0,1] : Number
        PIN Pad Inoperative [0,1] : TrueFalseIndicator
        Card Capture Capable [0,1] : TrueFalseIndicator
        On Line Capabilities [0,1] : OnLineCapability2Code
        Message Capabilities [0,*] : DisplayCapabilities6
        Cardholder Verification Capability [0,*] : CardholderVerification(
    Terminal Integration [0,1] : TerminalIntegrationCategory1Code
    Outdoor Indicator [0,1] : TrueFalseIndicator
    Off Premises Indicator [0,1] : TrueFalseIndicator
    On Board Indicator [0,1] : TrueFalseIndicator
    POI Component [0,*] : PointOfInteractionComponent8
```

Add element in PointOfServiceContext1 that identifies when the transaction contains card details that were previously temporarily stored into the Point of Service Context, just after the Other Card Data Entry Mode.

Temporary Secure Card Data Reused	[0..1]	TrueFalseIndicator Default: False Definition: Terminal has reused temporary secure stored card data.

PointOfServiceContext1 is used in the message components shown below, all of which will be updated.

- Context1, used by AuthorisationInitiation1, FinancialInitiation1
- Context2, used by AuthorisationResponse1, FinancialResponse1, InquiryResponse1, VerificationResponse1
- Context3, used by OriginalTransaction1 (used in ChargeBackInitiation1, RetrievalFulfilmentInitiation1, RetrievalInitiation1)
- Context5, used by CardManagementInitiation1, CardManagementResponse1, InquiryInitiation1, VerificationInitiation1

The current PointOfServiceContext1 structure is shown below.

Point Of Service Context [1,1] : PointOfServiceContext1
    Card Present [0,1] : TrueFalseIndicator
    Cardholder Present [0,1] : TrueFalseIndicator
    Cardholder Activated [0,1] : TrueFalseIndicator
    Transponder Initiated [0,1] : TrueFalseIndicator
    Attended Indicator [0,1] : TrueFalseIndicator
    Unattended Level Category [0,1] : Max35NumericText
    E Commerce Indicator [0,1] : TrueFalseIndicator
    E Commerce Data [0,*] : ECommerceData1
    MOTO Indicator [0,1] : TrueFalseIndicator
    Partial Approval Supported [0,1] : TrueFalseIndicator
    Delayed Authorisation Indicator [0,1] : TrueFalseIndicator
    Security Characteristics [0,*] : SecurityCharacteristics1Code
    Other Security Characteristics [0,1] : Max35Text
    Card Data Entry Mode [1,1] : CardDataReading7Code
    Other Card Data Entry Mode [0,1] : Max35Text
    Storage Location [0,1] : Max35Text
    Special Conditions [0,*] : SpecialConditions1

Add in new element to indicate when the issuer allows the card payment data captured at the terminal to be resent in the next transaction.

This will be added to a new version of ResultData1 immediately after Other Result Details.

Temporary Secure Card Data Reuse Permitted	[0..1]	TrueFalseIndicator Default: False Issuer permits reuse of temporary secure stored card data.

FASTTRACK – MCR

RA ID: #181

ResultData1 is used in ProcessingResult1-8. These will either be modified to use the new version or left to use the existing ResultData1, as indicated below.

- *ProcessingResult1 – change to use new ResultDataXXX.* It is used by AuthorisationInitiation1, CardManagementInitiation1, CardManagementResponse1, FinancialInitiation1, NetworkManagementInitiation1, NetworkManagementResponse1, ReversalInitiation1
- *ProcessingResult2 – change to use new ResultDataXXX.* It is used by AuthorisationResponse1, ChargeBackInitiation1, FinancialResponse1, OriginalTransaction1, RetrievalFulfilmentInitiation1, RetrievalInitiation1, ReversalResponse2
- *ProcessingResult3 – will not be updated (continue to use existing ResultData1). It* is used by BatchManagementResponse1, BatchTransferInitiation1, BatchTransferResponse1, SettlementReportingResponse1.
- *ProcessingResult4 – will not be updated.* It is used by AddendumResponse1, FeeCollectionInitiation1, FeeCollectionResponse1, FraudDispositionResponse1, FraudReportingResponse1, KeyExchangeResponse1, ReconciliationResponse2, RetrievalFullfilmentResponse1, RetrievalResponse1
- *ProcessingResult5 – change to use new ResultDataXXX.* It is used by InquiryInitiation1, InquiryResponse1
- *ProcessingResult6 – change to use new ResultDataXXX.*   It is used by VerificationInitiation1, VerificationResponse1
- *ProcessingResult7 – will not be updated.* It is used by ChargeBackResponse1.
- *ProcessingResult8 – will not be updated.* It is used by ChargeBackInitiation1.

Current ResultData1 component is shown below.

Account data on file

A new version of CardDataReading7Code will be created that removes Card On File [CDFL] and adds (selects) Account Data On File [DFLE]. All uses of CardDataReading7Code shall be updated to use the new version.

CardDataReading7Code is used by:

FASTTRACK – MCR

RA ID: #181

- Capabilities1, which is used by
    - Terminal1, used by Environment1 (AuthorisationInitiation1, FinancialInitiation1, VerificationInitiation1), Environment12 (CardManagementInitiation1, InquiryInitiation1)
    - Terminal3, used by Environment6 (ChargebackInitiation1, OriginalTransaction1, RetrievalFulfilmentInitiation1, RetrievalInitiation1)
- PointOfServiceContext1, which is used by
    - Context1, used by AuthorisationInitiation1, FinancialInitiation1
    - Context2, used by AuthorisationResponse1, FinancialResponse1, InquiryResponse1, VerificationResponse1
    - Context3, used by OriginalTransaction1 (used in ChargeBackInitiation1, RetrievalFulfilmentInitiation1, RetrievalInitiation1)
    - Context5, used by CardManagementInitiation1, CardManagementResponse1, InquiryInitiation1, VerificationInitiation1
- PointOfServiceContext2, which is used by
    - Context4, used by RetrievalFulfilmentInitiation1, RetrievalFullfilmentResponse1, RetrievalInitiation1, RetrievalResponse1
    - Context7, used by ChargeBackInitiation1, ReversalInitiation1

Points Balance

Create a new version of BalanceType14Code that adds a new balance type of "Points" [PNTS].

Replace all instances of BalanceType14Code with the new version, which is used by Balance15 in AccountBalance1. AccountBalance1 is used by the following components:

- Transaction78 (AuthorisationResponse1, FinancialResponse1), Transaction87 (InquiryResponse1), Transaction88 (VerificationResponse1)

Replace "Sign" in Balance15 with "Negative [0,1] : TrueFalseIndicator".

Current definition of Balance15 is shown below.

```
∨  Balance15
   ∨  Type [1,1] : BalanceType14Code
         ✦ Amount Due [AMTD]
         ✦ Amount On Hold [AMOH]
         ✦ Amount Owing [AMTO]
         ✦ Available [AVLB]
         ✦ Cleared Item [CLRI]
         ✦ Credit Line [CRDL]
         ✦ Ledger [LDGR]
         ✦ Other National [OTHN]
         ✦ Other Private [OTHP]
      Other Type [0,1] : Max35Text
      Amount [1,1] : ImpliedCurrencyAndAmount
   >  Currency [0,1] : ISO3NumericCurrencyCode
      Sign [0,1] : PlusOrMinusIndicator
      Cardholder Currency Indicator [0,1] : TrueFalseIndicator
      Balance Date [0,1] : ISODate
```

ApprovalData

Add Approval Data to Verification messages.

