



PRESS RELEASE

## EPAS Acquirer protocol: First universal ISO 20022-card standard

Brussels, 18 November 2010

The ISO 20022 Registration Authority has issued today on its Web site (<http://www.iso20022.org/>) the very first series of ISO 20022 card payment standards to be used between a merchant (Acceptor) and a bank (Acquirer) for card-initiated payment transactions.

ISO 20022 provides the financial industry with a common platform for the development of messages in a standardised syntax. This flexible framework allows communities of users and message development organisations to define message sets according to an internationally agreed approach and to migrate to the use of common XML-based syntax.

EPASOrg, in its quality of developer and official submitter of the CAPE (EPAS) series of messages, is proud to announce the issuance of this new universal standard that will be replacing today's numerous specifications developed on a country or payment scheme basis.

The use of a common – universal – set of messages will boost the card payment acquiring market for retailers and banks whilst enabling card payment system vendors to rely on a single set of specifications for the exchange of card transactions between a retailer and a bank.

### About EPASOrg

*EPASOrg is an international non-profit association founded by key industry players. The mission of EPASOrg is to foster interoperability by agreeing, developing and implementing common protocol specifications related to secure card payments. The resulting standards, based on best practices, will facilitate an improved experience for merchants and cardholders alike. By increasing standardisation and interoperability, EPASOrg is dedicated to overcoming the barriers of today's fragmented card payment environment*

### Contacts

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