

nexo specification - Part 1

Foreword

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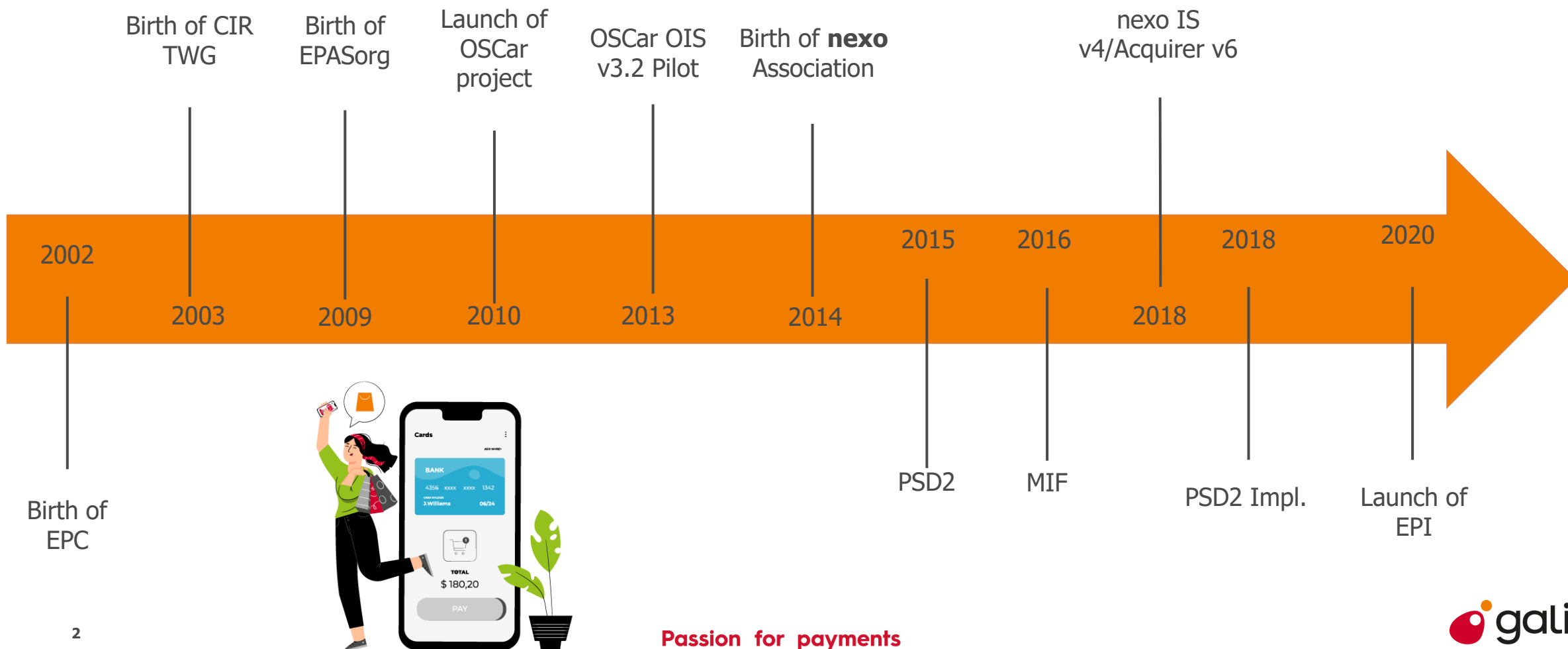
REF: 1- FOREWORD – V1.03.PPTX

Passion for payments



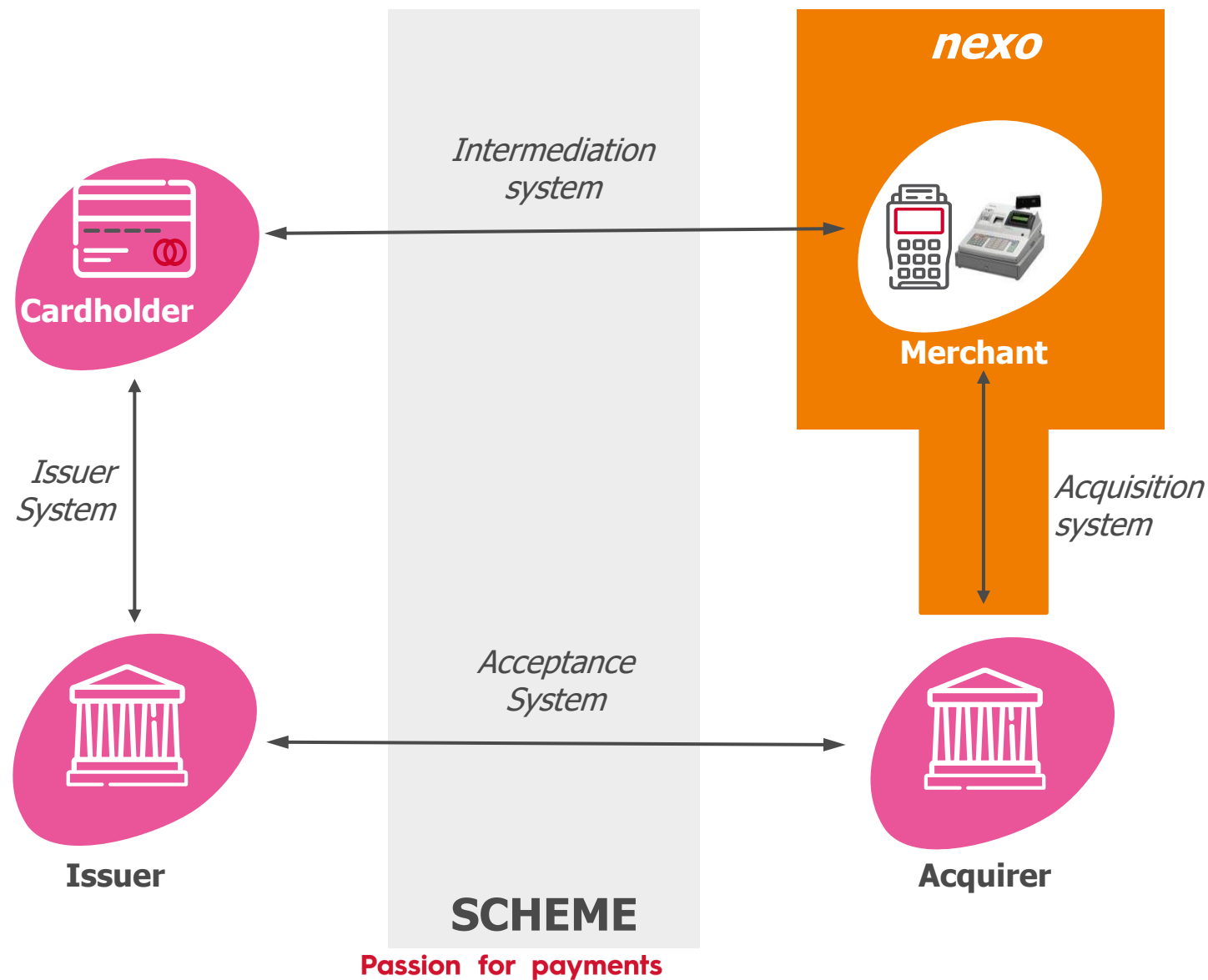
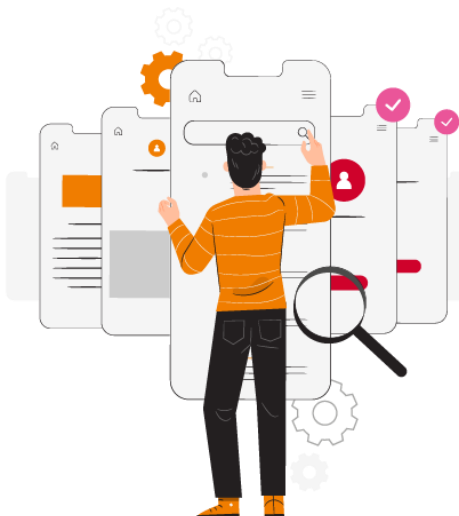
Foreward

Context



Foreword

Scope



Foreward

Scope

— nexo FAST

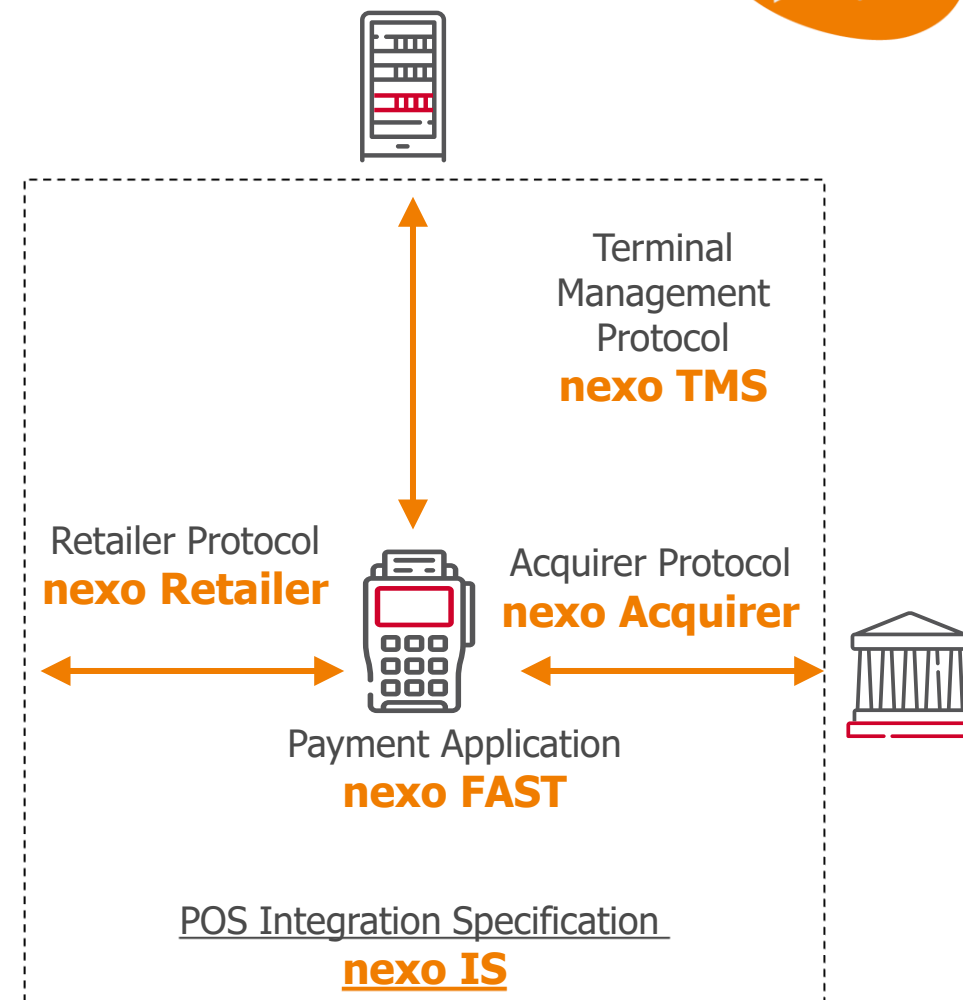
- └ Detailed Specification of the Payment Application
- └ Integration of EMV specifications (Book 1-4, A, B, C1-C7) in the context of SEPA
- └ Adding Kernel E-1 and Kernel M-1

— nexo Protocols

- └ **nexo Acquirer** : Exchanges with acquirers
- └ **nexo TMS**: Exchanges with Terminal Manager for terminal configuration
- └ **nexo Retailer**: Exchanges with sales application (Cashier or Automate)

— nexo IS

- └ Completes nexo FAST for applications:
 - HAP**: Interface between nexo FAST and acquirers and transaction storage
 - TMAP**: Interface between nexo FAST and TMS
 - SCAP**: Interface between nexo FAST and the sales application or POI devices
- └ Specifies the content of Acquirer, TMS and Retailer protocol messages
- └ Describes the security mechanisms used in the protocols



Foreword

Functional scope

Acceptance Technologies

Contact card
Contactless
Magstripe
Manual Entry

Acceptance Environment

Attended Payment
Unattended Payment

Card Services

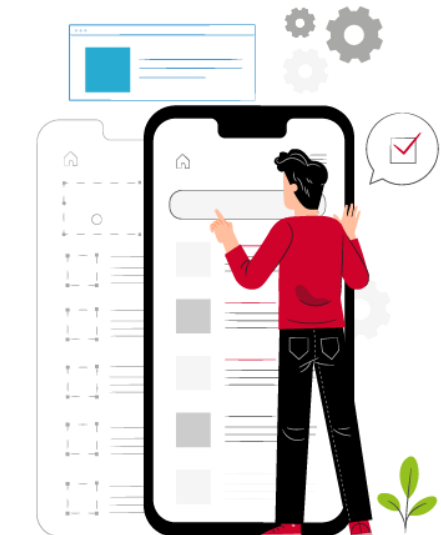
Payment
Refund
Cancellation
Voice Authorisation
Deferred Payment
Cashback
Cash Advance
Gratuity
Reservation
DCC
Moto
Pre-auth
NoShow
Quasi Cash
Original Credit
Instalment Payment
Recurring Payment

CVM

Online PIN
Offline PIN
Paper Signature
No CVM
CDCVM

Capture Mode

Authorisation
Completion
Batch



Foreward

Capture mode

— **Capture** = Transfer of financial responsibility to the acquirer

— **Mode 1 (Completion)**

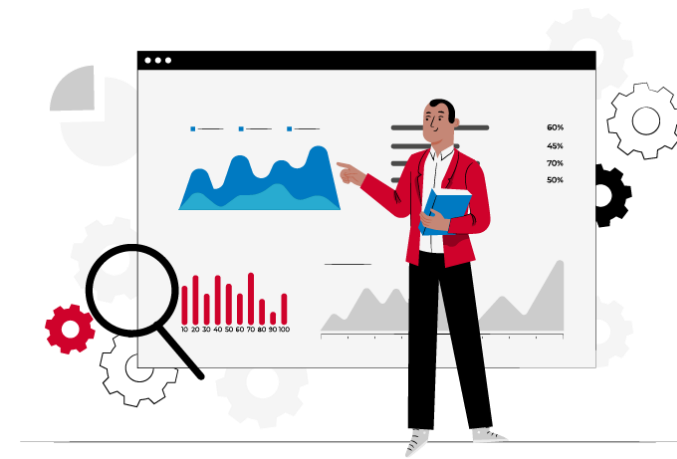
- └ **Authorisation without Capture** for online transactions using the *AcceptorAuthorisationRequest* and *AcceptorAuthorisationResponse* messages
- └ **Capture immediately** after the finalisation of the online or offline transaction using *AcceptorCompletionAdvice*

— **Mode 2 (Batch)**

- └ **Authorisation without Capture** for online transactions using the *AcceptorAuthorisationRequest* and *AcceptorAuthorisationResponse* messages
- └ **Capture** of online and offline transactions **by batch**

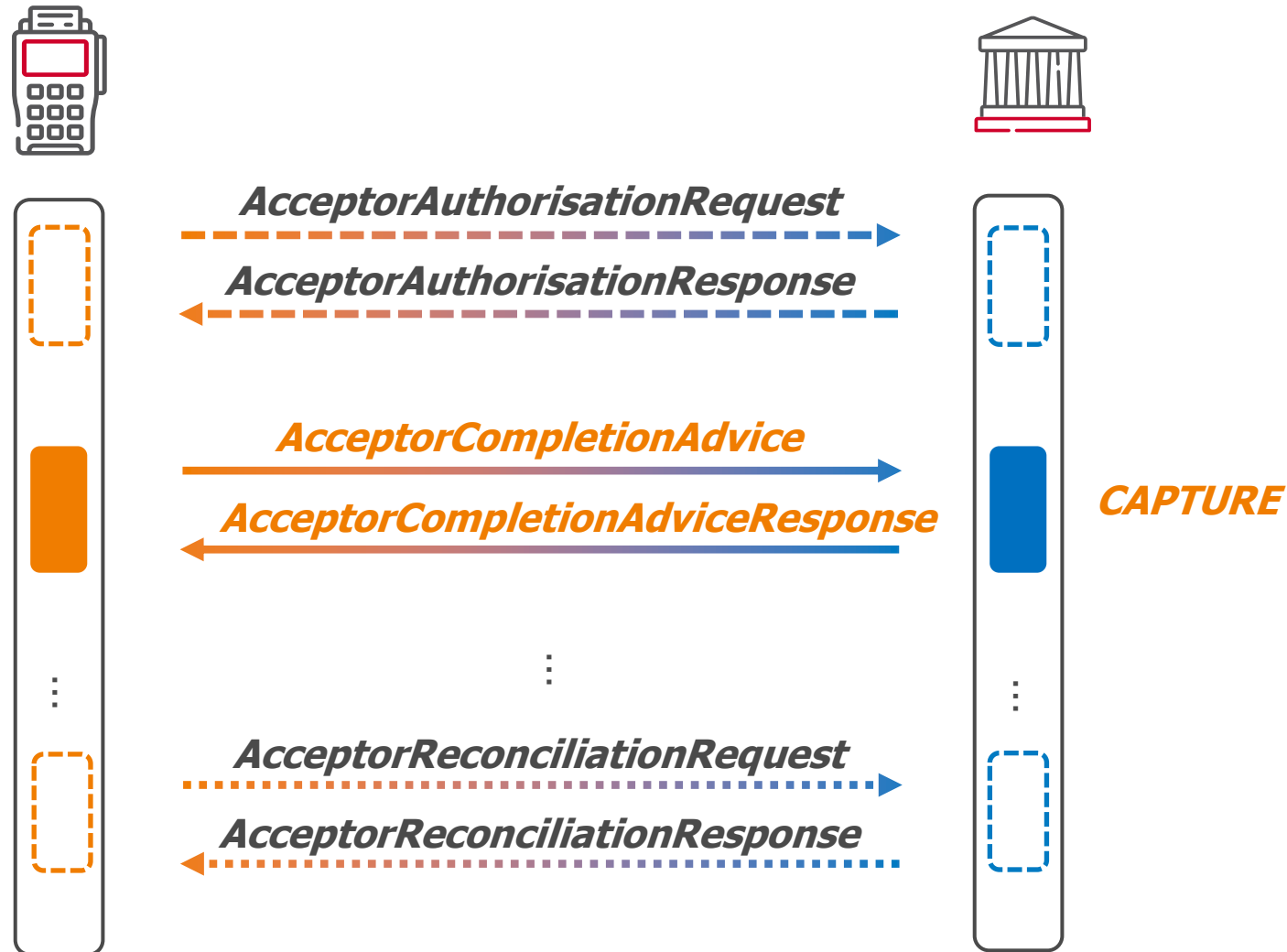
— **Mode 3 (Authorisation)**

- └ **Authorisation with Capture** for online transactions
- └ **Capture immediately** after transaction finalisation for offline transactions using the *AcceptorCompletionAdvice*



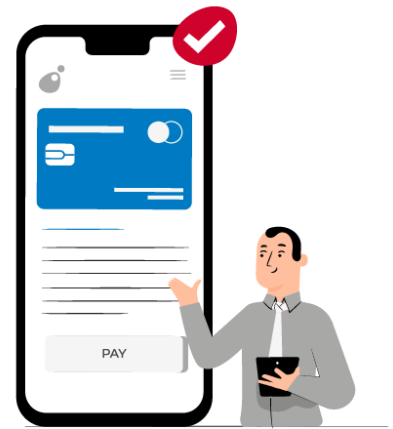
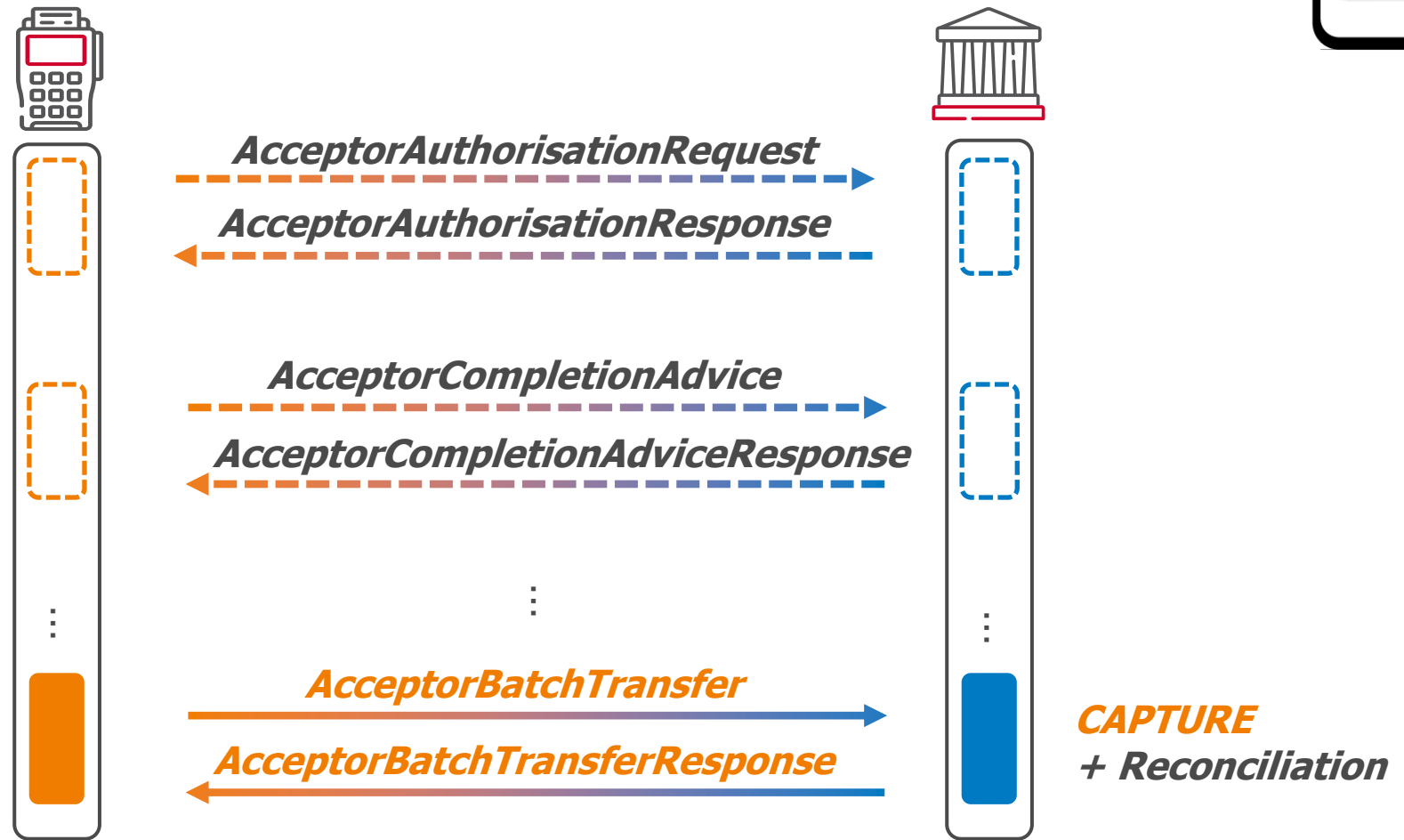
Foreward

Capture mode : mode 1 capture by completion



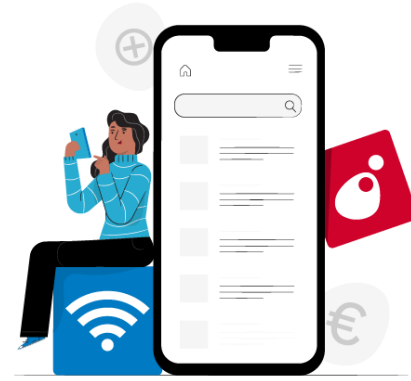
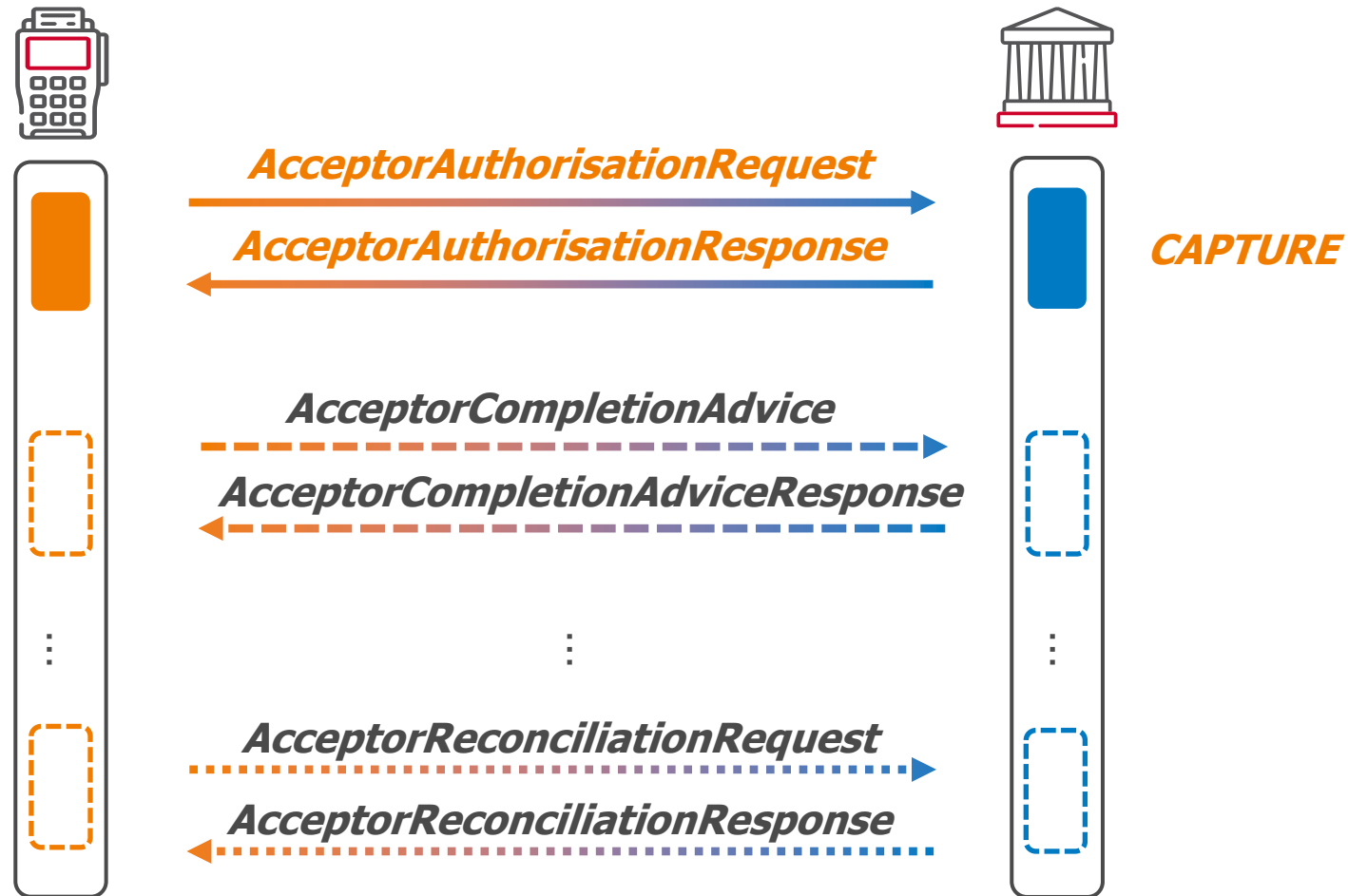
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Capture mode : mode 2 capture by batch



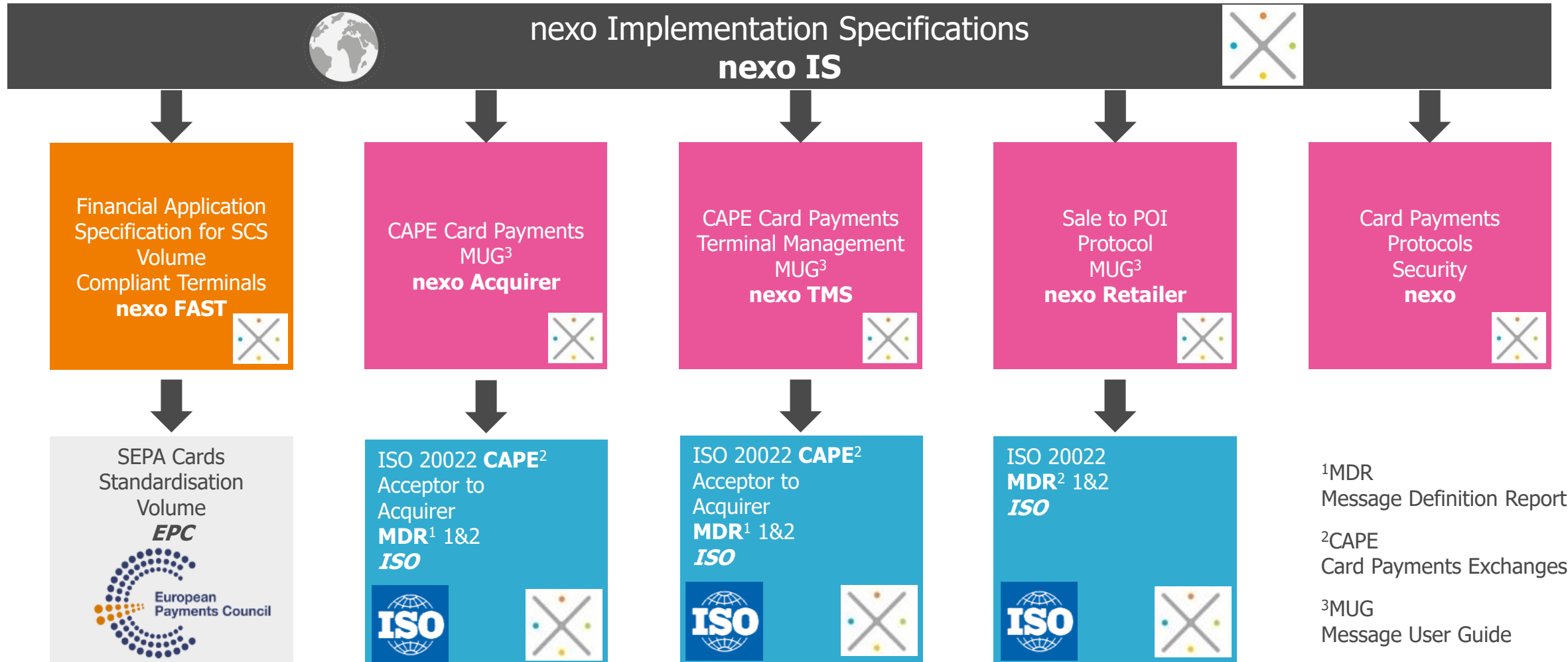
Foreward

Capture mode : mode 3 capture by authorisation



Foreward

Reference documents



Foreward

Reference version



NIS 3.2 => Fast 3.0 + ACQ V2

NIS 4.0 => Fast 3.1 + Bulletin 4, Bulletin 5 and ACQ V6

NIS 5.0 => Fast 3.3 + ACQ V9 (Q2 2021)

SERVICES	FAST	ACQ	NIS	IMPLEMENTATION	COMMENTS
Balance Inquiry	NA	NA	NA	Out of Scope	Mentioned in NIS/OIS until 3.2, then removed in 4.0
Cancellation	3.0	2	3.2	Mandatory	
Card fund transfer	NA	NA	NA	Out of Scope	
Card validity check	3.2	6	4.1	Optional	
Cash Advance	3.0	2	5.0	Optional	
DCC	3.3	6	5.0	Optional	
Instalment Payment	3.3	6	5.0	Optional	
Mo / To	3.3	6	5.0	Optional	Mail Order/Telephone Order
No show	3.2	6	5.0	Optional	
Original credit	3.3	2	5.0	Optional	
Payment	3.3	2	3.2	Mandatory	

Services

Reference version



NIS 3.2 => Fast 3.0 + ACQ V2

NIS 4.0 => Fast 3.1 + Bulletin 4, Bulletin 5 and ACQ V6

NIS 5.0 => Fast 3.3 + ACQ V9 (Q2 2021)

SERVICES	FAST	ACQ	NIS	IMPLEMENTATION	COMMENTS
Payment with aggregated amount	NA	NA	NA	Out of Scope	Mentioned in ACQ MDR v3
Payment with Cashback	3.0	2	3.2	Optional	
Deferred Payment	3.0	2	3.2	Optional	Fuel Dispenser
Payment with increased amount/TIP	3.0	2	3.2	Optional	Gratuity
Payment with purchasing or corporate card data	NA	6	NA	Out of Scope	
Pre-Authorisation	3.1	6	4.0	Optional	Fast 3.1 Bulletin 5/Reservation
Prepaid card loading /unloading	NA	NA	NA	Out of Scope	
Quasi cash payment	3.3	6	5.0	Optional	
Recurring payment	3.3	6	5.0	Optional	
Refund	3.0	2	3.2	Mandatory	
Voice Authorisation	3.0	2	3.2	Optional	