



nexo
STANDARDS

Annual Report 2022

Transforming the payment acceptance landscape

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A Welcome from our Chairman



In January 2023, I was elected as Chairman of nexo's Board of Directors. It is an honour to take this role during an exciting time for our organization and for payments around the world. New and expanding use cases are constantly emerging, and as consumers come to expect frictionless checkouts everywhere, payment stakeholders are responding through innovation.

However, breaking new ground comes with a risk of further fragmenting our payments ecosystem. Standards and protocols developed in isolation from one another make deployments and expansion difficult for businesses, particularly as different scenarios and markets have their own requirements.

Global, unified standards are vital to avoid a scenario where each market and country deploys different solutions, at great expense to vendors and retailers, and even greater inconvenience to consumers.

Aimed at removing barriers in the global payments ecosystem, nexo specifications enable fast, borderless, and global payment acceptance by standardizing the exchange of data between all stakeholders. This is why our organization believes in standardization and simplifying payments, and why I believe nexo has an important role to play in shaping the future of payment acceptance.

But nexo is nothing without its members and stakeholders, particularly those involved in our Committees and Working Groups. It brings together all the key industry stakeholder groups to facilitate this collaboration to ensure its specifications are developed in a way that serves the combined interests of the entire ecosystem.

Welcome to the nexo standards Annual Report 2022.

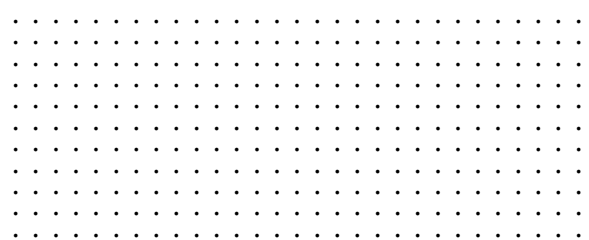
Keeping pace with innovation

While we should be cautious to avoid fragmentation when developing new services, we must not be slow to respond to the needs and trends of the market. After expanding our scope to cover new and emerging payment types in 2021, we have quickly set to work on advancing and developing our specifications in line with these new goals.

The successful evolution of our organization again lies in collaboration: an expansion of scope requires an expansion of knowledge. In the past year, we are delighted to have welcomed experts to nexo who are contributing to our work on instant payments, a technology which we believe will converge with card payments in the near future.

One such use case for this is mobile payments. The launch of our Mobile Initiated Payment Acceptance Working Group is an important milestone for our organization as we look to meet the needs of the market in this domain.

We are also constantly listening to the industry on how to improve our deliverables. While new specifications are vital to keep pace with innovation, it is equally important to enhance our existing specifications to ensure they meet the evolving needs of each stakeholder group, and to include new features that are most important to our members.



Looking beyond legacy

For new and existing members, my message is clear; have your voice heard. Our standards are shaping the future of payment acceptance and you will not want to miss out. Participating in nexo is the best way to make sure the specifications we develop can help you achieve your business and technical goals.

And this brings me back to my message about nexo's evolution. As the scope of our specifications expands, so too does our association. Having grown out of just a few vendors and processors in Europe in 2014, nexo now incorporates members from all stakeholder categories. I am proud to say that nexo is a global organization - we see specification downloads and deployments used around the world and have members from multiple continents. Most recently, Saudi Payments and NearPay became our first members from the Middle East, and the first to deploy nexo solutions from this region.

Our Annual Report tells the story of such evolution throughout the past year. It includes highlights such as our Annual Conference in Madrid and shares educational content which emphasizes successful nexo implementations, which I hope will inspire you on your nexo journey in the year ahead.

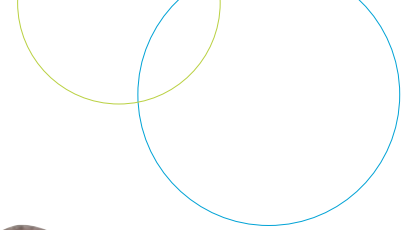


Our standards are shaping the future of payment acceptance and you will not want to miss out. Participating in nexo is the best way to make sure the specifications we develop can help you achieve your business and technical goals.



Jean-Philippe Joliveau
Chairman of the Board of Directors, nexo standards
International Commercial Development,
Nexi Payments





Message from the Chairman of the General Assembly and Strategy Working Group Co-Chair

We are all aware of how quickly the payments industry is evolving. Shifting regulations and emerging technologies have changed the way consumers conduct transactions—and the way members of our community do business.

As Chairman of the General Assembly and Co-Chair of the Strategy Working Group, I believe that nexo standards' ability to stay agile, responsive, and relevant well into the future will depend on how well our organization understands what these changes across the payments landscape mean for all users.

This is one of the great strengths of nexo. By involving all key stakeholder groups, from domestic schemes and device manufacturers to retailers who are accepting payments every day, nexo delivers value to the entire payments community.



Strategic goals to guide our vision

To serve this goal, nexo underwent an in-depth evaluation of our organization last year to assess our strengths – and to acknowledge the challenges that we face. Through this process, we determined which goals are most important to our success and laid out a strategic plan to guide our way forward.

We developed three goals to support our vision of simplifying how payments acceptance is implemented everywhere:

To see nexo specifications deployed everywhere

To ensure that our standards truly meet the needs of the market

To truly involve all stakeholders in the process

If we want our standards to be widely used, implemented, and deployed, we must do our part to ensure they are easily accessible and usable, and that all payment acceptance stakeholders understand the benefits they deliver. We must also continue to develop standards that are able to respond both to current and future challenges and then focus on getting these standards to market at the right time, with the right content and format, and respond to the needs of a dynamic marketplace. To create specifications and protocols that address the evolving needs of our stakeholders, we must seek full engagement and participation from as many different perspectives as possible from across the payments community. nexo must continue to be known as a place where experts from around the world come together to develop and agree on standardized solutions. By working together to achieve consensus across multiple levels and industries, we establish trust and credibility in our organization and the specifications we produce.



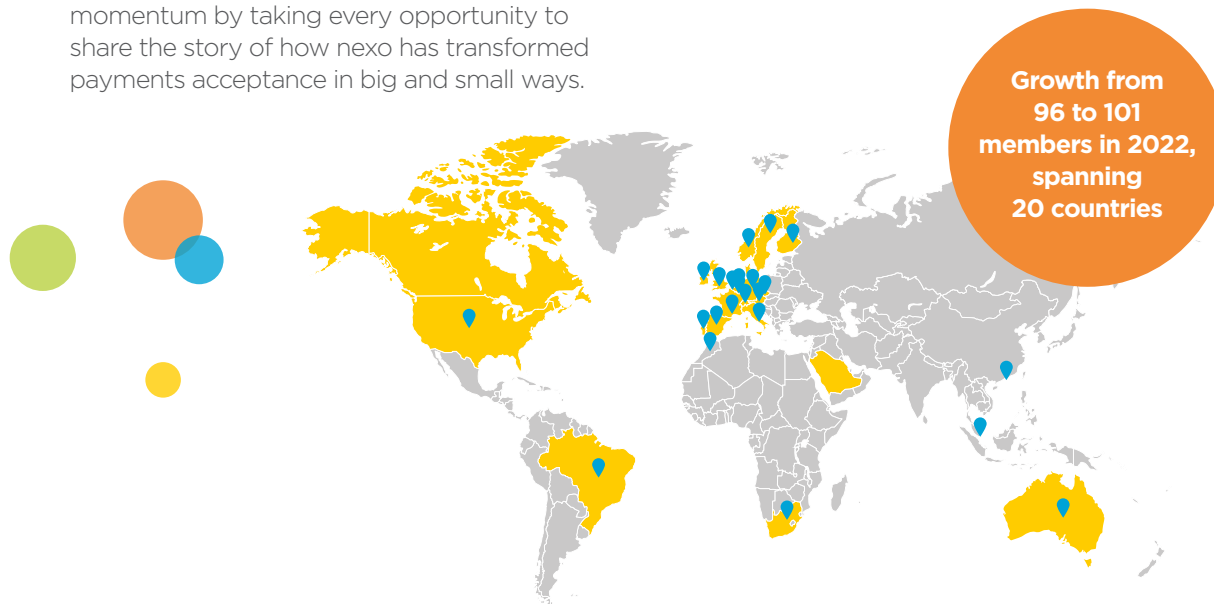
Strength in interoperability

The strength of our offerings rests on the foundation of interoperability. This does not mean uniformity, however. Not all means of payments will follow the same journey or parameters, and the entire spectrum of global payments acceptance stakeholders must be able to use our specifications and protocols to build unique offerings to meet the specific needs of their own clients. As we look to the future, we remain committed to working diligently to ensure that our specifications continue to be truly interoperable and ready to be used in a plug-and-play manner – not just by European stakeholders, but by merchants and solution providers around the world.

In the past year, nexo has seen significant growth and expansion in global deployments. In the months ahead, we must build on this momentum by taking every opportunity to share the story of how nexo has transformed payments acceptance in big and small ways.

This might mean sharing how nexo truly embraces interoperability so that users have flexibility as they implement the specifications and protocols. Or explaining that nexo offerings can be rolled out gradually or progressively and can be tailored to meet the custom needs of each organization. It means helping other stakeholders in the payments acceptance ecosystem understand that nexo offers truly open standards to support open infrastructure so that users can create truly future proofed offerings for their customers.

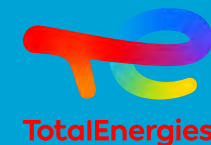
I am proud of all that we have achieved in the past year, and I am excited for the road ahead. I hope you'll join me in doing your part to ensure that nexo continues to lead the way in payments acceptance transformation.



We remain committed to working diligently to ensure that our specifications continue to be truly interoperable and ready to be used in a plug-and-play manner – not just by European stakeholders, but by merchants and solution providers around the world.



François Mezzina
Chairman of the General Assembly
Co-Chair of the Strategy Working Group,
nexo standards and Payments Specialist, TotalEnergies





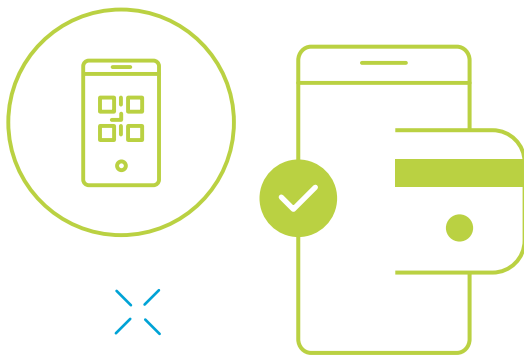
Supporting Seamless Payments Acceptance



Working group collaboration: progressing mobile acceptance, and e-commerce offerings

As more and more payments are initiated through mobile devices, the Mobile Initiated Payment Acceptance Working Group focused its efforts on advancing the published mobile acceptance specifications and guidelines used by implementers to facilitate the acceptance of mobile wallet-based solutions using QR codes.

nexo has also published the Acquirer Protocol V9 MUG, which include an eCommerce PSP to Acquirer Annex. This publication supports e-commerce payments by offering acquirers access to ISO-based standards that enable seamless exchanges of payment messages with retailers globally, regardless of the payment card used.



Machine Readable Test Plan (MRTP)



nexo has proposed a new Machine-Readable Test Plan (MRTP) that will allow any member or supplier to use new machine-readable language to integrate nexo test plans for Point of Interaction (POI) and acquirers more quickly and easily than the human-readable format we have available today. It will also support implementors working to integrate the MRTP into their own testing tools.

Through collaboration with Fime, a proof of concept has been completed with the aim of having both test plans ready by the middle of 2023. These test plans are based on the latest nexo implementation specification (NIS) v5.0 Package that was made available early in 2022.

We would like to thank nexo members Ingenico, NOVELPAY and Afsol for being POI early adopters. Galitt and Iliad Solutions Ltd. are the early adopters for the test tools, Pagateq for testing laboratories, and SRC and FrenchSys for their support on the nexo Test Plans. Fime has also been contracted to translate the nexo human readable test plans into MRTPs. Collaboration between member companies, that operate in different areas of the value chain, or in other cases are competitors in the same part of the value chain, perfectly summarizes the value of nexo standards in bringing experts together in the name of simplified payments.

Evolving our specifications

2022 saw nexo continue to develop new functionality for its specifications, including the release of the latest [nexo Acquirer Protocol](#). This newest version supports cardholder revocation for recurring transactions, merchant-initiated transactions, cardholder verification requests from banks for contactless payment, and support of transit payments. By expanding the use case for its specifications, nexo is responding to the requirements of its members by enabling seamless and cost-effective deployments, which meet the needs of consumers who expect convenience in every payment scenario.

Another specification that has seen significant evolution in 2022, since its inclusion in the [nexo Implementation Specification \(NIS\) v5.0 Package](#), is the [nexo Retailer Protocol](#). The new release includes different features now available to members and stakeholders, providing better harmonization with other nexo protocols, and adding new elements to better support administrative, financial, system and device services.

nexo also released a new [nexo FAST](#) bulletin to include multi-acceptor environment. A multi-acceptor environment describes a situation where several acceptors share one attended terminal. For example, in a private doctor's office where each doctor may be linked to a different acquirer, but need to accept on the same terminal. In this situation, one physical shared terminal is configured with several acceptor contracts linked to one or several acquirers. Therefore, an acceptor pre-selection may be performed to ensure that the transaction is processed with the expected acceptor contract. Consequently, to avoid unauthorized operations on one contract by another acceptor, an acceptor authentication mechanism is implemented.



3,102

**Document
downloads
in 2022**



“

By expanding the use case for its specifications, nexo is responding to the requirements of its members by enabling seamless and cost-effective deployments, which meet the needs of consumers who expect convenience in every payment scenario.

”



Philippe Cece
Co-Chair, Technical Steering Committee

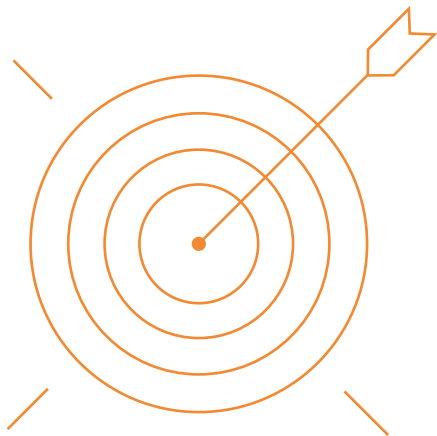
A warm, orange-toned photograph of a woman with dark curly hair smiling as she hands a card to a server at a cafe counter. The server's hands are visible, one holding the card. In the foreground, there is a clear plastic cup with a dark beverage and a straw. The background is softly blurred, showing a cafe interior.

Beyond 2022

A closer look at
nexo standards'
strategic plan

In recognition of nexo standards' role as an international association representing all payment acceptance stakeholders and the need to respond to and address the needs of the payments market, the Board of Directors developed and approved a strategic plan for the next five years.

Developed by the Strategic Working Group in response to nexo's recent scope expansion, nexo Strategy 2022-2027 outlines the vision (why we do what we do), mission (what we do and how we do it), goals (what we need to achieve to realize our mission and vision) and priorities (where we need to focus our resources to make this happen) of nexo. The plan is anchored in the belief that collaboration and standardization will play key roles in transforming the payment acceptance ecosystem for stakeholders everywhere.



nexo's strategy for the next five years is defined by three goals:

To see nexo specifications deployed everywhere

To ensure that our standards truly meet the needs of the market

To truly involve all stakeholders in the process



To achieve these goals, nexo will undertake nine different priorities, with each priority supporting a single goal. Ensuring the efficacy of these actions depends on continually measuring progress and evaluating success, and to this end, nexo will develop a structured and consistent measurement framework to:

- Measure progress toward achieving the strategic priorities
- Measure success according to the overall goals
- Create a detailed framework of indicators and measures that will be reviewed and updated on a regular basis so nexo can remain relevant, agile, and responsive to change.



Our Priorities



To achieve our goals, the focus will be on nine priorities. Each priority primarily supports one goal.



Goal #1:
To see nexo standards deployed everywhere



- 1 **Demonstrate the benefits**
- 2 **Evolve to meet user's needs**
- 3 **Promote deployments**

Goal #2:
Deliver standards when the market needs them



- 1 **Deliver standards when market needs them**
- 2 **Support implementations**
- 3 **Capture future opportunities for standardization**

Goal #3:
Involve all stakeholders



- 1 **Valuing our know-how**
- 2 **Building on the human capital of member organizations**
- 3 **Leveraging ISO 20022 participants around the world**



If you want to learn more about the nexo strategy 2022-27, please get in touch secretariat@nexo-standards.org

Current Technical Priorities



Current priorities

- P2PE
- e/mCommerce Merchant-to-PSP
- Instant Payment at POI
- Instant Payment
- Terminal software update and download
- Mobile Acceptance - New Standards
- Supporting JSON notation
- e/mCommerce functional implementation specification

- Protocol Test cases modularity
- NIS Package Migration
- Transaction details and ticket virtualisation
- Test tools for nexo Retailer Protocol



Topics currently being addressed by nexo's Technical Working Groups

[Learn More](#)





A Global Organization

nexo reaches 100 members

nexo standards achieved a significant milestone in 2022 - reaching 100+ members for the first time by the end of the year, as the organization continued to bring all stakeholder groups together including processors, merchants, payment service providers, vendors, and card schemes.



A growing community - new members in 2022

Famoco / France

Ingenico / France

Logiciels Colossale Inc. / Canada

NearPay / Saudi Arabia

Pace Software Inc / USA

Smart Consulting / France

Wiseasy Technology Pte. Ltd / Singapore

WizarPOS International Co. / China

Expanding into new geographies

Members now deploy nexo-based solutions in over **25 countries**, across **6 continents**. More than **3,000 documents** were downloaded from the website last year by companies in more than **50 different countries**, with significant deployments occurring in Europe and Saudi Arabia.

The Middle East has been an area of huge expansion for nexo in recent years, with new members Saudi Payments and NearPay both joining the organization recently, and deploying our specifications for the first time in 2022.



Become a member



nexo standards, Santiago Cabeza



Our Business Development Director outlines the benefits of nexo specifications for retailers - including significant cost reductions, aiding expansion into new markets, and implementing a global solution that meets domestic needs.



With a standardized platform, based on ISO 2022 messaging, merchants can improve customer experiences, with reduced costs and avoid vendor lock in.

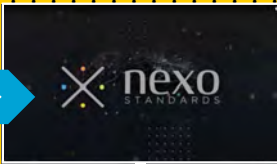
Businesses of all sizes can benefit from nexo standards, whether international retailers like Subway or Carrefour or smaller businesses that use our standards without even knowing it.



Santiago Cabeza
Business Development Director



Watch



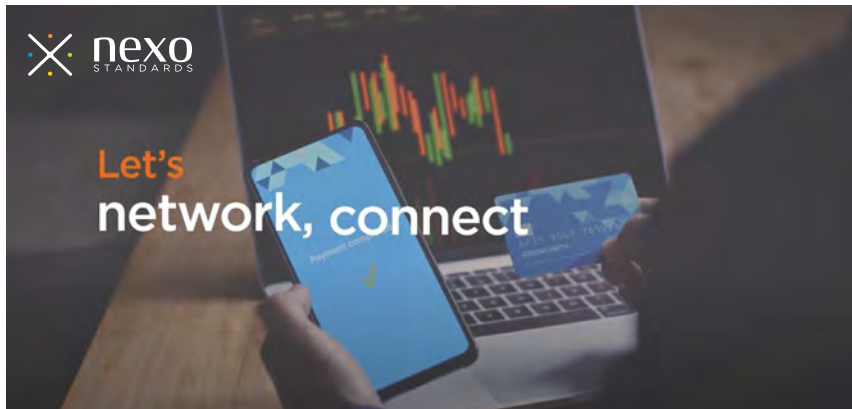


Education Center

Watch and share our corporate video

Our corporate video gives those new to our organization an overview of our work, the stakeholders we serve and our collaborative approach.

If you're ever wondering how best to introduce someone to nexo, just show them this video and put them in touch with secretariat@nexo-standards.org.



Women in payments round table

In celebration of International Women's Day, we brought together leading women from the world of payments for an exclusive round table discussion. Panellists from Banco de Crédito BCP, Crédit Agricole Payment

Services, Ingenico, PPI France and REWORTH explored the influence that females are having on payments globally, and the need for leaders to take further action towards achieving equity throughout the industry.





Leading solution providers discuss how nexo standards solves challenges for retailers



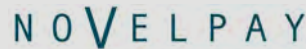
During the Retail Technology Show in London, we caught up with our members to hear how nexo specifications have simplified their deployments – reducing implementation and testing costs.



Jean-Philippe Niedergang

Castles Technology's CCO, discusses the value of nexo membership, and how our specifications have helped Castles Technology to deploy its innovative Android POS terminals to customers across Europe. The next step? Implementing nexo-based solutions in other regions around the world.

“ We are winning major tenders due to our competitive edge as one of the select few companies that have obtained nexo certification for our android POS terminals which are extensively deployed. nexo is definitely the future in terms of payment application. ”



Greg Jaglarski

Novelpay's Vice President discusses the rise in contactless payments in the past five years and how technologies such as biometrics and QR codes are coming to the fore.

“ nexo is using the latest standards – XML, ISO 20022 – this is the technology that needs to be used in the modern payment industry. That's why nexo and Android are a perfect match for the future of payments. ”



Lee Jones

Lee Jones, Chief Executive Officer - Worldline Merchant Services UK Limited, discusses how this global payments leader continues to innovate and evolve across the ecosystem.

“ From innovation and creativity, to good old fashioned human interaction... online commerce is pushing innovation in services, such as chatbots, live commerce and voice commerce. On top of that, loyalty schemes and personalised payment experiences increase the return of customers. ”

Lee also goes on to cover how using nexo standards as a platform helps payments innovators to reduce costs when deploying solutions across multiple countries.





Industry insight from our Annual Conference



Our specialist membership has a wealth of experience. At our Annual Conference, they shared a host of industry insights and lessons learned when solving complex payments deployment challenges through standardization. Watch these videos for more and see what happened during the conference (page 21).



TotalEnergies

Castles Technology, Pierre Orban & TotalEnergies, François Mezzina

Find out how Castles Technology launched over 10,000 terminal devices across Europe for TotalEnergies, using a standardized approach to speed up deployment and reduce costs for all parties, and providing end users with a consistent payment experience.

“TotalEnergies can source terminal devices from Castles Technologies to deploy them in any country, from Europe to Africa or East Asia.” – Pierre Orban, Responsible Development, Castles Technology



[Watch Video →](#)



Fiserv, Lucian Lauritz

Hear about the strategic approach of nexo standards and its mission and goals from our Strategic Working Group Co-Chair.

“I would encourage everyone involved in payments to join nexo, to meet experts who have the same concerns and challenges, to help overcome these in a strategic manner.” – Lucian Lauritz, Lead Solutions Architect, Fiserv

[Watch Video →](#)

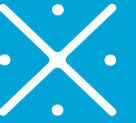


Ingenico, Philippe Cece

Our Technical Steering Committee Co-Chair discusses why payments acceptance leaders and retailers concerned about standards should get involved in associations like nexo to influence and learn about topics that shape the way they accept payments every day.

“nexo members are experts with deep knowledge in specific payments areas. We can learn every second and are able to rely on anyone when we need to clarify something.” Philippe Cece, Solutions & Software Architect, Ingenico

[Watch Video →](#)



2022 Annual Conference

2022 Annual Conference



Our Annual Conference was held in the dynamic and diverse city of Madrid on 26 October 2022. Welcoming global payments leaders to the Melia Madrid Princesa Hotel, our conference provided the platform for merchants to align their ambitions to simplify payment acceptance everywhere.



Sponsored by major payment innovation players including [Fime](#), [Ingenico](#), [Amadis](#), [Castles Technology](#), [FrenchSys](#), [NOVELPAY](#) and [Verifone](#), our conference was not to be missed. Industry leaders uncovered the global challenges and opportunities merchants faced with increasing regulation, how adaptability was the key to success, and why globalization could only be achieved through standards and digitalization. Attendees also heard an exclusive use case presentation from keynote speaker Fernando Rodriguez Ferrer (Business Development Director at [Bizum](#)) on creating a de-facto solution for peer-to-peer payments in Spain, and listened to insightful roundtables with industry experts debating the value of standardization and the importance of defining a solid position across the entire value chain.

Topics covered included:

The influence of standards on the future of payments in Europe

How standardization is driving new customer payment experiences in SoftPOS

The evolving role of ATMs

The future of payments over the next five years

Thank you to all speakers and attendees for a truly insightful Annual Conference. Without you, we would not be able to hold such a well-attended event that the industry's biggest organizations want to be a part of, so they can discuss critical topics that help nexo shape the future of payments, continuously improve standards, simplify payments and ensure payment acceptance can flourish everywhere.



In 2023 our Annual Conference will explore the topic of increasing payments efficiency with nexo standards

17 (members only) & 18 (public) October



Did you know that for every attendee at the 2022 Annual Conference, nexo standards planted a tree in Spain?

To help offset the carbon footprint of business travel, nexo planted a tree for every attendee to this year's annual conference – that's 150 trees in total!



We are always looking to how we can be more mindful of climate factors and are committed to doing more to help create a sustainable future for payments and our planet through environmental initiatives and the financial efficiencies that our protocols create.



nexo standards' first-ever awards ceremony



There was another special reason why the Annual Conference was an event to remember in 2022 as we held our very first nexo standards awards! Celebrating the dedicated work of our members and how they were simplifying payments through innovation, we were proud to hand over so many trophies to commend the commitment.

Congratulations to our winning members:



Fiserv –
Best International Deployment



Famoco –
Most Agile Customer Journey



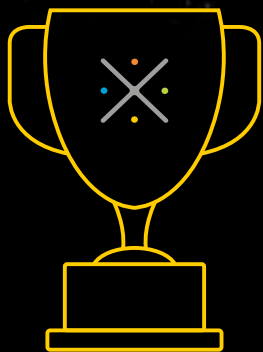
Aevi, Castles Technology, TotalEnergies –
Best Operational Excellence



Ingenico –
Best Omnichannel Experience



And our triumphant individual winners



*Pierre Moura **FrenchSys**
& Robert Reheis **Fiserv** –
Best Technical Engagement
(Awards pictured being accepted on behalf of the
winners by Dolorès Mimran and Lucian Lauritz)*

We would like to thank Robert for his engagement as Technical Steering Committee co-Chair, for the past five years. Robert retired from this role in 2022 and his work is greatly appreciated.

Pierre Moura also retired from his roles as co-Chair of the TMS and Acquirer Technical Working Groups, after many successful years. We congratulate Pierre and thank him for his commitment.



*Harris Monteiro Da Silva
Credit Agricole Payment Services –
Best nexo standards Ambassador on Social Media*

In addition to technical engagement, spreading the word of nexo standards is hugely important to our work. Harris's contributions on social media have been hugely valuable in helping us to achieve this goal in 2022.

Award-winners' spotlight

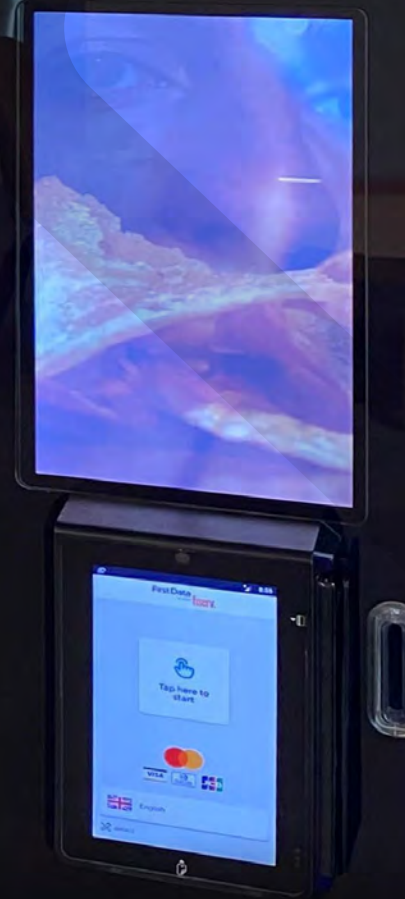
Best International Deployment - Fiserv and Selecta's Pan-European Cashless Solution

Selecta's international challenge

Industry-leading food technology company, Selecta, required a single universal payments solution to meet differing payment acceptance requirements for each European country. Searching for a simple, payment method-agnostic API for the point-of-sale system and payment acceptance solution, it turned to leading global payments and fintech provider, Fiserv.

The right solution for Fiserv and Selecta

Partnering with NOVELPAY, Fiserv integrated its PAX IM30 unattended payment terminals into both Selecta's traditional and new generation intelligent self-service devices. Fiserv built its PAX IM30 terminals using the nexo FAST specifications, providing Selecta with a common payment application. The vending machine protocol, Multi Drop Bus, was also implemented with the nexo retailer protocol.



The results

nexo standards provided Fiserv with the ability to streamline its vast payment solution offering. Having a universal solution that was easy to deploy, certify and manage has helped Fiserv expand into new domestic markets without significant increases in overall development and support costs.

Fiserv has deployed Selecta's nexo-compliant solution in

14 countries

Initial implementation took just

4 months to complete

In 6 months, Fiserv processed

Over 14 million card transactions
using the solution

Supports alternative payment methods

Vipps, Swish and MobilePay

Winner

Best International Deployment -
nexo standards Annual Conference 2022

Read the full case study





Most Agile Customer Journey

Famoco Pay

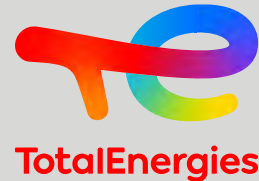
Armed with nexo specifications, Famoco Pay – an android application allowing merchants to collect contactless payments through a Famoco device – has been able to eradicate long lines, cumbersome checkout processes and security concerns, elevating the user experience and streamlining payments processes. Famoco Pay can now be deployed anywhere, providing efficient acquiring services to process payments quickly, easily, and hassle-free. By using nexo standards, Famoco Pay seamlessly integrates with valuable applications, enhancing the overall device functionality and expanding the range of services. It has also been utilized at Flash Festival in Tuscany and the Omega Sound Festival.



Best Operational Excellence

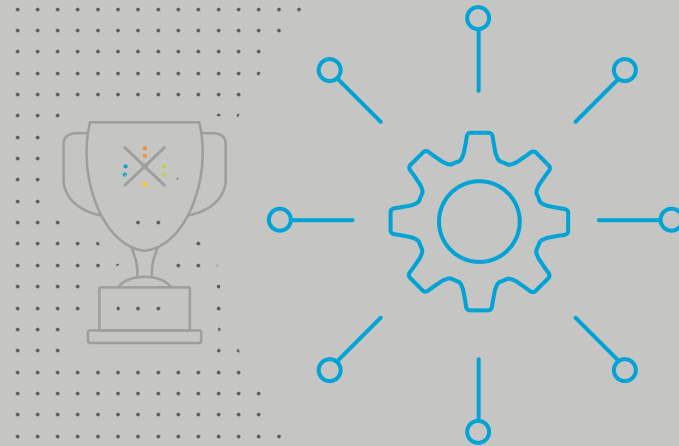
Aevi, Castles Technology, TotalEnergies

TotalEnergies enlisted Castles Technology to help renew and mass-deploy more than 10,000 POS interoperable and standardized devices in 70 countries across Europe, Africa, and East Asia. Using nexo’s NIS v4.0, and with the support of the Aevi platform solution developed on Android devices by Castles Technology, TotalEnergies rapidly achieved nexo certification for its POI solutions. Being fully nexo-compliant means TotalEnergies can now source terminals from Castles Technology efficiently in one place, signalling a new era for its payment acceptance systems.



Best Omnichannel Experience

Ingenico





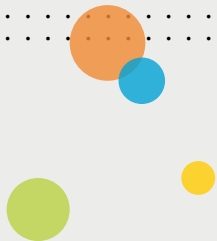
Industry engagement



Industry engagement



nexo standards engages directly with payment acceptance stakeholders at conferences to learn about the biggest trends and challenges impacting the industry today, and to spread the message of standardization to payment acceptance stakeholders.



MUST/Mext Smart Payment Days

Secretary-General, Jacques Soussana, presented at the MUST High Tech Expo Smart Payments Event. During the presentation, Jacques explored how nexo specifications help retailers go beyond interoperability when it comes to payments acceptance, to ensure they can offer the best consumer experiences and benefit from streamlined implementation and cost savings.

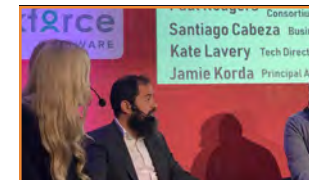


Our Business Development Director, Santiago Cabeza, also joined a MUST workshop later in the year to deliberate with other industry experts on incoming trends in the world of secure payments, such as the growing global adoption of biometric payment cards.



Retail Technology Show

nexo attended the 10th annual Retail Technology Show in London, joining more than 7,000 retailers. Our Business Development Director, Santiago Cabeza joined a panel alongside retail experts from Morrisons, Marks & Spencer and World Wide Web Consortium to discuss the future of retail over the next 5 years. During the session, Santiago, along with a range of industry experts, covered key topics, such as unattended checkouts vs staffed-checkout payments, the rise of cards vs cash payments, and the value-added payment services that are set to dominate retail between now and 2027.





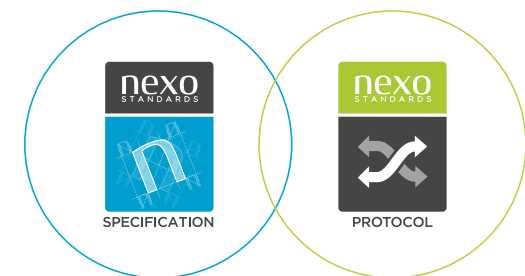
Get involved: nexo standards Working Groups and Committees



nexo standards Working Groups and Committees are where our members come together to define and evolve our technical roadmaps, and develop the specifications that shape the way we pay every day.

If you'd like to get involved, please contact joinawg@nexo-standards.org for more information.

- **Strategy Working Group:**
Tracks payment industry developments and proposes strategic new topics for the nexo technical roadmap, alongside specification and protocol evolutions.
- **Technical Steering Committee:**
Implements the decisions of the Board and coordinates technical roadmaps of each working group.
- **MarCom Committee:**
Educates the wider payments community on the benefits and value of the nexo standards and facilitates community engagement.
- **Technical Support Group:**
Receives and manages technical requests and coordinates responses to incoming enquiries with the relevant technical experts.
- **nexo Acquirer Protocol:**
Defines the interface between an acceptor and an acquirer card transaction. Defines, produces and maintains caaa-ISO 20022 acceptor to acquirer card transaction messages.
- **nexo ATM Protocol:**
Defines, produces and maintains catm-ISO 20022 Terminal Management Messages and caam-ISO 20022 ATM Management Messages.
- **nexo FAST Specification:**
Addresses a terminal transaction flow for a terminal-to-card interface, terminal-to-cardholder interface and the exception handling. Develops the nexo FAST specification based on EMV® Chip technology to detail the role of the POI in a EMV-based transaction.
- **nexo Implementation Specification (NIS):**
Provides guidelines in how a payment acceptance solution should interact with an acquirer host or a terminal management host using the nexo FAST specification and nexo protocols. Defines and maintains NIS including test plans, scope definitions and Implementation Conformance Statements for POIs and acquirer hosts.
- **Mobile Initiated Payment Acceptance:**
Publishes mobile acceptance specifications and guidelines to be used by implementers to facilitate the acceptance of mobile wallet-based solutions.
- **nexo Retailer Protocol:**
Manages message exchanges from sales systems to a point-of-interaction. Defines, produces and maintains casp-ISO 20022 Sales to POI Card Transaction Messages.
- **nexo Security Specification:**
Provides a standardized and secure approach to securely implementing nexo standards.



Secretary-General message: Collaboration amongst competition can drive innovation

When people ask about my goals for nexo standards, I tell them without hesitation that I want our organization to be recognized around the world as a best-in-class standards body.

While the pages of this Annual Report attest to the tremendous progress, we have achieved this past year toward our goal of simplifying payments acceptance, I believe that a key characteristic that defines us as “best-in-class” is our refusal to be satisfied with the status quo.

To do this, we must continue to draw from the collective experience, knowledge, and wisdom of our membership. Beyond any doubt, the strength of nexo resides in the know-how and the business expertise of all its members. Our organization brings together experts from the world of payment acceptance in the spirit of collaboration, to develop and implement specifications and protocols promoting simplification harmonization and interoperability—and we must seek to strengthen this capacity for all our members, both in terms of staff and organizational structure.

Yet as we collaborate, we cannot be afraid of competition. Just as iron sharpens iron, as we collaborate, we must also lean into competition between ideas so that we all grow and improve, and our ecosystem evolves towards common goals.

Beyond collaboration and competition, we must also embrace commitment and communication if we hope to continue our trajectory.

Commitment can be a scary word, but rest assured, we only ask for a small amount of your time in exchange for big possibilities. Not only will you reap the benefits of our work together, but you will also gain opportunities to expand your company’s visibility and create business opportunities.

And in exchange for your commitment, I give you mine: I am not afraid of taking a critical look at our organization or having hard conversations about where we do not yet meet your expectations. In fact, I welcome the opportunity to grow and improve—and believe that this is at the heart of what it means to be a best-in-class organization.

Why do members take part in nexo standards?

We surveyed our members, and these were the most common responses for why nexo membership is valuable to their business goals

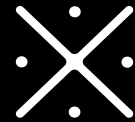
- 1 *Access to the future specifications and protocols*
- 2 *Building the future of payment standards*
- 3 *Visibility within the payment ecosystem*
- 4 *Networking, business opportunities*



By taking the lead in implementing ISO 20022 and facilitating new deployments for all stakeholders across our industry, we have established nexo’s role as a leader in the payments acceptance community. Now, we must pursue even greater measures of success.



Jacques Soussana
Secretary-General



In memory of _____ Patrice Hertzog

This year's Annual Report is dedicated to Patrice Hertzog who used his vast experience and deep expertise on behalf of nexo standards to advance payment standardization globally and build consensus among the stakeholders in our industry. We honour Patrice's memory by continuing to advance the good work accomplished under his leadership.





PATRICE HERTZOG
CHAIRMAN OF THE BOARD



Stay Connected

Visit the nexo standards website

 Join us on LinkedIn

 Watch us on YouTube



become a member



nexo website

Key Contacts

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For media enquiries please contact:
press@nexo-standards.org or **nexo-standards@iseepr.co.uk**

If you are interested in becoming a member, please contact:
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If you are interested in participating in a technical working group, please contact:
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For implementation queries please contact:
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To submit a testimonial or use case of a nexo standards implementation, please contact:
testimonial@nexo-standards.org