FASTTRACK – MCR

RA ID: #181

Modify ProcessingResult6 to include ApprovalData (ApprovalData1) at the top of the structure (before ResultData). A new ProcessingResultXXX will be created where ApprovalData1 is added as described above. ProcessingResult6 is used in VerificationInitiation and VerificationResponse messages – both of which will be changed.

Current ProcessingResult6 is shown below.
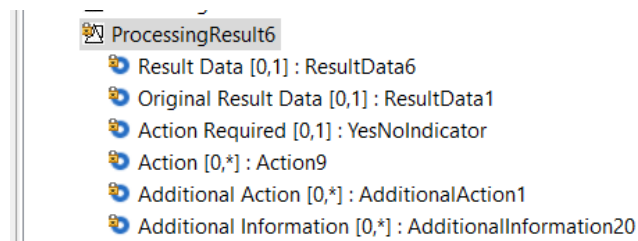
High Risk Transaction indicator

Add high risk indicator into the RiskAssessment1 component, just prior to Reason:

High Risk Transaction	[0..1]	TrueFalseIndicator

Current RiskAssessment1 component shown below. It is used in (all will be updated to use new version):

- Context1, used by AuthorisationInitiation1, FinancialInitiation1
- Context2, used by AuthorisationResponse1, FinancialResponse1, InquiryResponse1, VerificationResponse1
- Context3, used by OriginalTransaction1 (used in ChargeBackInitiation1, RetrievalFulfilmentInitiation1, RetrievalInitiation1)
- Context5, used by CardManagementInitiation1, CardManagementResponse1, InquiryInitiation1, VerificationInitiation1
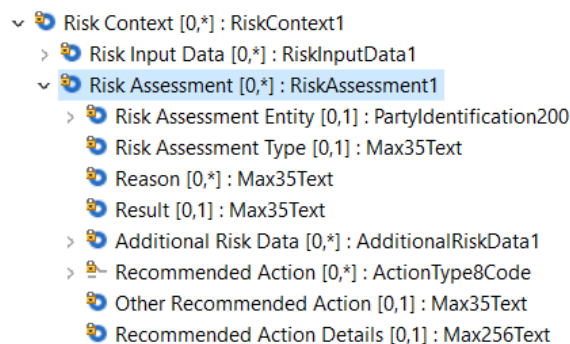
Risk Conditions

Add Risk Conditions to the RiskAssessment1 component (shown above), just after Result:

Risk Conditions	[0..*]	AdditionalData1

New Verification types

Add new verification types to AuthenticationMethod11Code. A new version of AuthenticationMethod11Code will be created that adds the following codes:

FASTTRACK – MCR

RA ID: #181

- Cardholder Certificate Serial Number [CHSN]
- Card Acceptor Certificate Serial Number [CASN]
- National Identifier [NTID]

AuthenticationMethod11Code is used by the following components:

- Verification1, used by Context1 (AuthorisationInitiation1, FinancialInitiation1) and Context5 (CardManagementInitiation1, CardManagementResponse1, InquiryInitiation1, VerificationInitiation1)
- Verification2, used by Context2 (AuthorisationResponse1, FinancialResponse1, InquiryResponse1, VerificationResponse1) and Context3 (OriginalTransaction1, RetrievalFulfilmentInitiation1, RetrievalInitiation1)
- ReportedFraud1, used by Transaction79 in FraudReportingInitiation1

Current version of AuthenticationMethod11Code is shown below.

```
∨ 🌐 Verification [0,*] : Verification1
   > 🔑 Type [0,1] : AuthenticationMethod11Code
     🌐 Other Type [0,1] : Max35Text
     🌐 Sub Type [0,1] : Max35Text
   > 🌐 Verification Information [0,*] : VerificationInformation1
   > 🌐 Verification Result [0,*] : VerificationResult1
```

Authentication Outage Indicator and **Date Anticipated**

Modify TransactionContext1 to include a new field after the TransactionInitiator element:

Authentication Outage Indicator	[0..1]	TrueFalseIndicator

Add a new Date Anticipated element after Capture Date:

Anticipated Date	[0..1]	ISODate

Add a new AdditionalData at the end of the structure

AdditionalData	[0..*]	AdditionalData1

TransactionContext1 is used in Context1 (AuthorisationInitiation1, FinancialInitiation1), Context3 (OriginalTransaction1, RetrievalFulfilmentInitiation1, RetrievalInitiation1) and Context5 (CardManagementInitiation1, CardManagementResponse1, InquiryInitiation1, VerificationInitiation1) All uses of TransactionContext1 will be changed to use revised TransactionContextXXX.

FASTTRACK – MCR

RA ID: #181

Jurisdiction Information

Add a new jurisdiction structure in Transaction Context immediately after Card Programme or Card Programme Applied in all ATICA messages. This includes updating the following components:

- TransactionContext1, used in Context1 (AuthorisationInitiation1, FinancialInitiation1), Context3 (OriginalTransaction1, RetrievalFulfilmentInitiation1, RetrievalInitiation1) and Context5 (CardManagementInitiation1, CardManagementResponse1, InquiryInitiation1, VerificationInitiation1)
- TransactionContext3, used in Context2 (AuthorisationResponse1, FinancialResponse1, InquiryResponse1, VerificationResponse1)
- TransactionContext4, used in Context7 (ChargeBackInitiation1, ReversalInitiation1)
- TransactionContext5, used in Context8 (AddendumInitiation1, AddendumResponse1, BatchManagementInitiation1, BatchManagementResponse1, BatchTransferInitiation1, BatchTransferResponse1, Error1, FileActionInitiation1, FileActionResponse1, FraudDispositionInitiation1, FraudDispositionResponse1, FraudReportingInitiation1, FraudReportingResponse1, KeyExchangeInitiation1, KeyExchangeResponse1, NetworkManagementInitiation1, NetworkManagementResponse1, ReconciliationResponse2)
- TransactionContext6, used in Context6 (Amendment10, SettlementReportingInitiation1, SettlementReportingResponse1).

Note: TransactionContext1 is shown above (previous update).

The new component will be named "Jurisdiction2" and is shown below:

Jurisdiction	[0..1]	Jurisdiction2
Domestic Indicator	[0..1]	TrueFalseIndicator When true, indicates the transaction is considered to be domestic
Domestic Qualification	[0..1]	Max35Text Identifies the reason the transaction is considered to be domestic or non-domestic

FASTTRACK – MCR

RA ID: #181

Rate Information

Add new rate information structure in the TransactionContext1 component. The example of the current component is shown above. The new structure, "Exchange Rate Data", will be added just after Reconciliation.

New Exchange Rate Information component is detailed below:

Exchange Rate Information	[0..*]	ExchangeRateInformation1
Provider	[0..1]	Max70Text Identifies the source of the rate information
Identification	[0..1]	Max70Text Identification of the specific rate, table or file that contains the rate information
Date	[0..1]	ISODate The date the exchange rate data is effective
Time	[0..1]	ISOTime The time the exchange rate data is effective
Exchange Rate Detail	[0..*]	ExchangeRateDetail1
Endpoint	[0..1]	Endpoint1Code Identifies the party to which this detail applies
Origination [ORIG]	Code	
Destination [DEST]	Code	
Other National [OTHP]	Code	
Other Private [OTHP]	Code	
Other Endpoint	[0..1]	Max35Text
Counter currency code	[0..1]	ISO3NumericCurrencyCode Identifies the counter currency used for currency conversion for the transaction party
Base currency code	[0..1]	ISO3NumericCurrencyCode Identifies the base currency used for currency conversion for the transaction party

FASTTRACK – MCR

RA ID: #181

Rate		[0..1]	DecimalNumber Contains the exchange rate
Rate Type		[0..1]	ExchangeRateType1Code *(new)* Contains the exchange rate type for the transaction party
	Buy [BUYR]		
	Sell [SELL]		
	Middle [MIDL]		
	Agreed [AGRD]		
	OtherNational [OTHN]		
	OtherPrivate [OTHP]		
	Other Rate Type	[0..1]	Max35Text
Agreement type		[0..1]	ExchangeRateAgreementType1Code *(new)* Contains the exchange rate agreement type for the transaction party
	Normal [NORM]		
	Spot [SPOT]		
	Forward contract [FWCT]		
	OtherNational [OTHN]		
	OtherPrivate [OTHP]		
	Other Agreement Type	[0..1]	Max35Text
Rate lock		[0..1]	
	Requested	[0..1]	Indicates if a transaction is requesting or has requested a rate lock
	Eligible	[0..1]	Indicates if a transaction is eligible for a rate lock
	Applied	[0..1]	Indicates if a rate lock was applied to the transaction

FASTTRACK – MCR

RA ID: #181

J. **Proposed timing:**

Timing	-	As requested

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	

Comments:

Reject	

Reason for rejection:

FASTTRACK – MCR

RA ID: #181

Change request number #CR0926

A. **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

B. **Related messages:**

caad.001.001.01	BatchManagementInitiationV01
caad.002.001.01	BatchManagementResponseV01
caad.003.001.01	BatchTransferInitiationV01
caad.004.001.01	BatchTransferResponseV01
caad.005.001.02	ReconciliationInitiationV02
caad.006.001.02	ReconciliationResponseV02
caad.007.001.02	ErrorV02
cafc.001.001.01	FeeCollectionInitiationV01
cafc.002.001.01	FeeCollectionResponseV01
cafm.001.001.01	FileActionInitiationV01
cafm.002.001.01	FileActionResponseV01
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
canm.001.001.02	NetworkManagementInitiationV02

FASTTRACK – MCR

RA ID: #181

canm.002.001.02	NetworkManagementResponseV02
canm.003.001.02	KeyExchangeInitiationV02
canm.004.001.02	KeyExchangeResponseV02
casr.001.001.01	SettlementReportingInitiationV01
casr.002.001.01	SettlementReportingResponseV01

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

This is to address alignment with the recently published ISO 13492:2019 standard.

D. **Purpose of the change:**

This change request includes functionality that requires changes that would not make sense if not performed all together. These functional enhancements affect the same components, messages and services. This may require adding, deleting, modifying, renaming, changing the cardinality, moving elements/components, or changing the type of elements, changing code sets.

The scope of changes applies to any messages which have a security trailer or utilizes the protected data structure. Because of this, it will affect all messages in ATICA.

E. **Urgency of the request:**

Normal yearly maintenance cycle.

F. **Business examples:**

FASTTRACK – MCR

RA ID: #181

G. **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:

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

The impact is unchanged from the original CR submission.

I. **Proposed implementation:**

Upon further assessment of work efforts for this MCR, the TG1 submitting organization is now recommending to address this effort in a later maintenance cycle (not the 2020-2021 cycle).

This change will not be performed with this MCR.

J. **Proposed timing:**

Timing	-	Other: postponed to later maintenance cycle (not in 2020-2021 cycle).

FASTTRACK – MCR

RA ID: #181

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	

Comments:

Reject	

Reason for rejection:

FASTTRACK – MCR

RA ID: #181

Change request number #CR0927

A. **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

B. **Related messages:**

caad.007.001.02	ErrorV02
cafc.001.001.01	FeeCollectionInitiationV01
cafc.002.001.01	FeeCollectionResponseV01
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.021.001.01	RetrievalInitiationV01
cain.022.001.01	RetrievalResponseV01
cain.023.001.01	CardManagementInitiationV01
cain.024.001.01	CardManagementResponseV01
cain.027.001.01	ChargeBackInitiationV01
cain.028.001.01	ChargeBackResponseV01

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

This change request includes enhancements to existing, new and evolving payment methods, services and processes outlined below:

- Add issuer contact details to below messages:
    - Authorisation and Financial Response messages
    - Dispute Messages
    - Fraud Reporting

FASTTRACK – MCR

RA ID: #181

D. **Purpose of the change:**

Allow Issuers to provide new or updated contact information to help foster resolution.

E. **Urgency of the request:**

Normal yearly maintenance cycle.

F. **Business examples:**

FASTTRACK – MCR

RA ID: #181

G. **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:

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

After further analysis, it was determined that only the Action component within the ProcessingResults structure will be modified with this change. Thus, the following messages that were previously identified as impacted will no longer require modification:

caad.007.001.02   ErrorV02
cafc.001.001.01   FeeCollectionInitiationV01
cafc.002.001.01   FeeCollectionResponseV01
cafr.001.001.01   FraudReportingInitiationV01
cafr.002.001.01   FraudReportingResponseV01
cafr.003.001.01   FraudDispositionInitiationV01
cafr.004.001.01   FraudDispositionResponseV01
cain.015.001.01   RetrievalFulfilmentResponseV01
cain.022.001.01   RetrievalResponseV01
cain.028.001.01   ChargeBackResponseV01

I. **Proposed implementation:**

Key to identification of modifications in this section:

FASTTRACK – MCR

RA ID: #181

Items in blue have changed

~~Items in red to be removed~~

Items in green are new

The Action9 component will be enhanced to provide additional information related to an action within the ProcessingResults structure. The existing ActionInformation element will be replaced by two existing components: Contact6 and AdditionalData1.

The following message components are impacted by this change:

- **Action9**, is used by
  - *ProcessingResult1*, which is used by AuthorisationInitiation1, CardManagementInitiation1, CardManagementResponse1, FinancialInitiation1, NetworkManagementInitiation1, NetworkManagementResponse1, ReversalInitiation1
  - *ProcessingResult2*, which is used by AuthorisationResponse1, ChargeBackInitiation1, FinancialResponse1, OriginalTransaction1, RetrievalFulfilmentInitiation1, RetrievalInitiation1, ReversalResponse2

Message Root	Occurs	Type
Body	[1..1]	*Message component*; see list above for full list of impacted message components
ProcessingResult	[0..1]	**ProcessingResultX** see list above for all ProcessingResult components impacted
Action	[0..*]	**ActionX~~9~~**
Destination	[0..1]	
ActionType	[0..1]	
OtherActionType	[0..1]	
~~ActionInformation~~	~~[0..1]~~	~~Max70Text~~
Contact	*[0..*]*	*Contact6*
AdditionalData	*[0..*]*	*AdditionalData1*

J. **Proposed timing:**

Timing	- As requested

FASTTRACK – MCR

RA ID: #181

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	

Comments:

Reject	

Reason for rejection:

FASTTRACK – MCR

RA ID: #181

Change request number #CR0928

A. **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

B. **Related messages:**

cafc.001.001.01	FeeCollectionInitiationV01
cafc.002.001.01	FeeCollectionResponseV01
cafm.001.001.01	FileActionInitiationV01
cafm.002.001.01	FileActionResponseV01
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
casr.001.001.01	SettlementReportingInitiationV01
casr.002.001.01	SettlementReportingResponseV01

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

This change request includes functionality that requires several changes that would not make sense if not performed all together. These functional enhancements affect the same components, messages and services. This may require adding, deleting, modifying,

renaming, changing the cardinality, moving elements/components, or changing the type of elements, changing code sets. It also includes associated updates to MDR Part 1.

- o Local language support for data to be interchanged between different markets or jurisdictions (e.g., payee name in local language for legal purposes, specific local purchase information) for global interoperability

D. **Purpose of the change:**

This change is required to support local languages that interchanged globally between different markets or jurisdictions. In some markets, there are legal requirements for carrying the local language support throughout the card payment lifecycle.

E. **Urgency of the request:**

Normal yearly maintenance cycle.

F. **Business examples:**

Examples are support for Katakana, Simplified and Traditional Chinese. A card purchase in the EU by a Japanese card holder could have Katakana descriptors for the purchase that would facilitate ongoing interaction between the card acceptor and the card holder.

FASTTRACK – MCR

RA ID: #181

G. **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:

nexo representative give the comment that nexo will implement the CRs local language CR0928, issuer contact information CR0927 and token improvements CR0924 in the CAPE release 2021/2022.

Reject	

Reason for rejection:

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

The following messages that were not originally identified, but do also require modification (due to the fact they use a shared component that is being modified):

caad.001.001.01	BatchManagementInitiationV01
caad.002.001.01	BatchManagementResponseV01
caad.005.001.02	ReconciliationInitiationV02
caad.006.001.02	ReconciliationResponseV02

I. **Proposed implementation:**

Create a new common type for ISO language codes that supports 2 or 3 alpha characters, based on ISO 639-1.

In each component that has a text field that may need to be expressed in a local language, create another field to accommodate the local language (existing field contains the interoperable language). The size of the local language equivalent field will be double in

length to accommodate additional characters that may be needed in the local language for the same information.

Key to identification of modifications within this section:

Items in blue have changed

~~Items in red to be removed~~

Items in green are new

ISO2Or3ALanguageCode

Documentation	Identification of the language name according to the ISO 639 (parts 1 and 2) codes. The type is validated by the list of values coded with either two or three alphabetic characters, defined in the standard.
Pattern	[a-z]{2,3}
Examples	en, eng

PartyIdentification197 (new ver req'd)

	Occurs	Type
Identification *<Id>*	[1..1]	
Assigner *<Assgnr>*	[0..1]	
Country *<Ctry>*	[0..1]	
ShortName *<ShrtNm>*	[0..1]	
AdditionalIdentification *<AddtlId>*	[0..1]	
Local Data <LclData>	*[0..1]*	*LocalDataVVV*
Language	*[1..1]*	*ISO2Or3ALanguageCode*
Short Name	*[0..1]*	*Max70Text*

PartyIdentification197 is used by

- SponsoredMerchant1 used in PartyIdentification203 used by Environment1
- Environment1 used in AuthorisationInitiation1, FinancialInitiation1, VerificationInitiation1
- Environment2 used in AuthorisationResponse1, FinancialResponse1, VerificationResponse1
- Environment3 used in Amendment10, BatchManagementInitiation1, BatchManagementResponse1, FileActionIntiation1, FileActionResponse1, ReconciliationInitiation1, ReconciliationResponse2
- Environment5 used in FeeCollectionIntiation1, FeeCollectionResponse1

FASTTRACK – MCR

RA ID: #181

- Environment6 in OriginalTransaction1 is used by ChargeBackInitiation1, RetrievalFulfilmentInitiation1, RetrievalFulfilmentResponse1, RetrievalInitiation1, RetrievalResponse1
- Environment7 used in CardManagementResponse1
- Environment9 used in SettlementReportingInitiation1, SettlementReportingResponse1
- Environment10 used in FraudDispositionInitiation1, FraudDispositionResponse1, FraudReportingInitiation1, FraudReportingResponse1
- Environment12 used in CardManagementInitiation1, InquiryInitiation1
- Environment13 is used by ChargeBackInitiation1, RetrievalFulfilmentInitiation1, RetrievalFulfilmentResponse1, RetrievalInitiation1, RetrievalResponse1, ReversalInitiation1
- Environment14 used in ChargeBackResponse1, ReversalResponse2
- Environment15 used in InquiryResponse1
- Environment16 used in AddendumInitiation1, AddendumResponse1

PartyIdentification211 (new ver req'd)

Full structure example of current version:
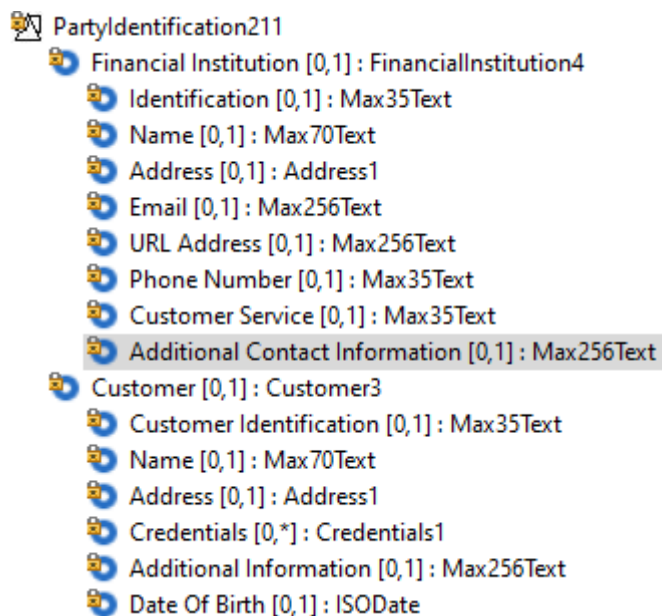
	Occurs	Type
FinancialInstitution *<FI>*	[0..1]	FinancialInstitution4 (new ver req'd)
Identification *<Id>*	[0..1]	
Name *<Nm>*	[0..1]	
Address *<Adr>*	[0..1]	Address1 (new ver req'd)
AddressLine1 *<AdrLine1>*	[0..1]	

AddressLine2 *<AdrLine2>*	[0..1]	
StreetName *<StrtNm>*	[0..1]	
BuildingNumber <BldgNb>	[0..1]	
PostalCode <PstlCd>	[0..1]	
TownName *<TwnNm>*	[0..1]	
CountrySubDivisionMinor *<CtrySubDvsnMnr>*	[0..1]	
CountrySubDivisionMajor *<CtrySubDvsnMjr*	[0..1]	
Country *<Ctry>*	[0..1]	
Local Data <LclData>	*[0..1]*	*LocalDataXXX*
Language	*[1..1]*	*ISO2Or3ALanguageCode*
Name	*[0..1]*	Max140Text
Address	*[0..1]*	*AddressXXX*
Customer <Cstmr>		Customer3 (new ver req'd) – See CR0925 for additional changes to Customer3
CustomerIdentification <CstmrId>	[0..1]	
Name <Nm>	[0..1]	
Address <Adr>	[0..1]	
Credentials <Crdntls>	[0..*]	
AdditionalInformation <Addtlinf>	[0..1]	
DateOfBirth <DtOfBirth>	[0..1]	
Local Data <LclData>	*[0..1]*	*LocalDataSSS*
Language	*[1..1]*	*ISO2Or3ALanguageCode*
Name	*[0..1]*	*CardholderNameXXX*
Address	*[0..1]*	*AddressXXX*

PartyIdentification211 is used by

- Environment1 used by AuthorisationInitiation1, FinancialInitiation1, VerificationInitiation1
- Environment6 in OriginalTransaction1 is used by ChargeBackInitiation1, RetrievalFulfilmentInitiation1, RetrievalFulfilmentResponse1, RetrievalInitiation1, RetrievalResponse1

FASTTRACK – MCR

RA ID: #181

- Environment13 used by ChargeBackInitiation1, RetrievalFulfilmentInitiation1, RetrievalFulfilmentResponse1, RetrievalInitiation1, RetrievalResponse1, ReversalInitiation1

PartyIdentification203 (new ver req'd)

	Occurs	Type
Identification *<Id>*	[1..1]	Text
Assigner *<Assgnr>*	[0..1]	Text
Country *<Ctry>*	[0..1]	Code
ShortName *<ShrtNm>*	[0..1]	Text max 35
AdditionalIdentification *<AddtlId>*	[0..1]	Text
NameAndLocation <NmAndLctn>	[0..1]	Max99Text
Address <Adr>	[0..1]	±
Email <Email>	[0..1]	Text
URLAddress <URLAdr>	[0..1]	Text
PhoneNumber <PhneNb>	[0..1]	Text
CustomerService <CstmrSvc>	[0..1]	Text
AdditionalContactInformation <AddtlCtctInf>	[0..1]	Text
TaxRegistrationIdentification <TaxRegnId>	[0..1]	Text
AdditionalData <AddtlData>	[0..*]	
Type <Tp>	[0..1]	Text
Value <Val>	[0..1]	Text
Local Data <LclData>	*[0..1]*	*LocalDataYYY*
Language	*[1..1]*	*ISO2Or3ALanguageCode*
Short Name	*[0..1]*	*Max70Text*
Name And Location	*[0..1]*	*Max210Text*
Address	*[0..1]*	*AddressXXX*
SponsoredMerchant <SpnsrdMrchnt>	[0..*]	SponsoredMerchant1 (new ver req'd)
Identification <Id>	[0..1]	±
AdditionalIdentification <AddtlId>	[0..1]	Text
CommonName <CmonNm>	[0..1]	Max140Text
Address <Adr>	[0..1]	±
Local Data	*[0..1]*	*LocalDataZZZ*

FASTTRACK – MCR

RA ID: #181

Language	*[1..1]*	*ISO2Or3ALanguageCode*
Common Name	*[0..1]*	*Max350Text*
Address	*[0..1]*	*AddressXXX*

PartyIdentification203 is used by:

- Environment1 used in AuthorisationInitiation1, FinancialInitiation1, VerificationInitiation1
- Environment5 used in FeeCollectionIntiation1, FeeCollectionResponse1
- Environment12 used in CardManagementInitiation1, InquiryInitiation1
- Environment13 is used by ChargeBackInitiation1, RetrievalFulfilmentInitiation1, RetrievalFulfilmentResponse1, RetrievalInitiation1, RetrievalResponse1, ReversalInitiation1
- Environment15 used in InquiryResponse1

PartyIdentification199 (new ver req'd) :

	Occurs	Type
Identification	[1..1]	
Assigner	[1..1]	
Country	[0..1]	
Short Name	[0..1]	
Additional Identification	[0..1]	
Name And Location	[0..1]	
Address	[0..1]	
Email	[0..1]	
URL Address	[0..1]	
Phone Number	[0..1]	
Customer Service	[0..1]	
Additional Contact Information	[0..1]	
Tax Registration Identification	[0..1]	
Local Data	*[0..1]*	*LocalDataYYY*

PartyIdentification199 is used by

- Environment6 in OriginalTransaction1 is used by ChargeBackInitiation1, OriginalTransaction1, RetrievalFulfilmentInitiation1, RetrievalFulfilmentResponse1, RetrievalInitiation1, RetrievalResponse1

AddressXXX to support local language sizes

FASTTRACK – MCR

RA ID: #181

	Occurs	Type
Address	*[0..1]*	*AddressXXX*
Address Line 1	*[0..1]*	*Max140Text*
Address Line 2	*[0..1]*	*Max140Text*
Street Name	*[0..1]*	*Max140Text*
Building Number	*[0..1]*	*Max35Text*
Postal Code	*[0..1]*	*Max35Text*
Town Name	*[0..1]*	*Max70Text*
Country Sub Division Minor	*[0..1]*	*Max70Text*
Country Sub Division Major	*[0..1]*	*Max70Text*
Country	*[0..1]*	*Min2Max3AlphaText*

Transaction79 (new ver req'd)

	Occurs	Type
Fraud Transaction Identification	[1..1]	Max70Text
Reported Fraud	[1..1]	ReportedFraud1
Fraudulent Transaction Data	[0..1]	FraudulentTransactionData1
Card Not Received Details	[0..1]	CardNotReceivedDetails1
Cardholder Card Name	[0..1]	CardholderName1
Local Data	*[0..1]*	*LocalDataTTT*
Language	*[1..1]*	*ISO2Or3ALanguageCode*
Cardholder Card Name	*[0..1]*	*CardholderNameXXX*
Additional Fees	[0..*]	AdditionalFee1
Additional Information	[0..*]	AdditionalInformation22
Additional Data	[0..*]	AdditionalData1

Transaction79 is used in FraudReportingInitiation1.

Cardholder15 (new ver req'd)

	Occurs	Type
Cardholder Name	[1..1]	CardholderName1
Identification	[0..1]	Credentials1

FASTTRACK – MCR

RA ID: #181

Address		[0..1]	Address1
Contact Information		[0..1]	Contact1
Date Of Birth		[0..1]	ISODate
Local Data		*[0..1]*	*LocalDataUUU*
Language		*[1..1]*	*ISO2Or3ALanguageCode*
Cardholder Name		*[0..1]*	*CardholderNameXXX*
Address		*[0..1]*	*AddressXXX*

Cardholder15 is used by

- Environment1 used in AuthorisationInitiation1, FinancialInitiation1, VerificationInitiation1
- Environment6 in OriginalTransaction1 is used by ChargeBackInitiation1, RetrievalFulfilmentInitiation1, RetrievalFulfilmentResponse1, RetrievalInitiation1, RetrievalResponse1
- Environment10 used in FraudDispositionInitiation1, FraudDispositionResponse1, FraudReportingInitiation1, FraudReportingResponse1
- Environment12 used in CardManagementInitiation1, InquiryInitiation1

CardholderNameXXX to support local language sizes

	Occurs	Type
CardholderName	[0..1]	
LocalName <LclNm>	[0..1]	Max140Text
LocalGivenName <LclGvnNm>	[0..1]	Max70Text
LocalMiddleInitials <LclMddlInitls>	[0..1]	Max70Text
LocalLastName <LclLastNm>	[0..1]	Max70Text

Customer3 (new ver req'd) – see CR0925 for additional changes to Customer3

	Occurs	Type
CustomerIdentification <CstmrId>	[1..1]	Text
Name <Nm>	[0..1]	Max70Text
Address <Adr>	[0..1]	±
Credentials <Crdntls>	[0..1]	±
AdditionalInformation <AddtlInf>	[0..1]	Text Max
DateOfBirth <DtOfBirth>	[0..1]	Date
Local Data <LclData>	*[0..1]*	*LocalDataSSS*

FASTTRACK – MCR

RA ID: #181

Customer3 is used in

- PartyIdentification211 in Environment1 used in AuthorisationInitiation1, FinancialInitiation1, VerificationInitiation1
- Environment6 in OriginalTransaction1 is used by ChargeBackInitiation1, RetrievalFulfilmentInitiation1, RetrievalFulfilmentResponse1, RetrievalInitiation1, RetrievalResponse1
- Environment13 is used by ChargeBackInitiation1, RetrievalFulfilmentInitiation1, RetrievalFulfilmentResponse1, RetrievalInitiation1, RetrievalResponse1, ReversalInitiation1

J. **Proposed timing:**

Timing	- As requested

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	

Comments:

Reject	

Reason for rejection:

FASTTRACK – MCR

RA ID: #181

Change request number #CR0929

A. **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

B. **Related messages:**

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.016.001.01	InquiryInitiationV01
cain.017.001.01	InquiryResponseV01
cain.018.001.01	VerificationInitiationV01
cain.019.001.01	VerificationResponseV01
cain.023.001.01	CardManagementInitiationV01
cain.024.001.01	CardManagementResponseV01

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

This change request includes enhancements to existing, new and evolving payment methods, services and processes outlined below:

- Offline ICC (Integrated Circuit Card) - Functionalities such as Issuer script updates to response messages and stand-alone requests and adding Offline chip advices.

  - Additional details in advice for approve and decline
  - Update to card in response
  - Ability to push update to the card separate from response

D. **Purpose of the change:**

Need to ability to convey additional details around ICC and terminal interaction in the transaction advice as well as update the ICC data once a transaction has been completed.

E. **Urgency of the request:**

Normal yearly maintenance cycle.

F. **Business examples:**

FASTTRACK – MCR

RA ID: #181

G. **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:

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

Original scope is unchanged.

I. **Proposed implementation:**

After further analysis of all of the efforts included in this MCR, TG1 (the submitting organization) has decided that this effort should be postponed to a later maintenance cycle (not to be done in 2020-2021 cycle).

A contributing factor to this decision is that this functionality is used only in select markets, and as online infrastructure improves in those markets, this functionality is used less. This functionality will be re-evaluated in a future cycle to determine if it will still be required.

FASTTRACK – MCR

RA ID: #181

J. **Proposed timing:**

Timing	-	Other: Other: postponed to later maintenance cycle (not in 2020-2021 cycle).

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	

Comments:

Reject	

Reason for rejection:

FASTTRACK – MCR

RA ID: #181

Change request number #CR0930

A. **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

B. **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

FASTTRACK – MCR

RA ID: #181

C. **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

D. **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

E. **Urgency of the request:**

Normal yearly maintenance cycle.

F. **Business examples:**

FASTTRACK – MCR

RA ID: #181

G. **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:

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

The scope and impact as outlined in the original change request is unchanged.

I. **Proposed implementation:**

Key to identification of modifications in this section:

Items in blue have changed

Items in green are new

For all messages in the impacted message section that utilize Point Of Service Context to include a new code list that identifies the type of QR Code presentment mode. (AuthorisationInitiation message is shown below for illustrative purposes.)

This impacts the following message components:

- PointOfServiceContext1, used by Context1 (AuthorisationInitiation1, FinancialInitiation1), Context2 (AuthorisationResponse1, FinancialResponse1, InquiryResponse1, VerificationResponse1), Context3 (OriginalTransaction1,

---

FASTTRACK – MCR

RA ID: #181

RetrievalFulfilmentInitiation1, RetrievalInitiation1) and Context5 (CardManagementInitiation1, CardManagementResponse1, InquiryInitiation1, VerificationInitiation1).

- PointOfServiceContext2, used by Context4 (RetrievalFulfilmentInitiation1, RetrievalFullfilmentResponse1, RetrievalInitiation1, RetrievalResponse1) and Context7 (ChargeBackInitiation1, ReversalInitiation1)

Or	Message Element	Mult.	Type	Comment
	AuthorisationInitiationX	[1..1]		
	Body	[1..1]	**AuthorisationInitiationX**	
	Context	[1..1]	**ContextX**	
	Point Of Service Context	[1..1]	**PointOfServiceContextX**	
	…			
	Card Data Entry Mode	[1..1]	CardDataReading7Code	
	Other Card Data Entry Mode	[0..1]	Max35Text	
	QR Code Presentment Mode	*[0..1]*	*QRCodePresentmentMode1Code*	
	Consumer Presented [CPMD]	*Code*		
	Merchant Presented [MPMD]	*Code*		
	Other National [OTHN]	*Code*		
	Other Private [OTHP]	*Code*		
	Other QR Code Presentment Mode	*[0..1]*	*Max35Text*	
	Storage Location	[0..1]	Max35Text	
	…			

J. **Proposed timing:**

Timing	- As requested

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	

FASTTRACK – MCR

RA ID: #181

Comments:

Reject	

Reason for rejection:

FASTTRACK – MCR

RA ID: #181

Change request number #CR0931

A. **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

B. **Related messages:**

caad.001.001.01	BatchManagementInitiationV01
caad.002.001.01	BatchManagementResponseV01
caad.003.001.01	BatchTransferInitiationV01
caad.004.001.01	BatchTransferResponseV01
caad.005.001.02	ReconciliationInitiationV02
caad.006.001.02	ReconciliationResponseV02
caad.007.001.02	ErrorV02
cafc.001.001.01	FeeCollectionInitiationV01
cafc.002.001.01	FeeCollectionResponseV01
cafm.001.001.01	FileActionInitiationV01
cafm.002.001.01	FileActionResponseV01
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
canm.001.001.02	NetworkManagementInitiationV02

FASTTRACK – MCR

RA ID: #181

canm.002.001.02	NetworkManagementResponseV02
canm.003.001.02	KeyExchangeInitiationV02
canm.004.001.02	KeyExchangeResponseV02
casr.001.001.01	SettlementReportingInitiationV01
casr.002.001.01	SettlementReportingResponseV01

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

This change request includes functionality that requires several changes that would not make sense if not performed all together. These functional enhancements affect the same components, messages and services. This may require adding, deleting, modifying, renaming, changing the cardinality, moving elements/components, or changing the type of elements, changing code sets. It also includes associated updates to MDR Part 1.

- o Incorporate the recommendations from RA's v2 quality review into version 3 of the ISO 20022 specification

  - o Update message definitions / scopes to increase clarity.

  - o Remove references to ISO 8583 from definitions and move to synonyms

  - o Correct Header44 to align with other headers in the naming of "ReTransmissionCounter".

- o Collapse Header in part 2 (make an endpoint) per card seg request.

D. **Purpose of the change:**

The change is required to address the results of the ISO 20022 V2 quality check.

E. **Urgency of the request:**

Normal yearly maintenance cycle.

F. **Business examples:**

FASTTRACK – MCR

RA ID: #181

G. **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:

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

One of the items identified in the original Change Request has already been performed by the RA and is no longer required:

- Collapse Header in part 2 (make an endpoint) per card seg request.

No change in scope or messages impacted as defined in the original change request for the remaining items.

I. **Proposed implementation:**

Remove all references to ISO 8583 from the field and component definitions and move into the synonym sections in the model. See example below of change for the Acquirer definition, where "ISO 8583 bit 32." is removed from the Documentation section and will be placed into the Synonym section in the model.

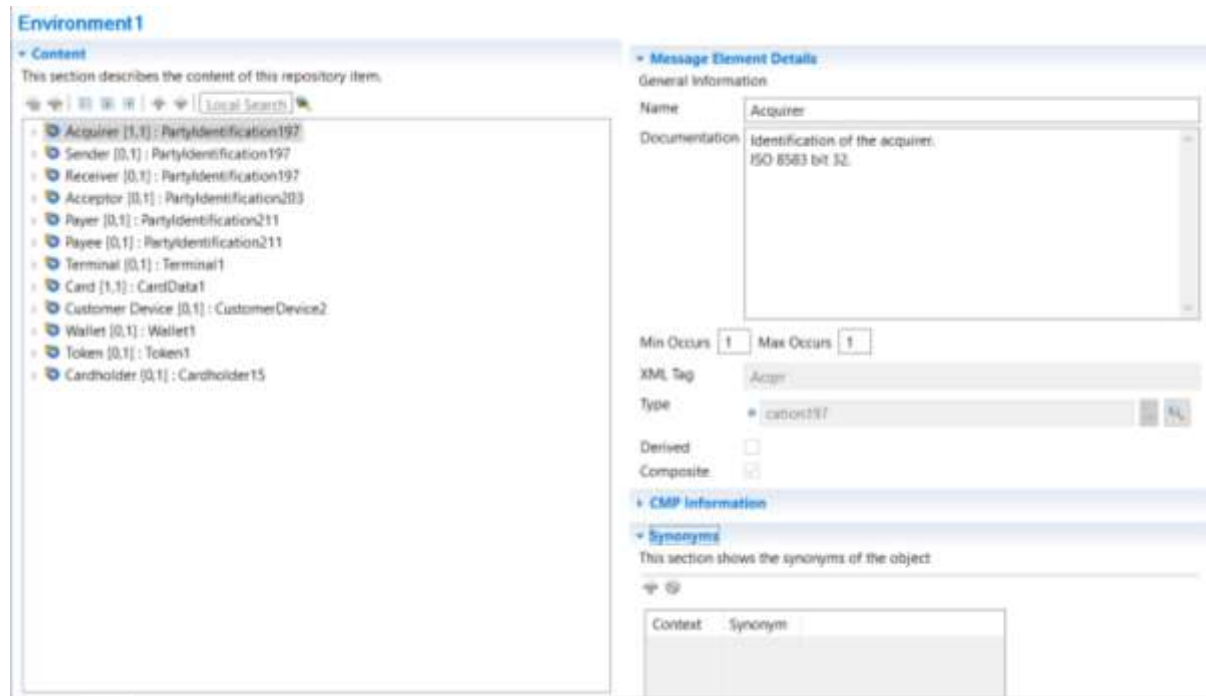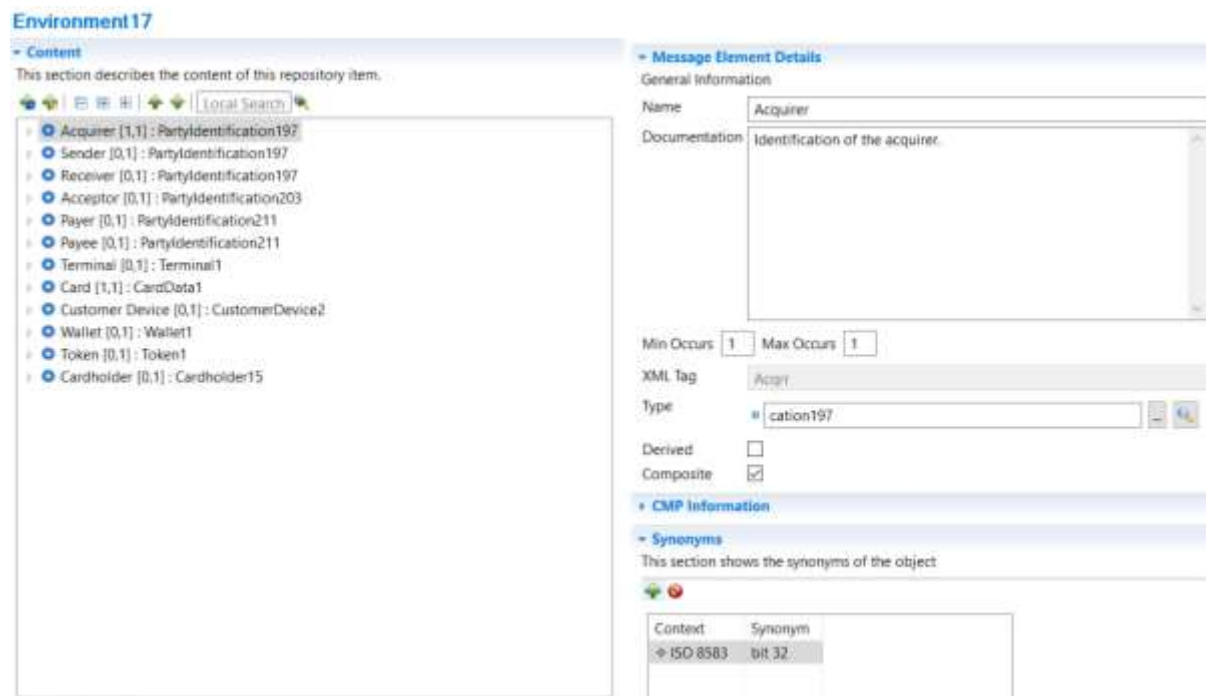## FASTTRACK – MCR

RA ID: #181

Figure 1 – Current definition

Environment1

Figure 2 – After modification

Environment17

Correct Header44 to align with other headers for the name of "ReTransmissionCounter".

Figure 3 – Current definition

FASTTRACK – MCR

RA ID: #181

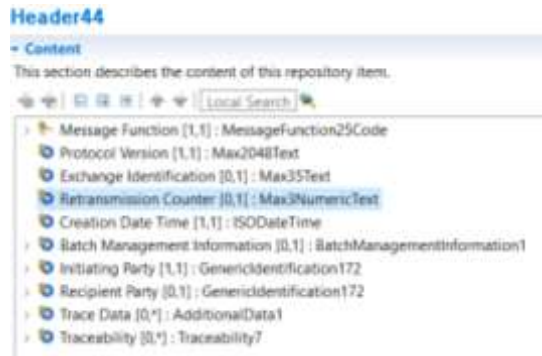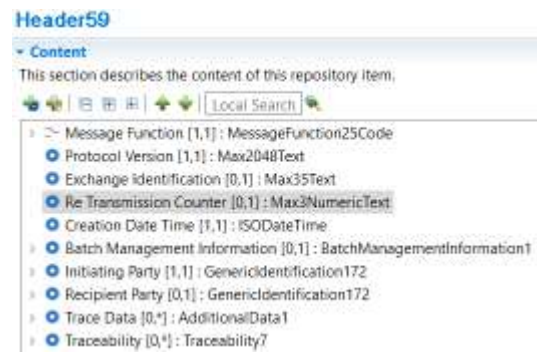*Figure 4 – Updated definition*

J. **Proposed timing:**

Timing	- As requested

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	

Comments:

Reject	

Reason for rejection:

FASTTRACK – MCR

RA ID: #181
Change request number #CR0932

A. **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

B. **Related messages:**

caad.005.001.02	ReconciliationInitiationV02
caad.006.001.02	ReconciliationResponseV02
cafc.001.001.01	FeeCollectionInitiationV01
cafc.002.001.01	FeeCollectionResponseV01
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
casr.001.001.01	SettlementReportingInitiationV01
casr.002.001.01	SettlementReportingResponseV01

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

Update cain, caad, cafc, cafr, and casr messages to add additional data for currency rates.

D. **Purpose of the change:**

FASTTRACK – MCR

RA ID: #181

The request is to add a rateID to enhance processing and handling of currency rates. This additional data will aid in distinguishing rate changes that occur across a given day. The rateID will support identification either by a filename or code.

Although we have not fulfilled the gap analysis of the current messages with these specifications, we know new elements are required.

E. **Urgency of the request:**

Normal yearly maintenance cycle.

F. **Business examples:**

Examples illustrating the change request.

FASTTRACK – MCR

RA ID: #181

G. **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:

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

This enhancement is addressed by Rate Information in CR0925.

CR0932 is no longer needed as a separate change.

I. **Proposed implementation:**

See Rate Information in CR0925 for detail.

J. **Proposed timing:**

Timing	-	As requested

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

FASTTRACK – MCR

RA ID: #181

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	

Comments:

Reject	

Reason for rejection:

FASTTRACK – MCR

RA ID: #181
Change request number #CR0933

A. **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

B. **Related messages:**
cain.001.001.02   AuthorisationInitiationV02
cain.002.001.02   AuthorisationResponseV02
cain.003.001.02   FinancialInitiationV02
cain.004.001.02   FinancialResponseV02
cafr.001.001.01   FraudReportingInitiationV01
cafr.002.001.01   FraudReportingResponseV01
casr.001.001.01   SettlementReportingInitiationV01
casr.002.001.01   SettlementReportingResponseV01

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

Update the cain, cafr, and casr messages to support additional descriptive data to enhance reporting capabilities to clients. For example, settlement position reporting, requirements to report financial liability, conveying additional fraud information, and other custom reporting.

D. **Purpose of the change:**

As part of ISO 20022 adoption, delivery of custom reports is required to align to current market practices. This enhancement will support each implementer to convey and identify the specific report, its format and details. Further assessment and elaboration will identify alignment to existing ISO20022 report structures and definitions.

The scope of enhancements also to include:

- Enhancing settlement reporting related to regulators and the market for position and liability.
- Additional information to disseminate data regarding fraudulent actions and to facilitate investigative activities.

E. **Urgency of the request:**

Normal yearly maintenance cycle.

F. **Business examples:**

FASTTRACK – MCR

RA ID: #181
G. **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:

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

Elaboration realized that this functionality is best suited with a new message that will be used to transport customized reports for the purposes identified, instead of changing the existing messages that were listed in the original Change Request. This new message is used when there is a report to be delivered that is not otherwise defined in the ISO 20022 specifications. For example, bi-lateral agreements may define customized reports for their purposes that are conveyed using a standardized method. The standardized method identifies the parties, the identification of the report and the structure of the report contained in the message. It does not define the specific data contained within the report.

In addition to this, the batch management messages also require updates to facilitate this function.

The following messages that were identified in the original change request will no longer require updates for this enhancement.
cain.001.001.02   AuthorisationInitiationV02
cain.002.001.02   AuthorisationResponseV02
cain.003.001.02   FinancialInitiationV02
cain.004.001.02   FinancialResponseV02
cafr.001.001.01   FraudReportingInitiationV01

FASTTRACK – MCR

RA ID: #181

cafr.002.001.01	FraudReportingResponseV01
casr.001.001.01	SettlementReportingInitiationV01
casr.002.001.01	SettlementReportingResponseV01

The following messages will require updates:

(note: the changes required are the same ones already detailed in CR0923 – they are not shown again here – please reference CR0923 for actual changes to these messages.)

caad.001.001.01	BatchManagementInitiationV01
caad.002.001.01	BatchManagementResponseV01

The following new message will be created for this function:

caad.00X.001.01	CustomReportDelivery V01

I. **Proposed implementation:**

Key to colors used in table below:

Items in blue are already defined

The new CustomisedReportDelivery V01 message structure is shown below.

Or	Message Element	Mult.	Type	Comment
	CustomisedReportX	[1..1]		
	Header	[1..1]	*Header46*	
	Message Function	[1..1]	*MessageFunction27Code*	Included already in Header46. Noted here to comment msg will only contain NOTI
	Body	[1..1]	CustomisedReportX	
	Environment	[1..1]	Environment3	
	Context	[0..1]	Context8	
	Report	[1..1]	ReportX	
	Name	[0..1]	Max140Text	
	ID	[0..1]	Max140Text	
	Qualifier	[0..1]	Max70Text	Additional specific information to ID (Country, Service, etc.)
	Date	[0..1]	ISODate	
	Time	[0..1]	ISOTime	
	Sequence	[0..1]	Max5NumericText	Contains the specific instance of the report (e.g., sequence "2" of the report within a specific time frame)
	Total Occurrences	[0..1]	Max5NumericText	Contains the expected total number of occurrences of

FASTTRACK – MCR

RA ID: #181

					the report within a specific time frame.
	Frequency		[0..1]	FrequencyXCode	Based on Frequency12Code but to Add: Hourly, On Demand, Shift, Adhoc
	Correction		[0..1]	*(same new component added to BatchManagementInitiation)*	
		Indicator	[0..1]	TrueFalseIndicator	
		Date	[0..1]	ISODate	
		Time		ISOTime	
	Continuation Indicator		[0..1]	TrueFalseIndicator	
	Additional Data		[0..*]	*AdditionalData1*	
	Format		[0..1]	OutputFormatXCode	
	Other National		Code		
	Other Private		Code		
	Simple Text		Code		
	Uniform Resource Locator		Code		
	XHTML		Code		
	Print Line		Code		Uses a 1-character printer control followed by actual text to be printed.
	JSON		Code		
	XML		Code		
	EDIFACT		Code		
	CSV		Code		
	JPEG		Code		
	PDF		Code		
	PNG		Code		
	SVG		Code		Scalable Vector Graphics (svg)
	Other Format		[0..1]	Max35Text	
	Content		[0..*]		
	Report Line Sequence Number		[0..1]	Max10NumericText	
{Or	Text		[1..1]	Max10MbText	*(new data type)*
	Binary		[1..1]	Max20MbBinary	*(new data type)*
Or}	Protected Data		[1..1]	*ProtectedData1*	
	Supplementary Data		[0..*]	*SupplementaryData1*	
	Security Trailer		[0..1]	*ContentInformationType20*	

FASTTRACK – MCR

RA ID: #181

J. **Proposed timing:**

Timing	- As requested

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	

Comments:

Reject	

Reason for rejection: