**Change Request**

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

1. **Origin of the request:**

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

*A.2 Contact person:*

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

1. **Related messages:**

* All messages using message component “Context” in CAPE messages.
* Retailer messages
  + SaleToPOIServiceRequestV06 – casp.001.001.06)
  + SaleToPOIServiceResponseV06 – casp.002.001.06)
  + SaleToPOIReconciliationRequestV06 – casp.003.001.06)
  + SaleToPOIReconciliationResponseV06 – casp.004.001.06)
  + SaleToPOISessionManagementRequestV06 – casp.005.001.06)
  + SaleToPOISessionManagementResponseV06 – casp.006.001.06)
  + SaleToPOIAdministrativeRequestV06 – casp.007.001.06)
  + SaleToPOIAdministrativeResponseV06 – casp.008.001.06)
  + SaleToPOIReportRequestV06 – casp.009.001.06)
  + SaleToPOIReportResponseV06 – casp.010.001.06)

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

New payment instruments in casp protocol (document V06)

Since 2022, nexo standards is standardizing acceptance not only for cards but for all payment instruments (payment methods)

nexo standards would like to extend the support of retailer messages to all payment instruments: cards, credit transfer, instant credit transfer, direct debit, instant direct debit, plus cheques, cash, vouchers, etc.

The Retailer protocol should be used for both face-to-face payments as well as for remote payment (e-Commerce), MOTO context and unattended terminal context.

For that, we would like to update the retailer financial messages as following:

* We update and complete the “Context” data element to describe the debtor and creditor involved in credit transfer and direct debit transactions, plus add some additional information on context (like if the transaction is instant payment or not).
* We add two new transactions in the ServiceRequest/PaymentRequest (and in the response) to bring all data related to credit transfer and direct debit transaction, including the PaymentTypeInformation giving data about the context of the transaction initiation for mitigate risk and the involved players (payer/payee or customer/acceptor). This will ensure compatibility with pain messages.

1. **Purpose of the change:**

In regards of this request, we would like:

* To improve the Context component:
  + To give details about Credit transfer context, instant transaction or not.
  + To give details about Direct debit context, instant transaction or not.
* To add two new transaction details in the payment request and responses having the same data element as for the pain corresponding message, and especially to manage the end-to-end transaction risk, indicating the type of payment initiation in PaymentTypeInformation.

As the “Context” date element is common component for several messages of several CAPE protocols (Retailer, Acquirer, etc.), these modifications would impact several messages.

In addition, message “ServiceRequest / PaymentRequest” is updated to support CreditTransferTransaction and DirectDebitTransaction in addition to CardPaymentTransaction.

Same update will occur with the response “ServiceResponse / PaymentResponse”.

1. **Urgency of the request:**

Not urgent.

1. **Business examples of changes:**

**Payment instrument updates**

The “Context” message component will be upgraded.

IN the messages using Transaction like ServiceRequest/PaymentRequest casp.001 and response casp.002, Transaction will be updated to reflect several payment instrument and at least Card, CreditTransfer and DirectDebit.

The specific data indicating service level and other risk data component will be inserted.

We will not reuse pain message components.

The other messages: SaleToPOIReconciliationRequest/Response, SaleToPOIreportRequest/Response, etc. are automatically updated according those modifications in PaymentRequest.

1. **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.*

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| **Consider** | |  | **Timing** |  | | |
|  |  | | - **Next yearly cycle: 2024/2025**  (the change will be considered for implementation in the yearly maintenance cycle which starts in 2018 and completes with the publication of new message versions in the spring of 2019) | | 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:

There was a long discussion of the participants during the first meeting about the integration of one step of an InstantPayment transaction flow into the Acquirer protocol and how to use existing message components. There are no specific recommendations how to handle this transaction. Nevertheless the CR has been accepted.

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| **Reject** |  |

Reason for rejection: