**Change Request**

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

1. **Origin of the request:**

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

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

1. **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

1. **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.

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
* 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

1. **Purpose of the change:**

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.

1. **Urgency of the request:**

Normal yearly maintenance cycle.

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

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| --- | --- | --- | --- |
| **Consider** | | X | **Timing** |
|  | | - **Next yearly cycle: 2020/2021**  (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:

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.

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| --- | --- |
| **Reject** |  |

Reason for rejection: