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Welcome to the first annual report from nexo standards! In what was an unprecedented and challenging year, I am proud to say that adoption and support of nexo standards has continued to gather significant momentum over the past 12 months. This is truly testament to the support and efforts of our members and the wider payments ecosystem. Of course, there is always more to be done! And we once again call on all our members to continue to engage with and contribute to the important work of nexo standards, and ensure our specifications and protocols remain current and bring value to all payment acceptance stakeholders globally. Without our members, our work would simply not be possible.

In 2020, we continued our global expansion, including welcoming our first member from Saudi Arabia; we have released new technical outputs, such as the POI & Acquirer test tools; and we have seen that nexo standards underpins almost 5 billion transactions per year and is deployed in more than 20 countries worldwide.

Changes have been made, of course, to ensure work continues safely and conveniently for all in light of the COVID-19 pandemic, but the association’s spirit of agility has seized the opportunity for evolution. Meetings across the organization have gone virtual, including our General Assembly, Board of Directors meetings, and working group sessions, but for the most part, the schedule and productivity of these sessions has been unaffected. For the near future at least, we will stay this way. The increased accessibility virtual sessions offer is something that has in many cases boosted participation and as such, even when face-to-face meetings resume, we plan to continue offering virtual participation options to maximize opportunities for wider participation and collaboration among our members.

The strong response to our member survey was also an important achievement in 2020. nexo’s success is the sum of its members efforts, so it is invaluable for us to receive feedback to ensure we are meeting their needs. In turn, we also gained great insight into projects, deployments, and certifications of Acquirer Hosts and POI devices - with much more planned for 2021!

As an international association representing all payment acceptance stakeholders, it is crucial for nexo standards to respond to, and address the needs of the payments markets. As such, throughout 2021, we will continue to work with our members and our Strategic Committee to monitor changing payment trends and understand how nexo standards can respond to the fundamental shift in payment habits that have occurred in response to the pandemic, such as the significant growth in contactless transactions and expanding payment acceptance methods worldwide. In fact, nexo standards has already integrated all public contactless kernels in the latest version of the nexo FAST v3.3. This will also be included within the upcoming NIS V5.0, scheduled to be published in 2021.

As Chairman of nexo standards I would like to thank our members and the payments industry for your contributions over the past year, and for your continued commitment to nexo standards, now, and in the future. I have no doubt that 2021 holds new challenges but with it, new opportunities for us to expand the work of nexo standards further. For now, though, I hope you enjoy this report and reflecting on the progress of the last twelve months...

Best wishes,

Claude Brun
Chairman,
nexo standards A.I.S.B.L
nexo standards exists to create a standardized global payments acceptance ecosystem that embodies the efficiency and interoperability potential of ISO 20022.

nexo standards –
the Who, What and Why?
Established in 2014, nexo standards is an international, not-for-profit association enabling fast, interoperable, global payments acceptance by standardizing the exchange of data between merchants, acquirers, payment service providers and other payment stakeholders.

nexo standards exists to remove the fragmentation present in today’s payments acceptance market, bringing greater harmonization and standardization to the ecosystem by harnessing the efficiency and interoperability potential of ISO 20022. It achieves its mission by developing a portfolio of specifications and messaging protocols that standardize the exchange of acceptance data for all payment stakeholders and offers a universally beneficial way to apply ISO 20022. Its specifications and messaging protocols are fully open, universally applicable and ISO 20022 compliant. nexo standards also delivers implementation guidelines and test tools to support the industry’s migration to nexo standards.

Develops and evolves
nexo Specifications:
• nexo FAST Specification
• nexo Mobile Acceptance Specification
• nexo Security Specification
• nexo IS (Implementation Specification)

nexo Protocols:
• nexo Acquirer Protocol
• nexo Retailer Protocol
• nexo TMS Protocol
• nexo ATM Protocol

Contributes to the ISO 20022 RMG and Standards Evaluation Groups (Payments SEG, Cards and Financial Related Service SEG and TSG)

Liaises with standardization bodies

Publishes
Implementation Guidelines, Message Definition Reports, Message User Guides.

Provides Test Cases, Test Plans and Test Tools.
Why ISO 20022?

To truly address the fragmentation challenges in the payments industry, a global approach is needed. ISO 20022 is widely considered the ‘standard of standards’; it is forming the foundation of numerous innovation initiatives worldwide, and is already live in over 70 countries, including China, India and Switzerland.

By defining the payments acceptance arm of ISO 20022, nexo standards is leveraging the international appetite for this set of standards and offers the market an international, universally harmonized, and consistent means of transferring payment transaction data. By continuing to champion ISO 20022 usage, players can maximize investment in migration to deliver other ISO 20022-based financial service functions and realize significant efficiencies on the path to greater payments interoperability.

nexo standard’s Values

The association’s values are based on four principles:

1. **Interoperability**
   
   To bring together industry experts (card schemes, acceptors, processors, vendors and payment service providers) to develop open and common standards, and implementation guidelines.

2. **Universality**
   
   To issue royalty-free standards creating the conditions for a competitive and open market for card payments worldwide.

3. **Innovation**
   
   To design innovative and state-of-the-art technical specifications based on the functional and security requirements of the industry.

4. **Security**
   
   To protect key elements of the transaction value chain through secure cryptographic mechanisms.
Why nexo standards?
The nexo standards specifications and messaging protocols offer widespread benefits to all actors in the payments acceptance value chain.

Cross-border acceptance
Uniquely, nexo standards’ specifications and protocols enable multinational retailers to implement a fully interoperable cross-border payment acceptance infrastructure.

Uninhibited expansion
Retailers and vendors can easily grow internationally, setting up operations in new territories and delivering universal products to new markets uninhibited by payment acceptance complexity.

Partner assurance: simple and fast partner integration
nexo standards’ protocols facilitate fast, simple and borderless integration with other nexo-compliant payments stakeholders, reducing time-to-market and increasing confidence in new partnerships with acquirers and terminal manufacturers, for example.

Pure interoperability and harmonization
nexo standards enables a true ‘plug and play’ approach to payment acceptance. All nexo-compliant systems speak the same language of interoperability.

Partner choice
nexo standards’ protocols are truly international, meaning that nexo standards-compliant payments stakeholders can partner freely with other nexo standards players globally.

Support for innovation
Once implemented, the efficiency of nexo’s protocols release internal resources previously dedicated to payments ‘firefighting’. These can be redirected to focus on development and delivery of new innovative payment services that increase customer engagement and brand equity (mobile payments services, value added services etc.). The rollout and maintenance of these services are then fast, efficient, and borderless.

Speeding up innovation deployment
Protocols allow easy integration of innovative new products and services, reducing time-to-market and lowering integration and deployment costs.

Consistent UX
nexo standards’ protocols and specifications enable a consistent user experience at the POI between multiple payment types, delivering a fast and familiar payment service to customers.

Centralization and cost reductions
nexo standards’ protocols enable international retailers to consolidate payment requests globally. This also allows them to negotiate significant per-transaction cost reductions via volume-based deals with a smaller number of acquiring banks.

Vendor agnosticism
A nexo standards-compliant industry removes the challenges of vendor lock-in and promotes a ‘level playing field’ for payment acceptance vendors to compete on equal terms. This also supports a “worry free” multi-vendor environment for retailers thanks to ISO international standards support.
nexo standards in Numbers
85 international members comprising of acquirers, merchants, PSPs, card schemes and vendors (as of January 2021)

16 Board Directors (as of January 2021)

16 member-driven working groups and committees

Submitted to ISO 20022 and published:

- **caaa**: 21
  - Acceptor to Acquirer Card Transaction Messages

- **casp**: 17
  - Sales to POI Card Transaction Messages

- **catm**: 8
  - Terminal Management Messages

- **catp**: 17
  - TM Card Transaction Messages

- **caam**: 12
  - ATM Management Messages

View [www.iso20022.org](http://www.iso20022.org) and 'Card Domain' for further information

11,175 documents downloaded from the nexo standards website (since 2018)

Almost 5bn transactions powered by nexo standards.

100s of thousands of devices deployed globally are supporting nexo standards specifications and protocols.

77% of members are using or plan to use the nexo standards implementation specification package to simplify deployment of standards.
Where in the world...

In 2020, nexo standards undertook a survey of its members to understand how and where nexo standards specifications and protocols are being utilized across the world. 66% of nexo members contributed to the survey.

nexo standards members are now deploying in over

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nexo standards’ universally available specifications and protocols have also been downloaded by companies in over 50 countries globally

Throughout 2020, 4,255 documents were downloaded.
2020 Technical Milestones
nexo FAST v3.3 – the most comprehensive update yet...

The latest update to nexo FAST incorporates numerous new features and functions. Now, the specifications include contact and contactless kernel support for most major card schemes including American Express, Cartes Bancaires, Diner’s Club, girocard, JCB, as well as Mastercard, Visa and the European Payment Cooperation’s CPACE requirements. Additionally, the latest version of the specification includes new topics addressing support of test cards, MOTO, dynamic currency conversion (DCC) and issuer request online PIN handling to name just a few! The most comprehensive specification in its portfolio, the nexo FAST Specification includes everything needed to implement and support a whole host of card schemes, thereby simplifying contactless acceptance.

Meeting Strong Customer Authentication requirements with the Acquirer Protocol v9.0

Following the publication of strong customer authentication (SCA) requirements as part of Europe’s Second Payment Services Directive and the rising global demand for added protection for payments, nexo standards has updated its Acquirer Protocol version 9 to support banks in validating and operating in accordance with these requirements. Additional updates in the latest version of the protocol include support for merchant-initiated transaction and exemption code, support for merchant QR Code transaction, and further alignment with the ISO 20022 model.

nexo Retailer Protocol v4.0 receives ISO 20022 validation

The nexo Retailer Protocol is published by the ISO Registration Authority and the Cards and Related Retail Financial Services Standards Evaluation Group as the official ISO 20022 CASP – Card Sale to POI Protocol. In 2020, the central specification incorporated a whole host of new services, functions, and features, further simplifying implementations for the market and ensuring the sustainable, back-compatible evolution of the protocol. To support implementors when deploying the Retailer Protocol, nexo standards has also published a supporting Message User Guide.

Publishing the latest version of nexo TMS, V9.0

The latest version of nexo standards’ TMS Protocol includes support for: a new exchange between the terminal manager and POI, configuration of new acquirer messaging, new configuration values for cancellation management and completion management, and support for a new unique key per transaction algorithm. Additionally, the protocol now offers enhanced harmonization with the ISO 20022 model, therefore facilitating greater interoperability across global implementations.

Expansion of testing support with new POI & Acquirer Test Tools

In 2019, nexo standards published its Acquirer Test Tool allowing the validation of an Acquirer Host supporting the nexo Acquirer Protocol V6.0. Additionally, in 2020, nexo standards expanded its testing support with the validation of its POI test tool, which forms part of the NIS V4 package. Developed by FIS – an international provider of financial services technology and outsourcing services – this latest tool supports the creation of new test scripts, offering a vast repository of over 600 established test scripts, a set of programmable test cards and a card probe emulator. Its extensive functionality supports in-house testing throughout a solution’s entire lifecycle and development. These tools are also used by Common Functional Certification Framework (CFCF) accredited certification labs to obtain certification from a CFCF Certification Authority, thus decreasing the risk of failing a certification.
nexo standards is governed by a Board of Directors, which comprises representatives from the five member categories - acceptors, vendors, processors, payment service providers and card schemes. The Board is responsible for driving the strategic direction of nexo standards and overseeing the activities of the working groups, committees and task forces as they work to fulfil the mission of the association.

**BOARD OF DIRECTORS**

**ACCEPTORS**
- MARKET PAY
- TOTAL MARKETING SERVICES
- Yann Leclerc
- François Mezzina

**VENDORS**
- FRENCHSYS
- SRC GMBH
- Dolorès Mimran
- Regine Quentmeier

**CARD SCHEMES**
- EURO KARTENSYSTEME GMBH
- GIE DES CARTES BANCAIRES
- MASTERCARD
- UNIONPAY INTERNATIONAL CO. LTD.
- VISA
- Karl Matl
- Blandine Moreau
- Esteban Martin
- Shengliang Yang
- Agnès Revel

**PAYMENT SERVICE PROVIDERS**
- AMERICAN EXPRESS PAYMENT EUROPE S.L.
- BNP PARIBAS
- NATIXIS PAYMENT SOLUTIONS
- Jean Diacono
- Massimo Cicardo
- Fabrice Denèle

**PROCESSORS**
- CREDIT AGRICOLE PAYMENT SERVICES
- FISERV
- FIME
- SIA SPA
- Olivier Julou
- Steve Robinson
- Arnaud Crouzet
- Jean-Philippe Joliveau

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*As of January 2021*
Technical Working Groups

The nexo standards Technical Working Groups exist to achieve the tasks and roadmap driven by the association’s Board of Directors. Members are encouraged to participate in the working groups to share expertise, drive the development of specifications and protocols, and ensure the work of nexo standards meets the expanding and evolving payment market needs.

Technical Steering Committee (TSC)
- Reporting to the Board of Directors, the TSC provides the working framework to achieve the technical activities of nexo standards. It reviews and approves the creation of new processes, the establishment and duration of working group topics, and publication of updates.

Technical Support Group (TSG)
- Reporting to the Board of Directors, the TSG receives and manages all technical requests from nexo standards members and implementers, and coordinates responses to questions in conjunction with the relevant technical working groups.

nexo FAST Technical Working Group
- Reporting to the TSC, the nexo FAST TWG is responsible for defining, producing, maintaining and publishing the nexo FAST Specifications.
  - The nexo FAST Specification is based on EMV® Chip and PIN technology and describes a financial application on a point of interaction (POI) terminal. It addresses a terminal transaction flow for the terminal-to-card interface, the terminal-to-cardholder interface, and the exception handling.

nexo Retailer Technical Working Group
- Reporting to the TSC, the nexo Retailer TWG defines, produces, maintains, and publishes the ‘casp – ISO 20022 Sales to POI Card Transactions Messages’, also known as the Retailer Protocol. The protocol is used by members to manage message exchanges from a sales system to a POI.
  - The nexo Retailer Protocol creates a simple dialogue between the sales and acceptance systems, facilitating the merchant experience in both physical and online commerce, while also supporting all modes of payment.

nexo Acquirer Technical Working Group
- Reporting to the TSC, the nexo Acquirer TWG defines, produces, maintains, and publishes the ‘caaa – ISO 20022 Acceptor to Acquirer Card Transactions Messages’, also known as the nexo Acquirer Protocol. The group also manages all relevant documentations on this protocol such as the Message Definition Report (MDR), Message Usage Guide (MUG), Change Request (CR) and test cases.
  - The nexo Acquirer Protocol defines the interface between an acceptor and an acquirer card transaction.

nexo ATM Technical Working Group
- Reporting to the TSC, the nexo ATM TWG is responsible for the creation, maintenance, and publication of the ‘catm – ISO 20022 Terminal management Messages’ and the ‘caam – ISO 20022 ATM Management Messages’, otherwise known as the ATM messages, and all relevant documentation on the protocol such as MDR, MUGs and CRs.
  - The nexo ATM Protocol is the first universal standardization initiative related to the ATM transaction and management domain enabling the delivery of ISO 20022 ATM messages to both the financial and ATM manufacturing industries.
nexo Implementation Specification

Technical Working Group (NIS)
- Reporting to the TSC, the nexo IS TWG creates and maintains the nexo Implementation Specifications (NIS) including test plans, scope definitions and Implementation Conformance Statements (ICS) for POIs and Acquirer Hosts.
- The NIS provides guidelines on how a payment acceptance solution should interact with an acquirer host or a terminal management host using nexo FAST Specifications and nexo protocols.

nexo TMS Technical Working Group
- Reporting to the TSC, the nexo TMS TWG defines, produces, maintains, and publishes the ‘catm – ISO 20022 Terminal Management Messages’, also known as the nexo TMS (Terminal Management System) Protocol, and all relevant documentations on the protocol such as MDR, MUGs, CRs and test cases.
- The nexo TMS Protocol provides an interface between card payment terminals and the systems used to manage them remotely. It allows for download settings, electronic keys and software upgrades.

nexo Security Technical Working Group
- Reporting to the TSC, the nexo Security TWG is responsible for defining, producing, and publishing the Security Guidelines used by other technical working groups to ensure the consistent, robust security levels across nexo Specifications and Protocols.

nexo Mobile Acceptance Technical Working Group
- Reporting to the TSC, the nexo Mobile Acceptance TWG is working to define, produce and publish the mobile acceptance specifications and guidelines used by implementers to facilitate the acceptance of mobile wallet-based solutions.

nexo User Stories Working Group
- Reporting to the TSC, the nexo User Stories Working Group defines a set of nexo standards user stories, which aim to represent a key input for other technical working groups and a first high-level document to guide the implementation of a roadmap feature in the nexo standards specifications.

Want to get involved?

Participation in the nexo standards Working Groups and Committees is open to members. Through contributing to these activities, members can help shape and enhance the specifications and protocols to address the bespoke needs of all payment stakeholders. As nexo standards now offers virtual meeting attendance, participating is easier than ever before. Members can find out more about joining the groups by contacting secretariat@nexo-standards.org

In addition to its Technical Working Groups, the work of nexo standards is also supported by committees reporting to the Board of Directors and General Secretariat.

Strategic Committee
- Tracks payment industry developments and proposes strategic new topics for the nexo technical roadmap, along with evolutions of the specifications and protocols.

Operational Committee
- Serves as an advisory committee to the Board of Directors and focuses on defining the priority items to be addressed during Board meetings.

Liaison Committee
- The Liaison Committee establishes strategic liaison with other standardization bodies or organizations supporting standards development once these are approved by the Board. The Liaison Committee works to establish joint standards development or collaborative efforts to promote nexo standards Specifications.

Marketing and Communications Committee
- The purpose of the Marketing and Communications Committee (MarCom) is to advise and propose public relations, marketing and communications activities to the Board of Directors. Once these are approved by the Board, the MarCom team is responsible for executing the agreed activities in line with the strategic plan.

Project Management Office (PMO)
- The Project Management Office (PMO) supports the TSC in standardizing project-related governance processes, providing reports to the Board of Directors, and facilitating the sharing of resources, methodologies, tools, and techniques among the Technical Working Groups. The PMO is led by the Project Manager Officer and reports to the nexo standards General Secretariat.

In addition to its Technical Working Groups, from time-to-time nexo establishes task forces to respond to a specific industry requirement. Task forces are created under the leadership and supervision of the relevant working group(s).
nexo standards
Membership
In what was a difficult and challenging year, nexo standards was delighted to welcome a host of new companies to its membership base. We have gained significant momentum in new international markets and our membership now represents companies from around the globe including Europe, Canada, China, India, Japan, Russia and Saudi Arabia.

In 2020, nexo standards welcomed Saudi Payments as a new Principal Member. Moneycore, Partelya Consulting, Sunmi and Thales DIS have become Associate Members, while BBPOS and LAVEGO AG have joined as Observer Members. Additionally, within the existing membership base, UL upgraded to Associate Member status.

The ongoing growth of our membership ensures that we have the industry expertise and international diversity to develop and evolve the nexo specifications and protocols according to the needs of all payment stakeholders. This, in turn, enables us to truly bring security and interoperability to a fragmented global payment acceptance ecosystem.

As always, our members remain at the center of everything we do and we remain committed to developing our specifications in line with the needs of actors across the full payment acceptance value chain.

Over the next 12 months we will continue to focus on growing our membership base with a view to recruiting members from new countries and territories, which will help us to expand our global expertise and knowledge. We also rely on the support of our members to recommend nexo standards membership to customers, partners and additional stakeholders. A global membership base enables us to ensure that our specifications and protocols truly represent not only the needs of different payment actors, but also the differing needs of countries worldwide.

Kind regards

Jacques Soussana
Secretary-General
nexo standards A.I.S.B.L
Our Membership

As a member-driven association, nexo standards brings together all actors in the payment acceptance value chain including acceptors, processors, vendors, payment service providers and card schemes. This cross-industry representation enables nexo standards to consider and respond to the specific requirements of each stakeholder group in the design of its protocols. Its members shape the development, evolution and promotion of the specifications and protocols.

nexo standards offers four levels of membership:

**Principal Members**
- Participate in the work of nexo standards by attending meetings of the General Assembly and Technical Steering Committee, with the right to vote.
- Can be elected as a member of the nexo Board of Directors and attend Board meetings with the right to vote.
- Participate in the nexo Strategic Working Group to support the development and strategic vision of the association.
- Participate in Technical Working Groups and actively contribute to draft specifications, test plans and protocols, and receive advanced access to documents and MUGs.

**Associate Members**
- Participate in the work of nexo standards by attending meetings of the General Assembly and Technical Steering Committee, without the right to vote.
- Participate in Technical Working Groups and actively contribute to draft specifications, test plans and protocols, and receive advanced access to documents and MUGs.

**Observers**
- Participate in the work of nexo standards by attending the General Assembly meeting without the right to vote.

**Councillor**
- Open to representatives of a national (or international) institution with a regulatory or supervisory role in payment activities.
- Can be invited to attend the General Assembly, Committees, Working Groups and Task Forces meetings without the right to vote.
Today, acceptance protocols in Europe vary from country to country. A complex situation for merchants. nexo is a consortium involving all stakeholders of the payment industry value chain working to develop a common protocol and unified solution to facilitate electronic payments in Europe. The harmonization of card payments protocols across countries can stimulate innovation and accelerate the deployment of services.

Jean Diacono, Vice President, General Manager, American Express Payment Services France and The Netherlands

“Across a number of industries, standards have been key to realizing new efficiencies and driving forward innovation. Payments acceptance is no different.”

“The global expansion and adoption of nexo standards’ messaging protocols is crucial - both for Amadis’ evolution and the advancement of the wider payments industry. By removing the unnecessary complexities currently slowing the industry down, standardization will be key to realizing a more innovative, fast-paced and customer-centric payments world. Not just for end consumers, but the whole industry.”

“We look forward to continuing participation in nexo standards and supporting its global expansion.”

Emmanuel Haydont, Partner and Co-Founder, Amadis

“Better harmonization is key to enhancing the Russian payment acceptance market and nexo standards protocols and specifications offer the perfect solution. In supporting all of our nation’s payments stakeholders, we hope to not only enhance the functionality and quality of our infrastructure but deliver new cost and maintenance savings to our network’s merchants and acquirers.”

Dr Igor Goldovsky, Chief Architect, NSPK

“So far, we’ve implemented three devices utilizing nexo standards across our international franchises. With Worldline, their device has seamlessly integrated and begun operation in less than three days. This time saving is phenomenal - the previous certification process took months. Adopting nexo standards is realizing significant time and cost savings for Subway already. Looking longer term, we expect these benefits to continue and even grow, especially as we remain active and involved in the association.”

Benoît Lamoureux, Technology Payment Product Owner, Subway, Franchise World Headquarters, LLC
Saudi Payments has a unique role in enabling electronic payments. As the national payment scheme and operator of all national payment systems in the Kingdom of Saudi Arabia, we are responsible for all related specification and certification activity. Utilization of the nexo standards specifications and protocols will transform the standardized payments platform we offer our stakeholders. With a nexo standards-based platform, we can dramatically simplify adoption and integration, while ensuring interoperability and a common user experience. We look forward to working with the association to develop new, and enhance the existing nexo specifications for payment services. Additionally, we plan to continue our vital role in enabling the public and private sectors to connect with domestic and international payment services, helping to develop the Kingdom’s payment infrastructure.

Fahad Alakeel, Managing Director, Saudi Payments

In Europe, we operated and managed eight different electronic payment systems. Such context was preventing us to provide rapidly to our customers the newest payment solutions available. The goal was therefore to find a common European solution, easily and quickly scalable, reducing our strong dependency from the different suppliers – terminal providers and bank acquirers. By supporting the strategic views and the creation of SEPA by the European Commission and the European Central Bank, adopting the nexo Acquirer standard became the obvious choice for us.

François Mezzina, Payment Business Process Owner and Payment Specialist, TOTAL

Subway realizes significant savings and benefits using nexo Retailer Protocols

nexo standards and Subway released a case study exploring how the major food retailer leveraged nexo protocols to take control of its global acceptance network and realize significant time, cost and resource efficiencies. Read the case study to find out:

• The payments acceptance challenges facing Subway and its international operation, representing 40,000 stores in 100+ countries.
• How it made the business case for nexo standards and the benefits of truly harmonized payments acceptance standards for merchants.
• Subway’s implementation success and a breakdown of the projected cost savings, estimated at over $7m, from simplified payments device testing, management and international deployment.
nexo standard Members
Correct as of January 2021
PRINCIPAL MEMBERS ARE LISTED IN BOLD.

ACCEPERS
ACCEO SOLUTIONS
ACI WORLDWIDE
AEVI
AFSOL
AMADIS
AURIGA SPA
BBPOS
CCV GROUP B.V.
CTC ADVANCED GMBH
DIEBOLD NIXDORF
ELITT
FEIG ELECTRONIC GMBH
FIS
FLOWBIRD GROUP
FRANCESYS
GALITT
GIRMITI SOFTWARE PVT. LTD.
GLOBAL PAYMENTS SPA
HITACHI-OMRON TERMINAL SOLUTIONS
HPS
INFOMIL
ITECON FINANCIAL IT-SERVICE GMBH
KORALA ASSOCIATES LIMITED (KAL)
LAFON
LUSIS
LYRA NETWORK
MONEXT
MONEYCORE
NEPTING
NOVELPAY SP. Z O.O.
OPENWAY EUROPE S.A.
PARTELYA CONSULTING
PAYCERT
POS PARTNER GMBH
PSD CODAX LTD
PW CONSULTANT
SALZBURGER BANKEN SOFTWARE
SOPRA BANKING SOFTWARE
SRC GMBH
SUMI TECHNOLOGY
THALES DIS FRANCE S.A.
UL
VERIFONE SYSTEMS FRANCE
YELLO
ZUCCHETTI SWITZERLAND SA

VENDORS

PROCESSORS
CREDIT AGRICOLE PAYMENTS SERVICES
ELAVON MERCHANT SERVICES
FIME
FISERV
LAVEGO AG
REDSYS SERVICIOS DE PROCESAMIENTO SL
SIA SPA
STET
VÖB-ZVD PROCESSING GMBH
WORLDLINE NV/SA

CARD SCHEMES
BANCONTACT PAYCONIQ COMPANY NV/SA
DISCOVER FINANCIAL SERVICES
EURO KARTEN SYSTEME GMBH
GIE CARTES BANCAIRES
INTERAC ASSOCIATION
JCB INTERNATIONAL (EUROPE) LTD.
MASTERCARD
NATIONAL PAYMENT CARD SYSTEM JOINT STOCK COMPANY
SAUDI PAYMENTS
UNIONPAY INTERNATIONAL CO. LTD VISA

PSP
ADYEN
AMERICAN EXPRESS PAYMENT EUROPE S.L.
ANT FINANCIAL SERVICES GROUP
BARCLAYCARD INTERNATIONAL
BNP PARIBAS
CAISSE FEDERALE DE CREDIT MUTUEL
CONECS
CRÉDIT MUTUEL ARKEA
LYF SAS
NATIXIS PAYMENT SOLUTIONS
PAN NORDIC CARD ASSOCIATION
POSTE ITALIANE
nexo standards’ technical roadmap is driven by the needs and priorities of its members, along with the trends and evolutions of the payment industry.

There are already several important topics on its agenda for 2021:

- Launching the nexo Implementation Specification (IS) v5.
- Publishing the nexo Mobile Acceptance Specifications and guidelines to facilitate acceptance of mobile wallet-based solutions.
- Responding to the growth of e- and m-commerce, and account-to-account instant payments.
- Considering how its specifications and protocols can be leveraged for mass transit implementations and open payment.
- The launch of the European Payments Initiative (EPI) and what this means for nexo standards members.

This list is not exhaustive, and nexo standards will continue to analyze payment topics to evaluate their alignment with its strategic objectives and vision. nexo standards is committed to remaining an agile and active association and strongly encourages any payment stakeholders interested in contributing to its technical discussions to get in touch with secretariat@nexo-standards.org.
Contact:

Visit [www.nexo-standards.org](http://www.nexo-standards.org) for further information.

- Join nexo standards on [LinkedIn](https://www.linkedin.com)
- Follow nexo standards on [Twitter](https://twitter.com)

Find out more about becoming a nexo member on our website [https://www.nexo-standards.org/join-us](https://www.nexo-standards.org/join-us)

For general enquiries, please contact [secretariat@nexo-standards.org](mailto:secretariat@nexo-standards.org)

For media enquiries, please contact [nexo-standards@iseepr.co.uk](mailto:nexo-standards@iseepr.co.uk)