About us

nexo is a global open standardization association, whose headquarters is in Brussels. Its mission is to unite the players of the card-based payment industry on the definition and enhancement of payment acceptance solution implementation specifications.

To ensure the interoperability between card acceptance and acquiring solutions on the one hand and integrated retail and terminal management systems on the other, nexo drives the development, delivery and maintenance of a new generation of universal card payment standards, protocols and implementation specifications.

nexo
STANDARDS

NEXO, WHERE WE CAME FROM

Born in 2014 out of the merger of three historical standards and card payment specifications contributors -- EPASOrg, the OSCar consortium and the CIR SEPA-Fast technical working group -- nexo is a leader in card payment standardization.

nexo is at the origin of the entire ISO 20022 standardization process for card payments.

PROVIDING THE BUILDING BLOCKS
FOR STANDARDIZATION IN CARD PAYMENTS

nexo promotes the widespread acceptance of protocols, a series of standards to ensure interoperability among card acceptance and acquiring solutions, retail payment solutions, and terminal management systems.

ISO 20022 PROTOCOLS

nexo designs, develops and maintains card payment and cash withdrawal standards that follow a universal ISO standardization process
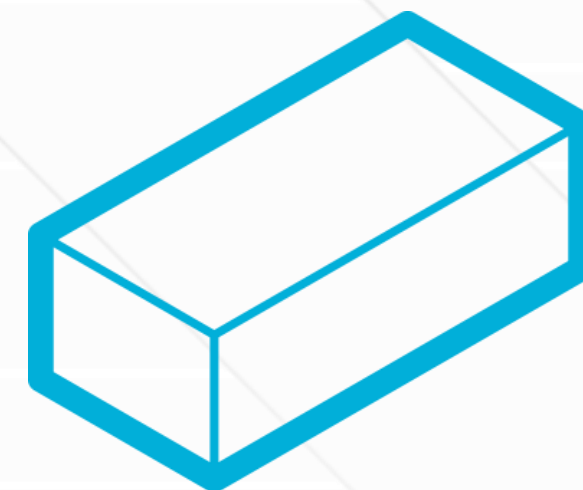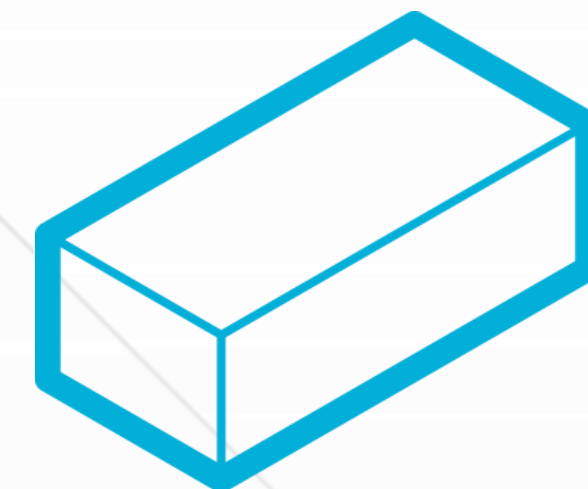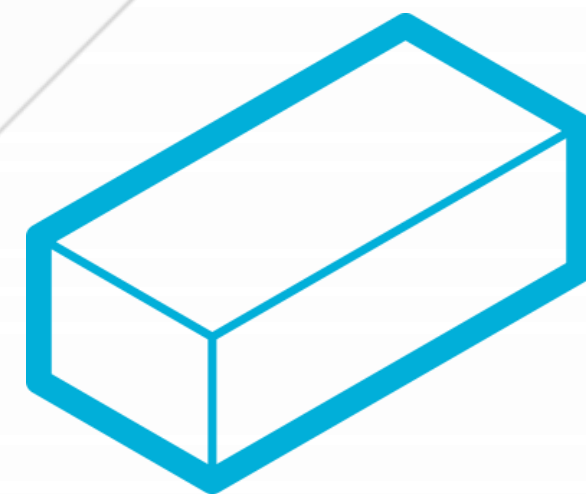
PAYMENT ACCEPTANCE SOLUTION HARMONIZATION

nexo is a specification provider. Its member-based card payment experts work collaboratively in developing standardized EMV terminal payment application specifications

TOWARDS COMMON IMPLEMENTATION SPECIFICATIONS

nexo provides specifications to harmonize card payment. Obtain our specifications and enter the world of interoperability

NEXO FOCUS

PROTOCOLS FOR PAYMENT

NEXO FAST

nexo-FAST describes a financial application on the Point of Interaction (POI) terminal, based on EMV chip and PIN technology. Provide specifications on a terminal transaction flow for the terminal-to-card interface, the terminal-to-cardholder interface and the exception handling.

ACQUIRER PROTOCOL

The interface between a card payment terminal and a buyer. Defines a clear separation between the protocols and software or application.

RETAILER PROTOCOL

The interface between a card payment application and a retail POS system. Defines a clear separation between the functions of sale and payment.

TERMINAL MANAGEMENT

The interface between card payment terminals and systems used to manage them remotely. Allow download settings, electronic keys and software upgrades.

IMPLEMENTATION SPECIFICATIONS

Based on the nexo-FAST POS payment application and the nexo protocols. It defines in detail the structure and functions of the Host Acquirer Protocol (HAP), which is needed for the interaction of the nexo-FAST application with the nexo protocols within the framework of a nexo implementation project.
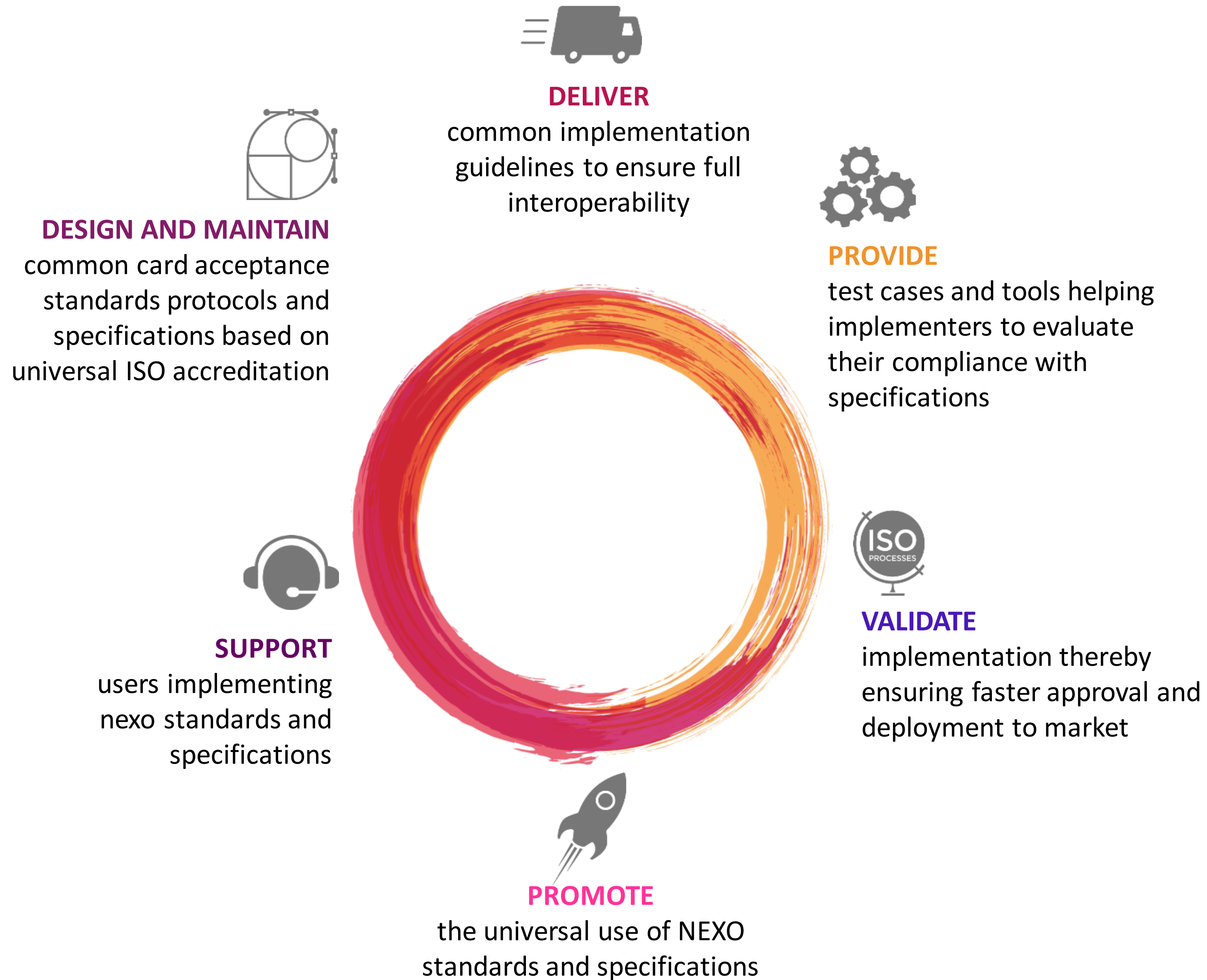
PROTOCOLS RELATING TO THE WITHDRAWAL

ACQUIRER PROTOCOL

The interface between the device and the ATM* banking systems

* Automated Teller Machine

NEXO COMMITMENTS

DELIVER
common implementation guidelines to ensure full interoperability

DESIGN AND MAINTAIN
common card acceptance standards protocols and specifications based on universal ISO accreditation

PROVIDE
test cases and tools helping implementers to evaluate their compliance with specifications

SUPPORT
users implementing nexo standards and specifications

VALIDATE
implementation thereby ensuring faster approval and deployment to market

PROMOTE
the universal use of NEXO standards and specifications

ISO
PROCESSES

nexo
STANDARDS

nexo organization

GENERAL SECRETARY

TREASURER

GENERAL ASSEMBLEE

CHAIRMAN

BOARD OF DIRECTORS

CHAIRMAN

MARCOM

LIAISONS

TECHNICAL STEERING COMITTEE

OPCOM

FINANCIAL APPLICATION SPEC.

ACQUIRER PROTOCOL

RETAILER PROTOCOL

IMPLEMENTATION SPECIFICATIONS

ATM PROTOCOL

TMS PROTOCOL

MEMBRES

nexo
STANDARDS

Chairman of the Board: Claude Brun, CM-CIC

Treasurer: Kurt Gjesten, Pan Nordic Association

General Secretary: Arnaud Crouzet, Auchan

Inquiries: press@nexo-standards.org