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This Week at ASC X9 - April 25, 2022



This newsletter is sent out each week and includes scheduled meetings for a two week period along with all open ballots, results of ballots that closed in the prior week and important notices. Please let us know if you have any comments or suggestions. Note: X9's offices are now open and staffed during business hours.

Weekly Briefing:

Hybrid Meetings

As of April 1, 2022, X9 transitioned to a hybrid meeting format that includes both in-person and conference calls. You can schedule a hybrid meeting now. The X9 conference room in Annapolis is also available. Contact Lindsay to schedule an event. This has been a long two years and we appreciate the support and patience of our members.

ASC X9 ISO 20022 Remittance Market Practice Guide

The X9 ISO 20022 Market Practice Industry Forum has published a new document called the ISO 20022 Remittance Market Practice Guide. This guide provides information on the content of remittance information for business-to-business payments to encourage payers and payees to use consistent data regardless of the payment type. The guidance includes detailed information and real-world examples to assist with the implementation of ISO 20022 and simplify integration into accounts payable (AP) and accounts receivable (AR) systems. It is free and can be

downloaded at <https://x9.org/iso-20022-remittance-market-practices-guide/>.

X9 has a YouTube Channel

X9 now has a YouTube Channel! One of the first videos on our new channel is from the X9 ISO 20022 Market Practice Industry Forum and it provides information about their new X9 guide that is described above (ISO 20022 Remittance Market Practice Guide). You can view the video at <https://www.youtube.com/watch?v=YcKNjrEqzyl>. Please share this video with others that might be interested and on social media. Don't forget to "like" the video and to subscribe to our X9 channel. We will be working on other videos that highlight the work of X9. If any X9 group would like to get more information on creating a video please contact Steve using the admin@x9.org email address. The goal is to have a 2-3 minute video for each of our major groups. We will also consider creating a video for some press releases if we think it will help spread information about X9. You can view the X9 YouTube Channel home page at <https://www.youtube.com/channel/UCuejhkf5KR9f5BA2bbvQ7Dg>.

An X9A Ballot Needs One More Vote

X9A ballot X9A/22 LB #3 for approval of X9.93 - EBT Parts 1 & 2 needs one more vote before the ballot can close. The ballot has been reopened several time now. If you are a member of X9A, please vote on this ballot even if you vote to abstain. We just need one more vote. The link is listed below under the X9A ballots. Thank you.

Ideas for an X9 Webinar

We are always looking for good topics for an X9 webinar. If you have a subject you would like to get more information on or even better, a subject you would like to present on, please contact a staff member.

X9 or United States Standards Meetings

4/25/22 – Monday

- None

4/26/22 – Tuesday

- [Industry Forum for Financial Data Harmonization Meeting](#): 10:00am - 11:00am EDT
- [ISO 20022 Message Catalogue and Use Case Matrix Meeting](#): 12:00pm - 1:00pm EDT
- [PCI PINS Mirror Group Call](#): 2:30pm - 4:30pm EDT

4/27/22 – Wednesday

- [X9F4 - X9.95 Work Session](#): 10:00am - 11:00am EDT
- [X9F6-9 X9.139 Ad Hoc Group Meeting](#): 1:00pm - 2:00pm EDT
- [X9F4 - X9.125 Cloud Task Force Cybersecurity Meeting](#): 3:00pm - 4:00pm EDT

4/28/22 – Thursday

- [X9A11 - X9.93 Part 1 & 2 Meeting](#): 11:00am - 12:00pm EDT
- [X9F1-1 X9.135 Secret Sharing Meeting](#): 2:00pm - 3:00pm EDT
- [X9 Quantum Computing Risk Study Group Call](#): 3:00pm - 4:00pm EDT

4/29/22 – Friday

- [X9F PKI SG Meeting](#): 11:00am - 12:00pm EDT

5/2/22 – Monday

- None

5/3/22 – Tuesday

- [X9 Real-Time Payments Study Group Meeting](#): 11:00am - 12:00pm EDT
- [X9F PKI SG Meeting](#): 12:00pm - 1:00pm EDT
- [X9F4 - X9.148 QR Code Meeting](#): 2:00pm - 3:00pm EDT

5/4/22 – Wednesday

- None

5/5/22 – Thursday

- None

5/5/22 – Friday

- None
-

[ISO Standards Meetings](#)

Note: Please let us know if there are ISO calls a week in advance. ISO has no calendar function so it is difficult to track calls.

4/25/22 – Monday

- None

4/26/22 – Tuesday

- None

4/27/22 – Wednesday

- None

4/28/22 – Thursday

- None

4/29/22 – Friday

- [TC68/SC9/TG1](#); 10:00am - 11:00am ET
-

5/2/22 – Monday

- None

5/3/22 – Tuesday

- None

5/4/22 – Wednesday

- [TC68/AG2](#); 7:00am - 8:00am EDT
- [TC68/SC9/TG1](#); 10:00am - 11:00am EDT

5/5/22 – Thursday

- [SC9/WG1](#); 9:00am - 10:00am EDT

5/6/22 – Friday

- None
-

[Open Ballots: \(Click the hyperlinks to vote\)](#)

X9/US Ballots

X9 Board Ballots (Category "A" Members)

- [X9/22 LB #7 Approval of revision to the X9 Membership Policy](#); Closes 4/25/22

X9 Consensus Body Ballots (Category "A" Members)

- None

X9A Ballots

- [X9A/22 LB #3 Approval of X9.93 - EBT Parts 1 & 2](#); **This ballot did not receive enough votes to close.** One (1) additional votes from members of X9A are needed. This ballot will close on 4/29/22.
- [X9A/22 LB #4 Reaffirmation of X9.59-2006 \(R2013\) Electronic Commerce for the Financial Services Industry](#); Six (6) additional votes from members of X9A are needed. This ballot will close on 4/29/22.
- [X9A/22 LB#5 Approval of X9.134-5 Mobile Payments-to-Businesses for Mobile Financial Services](#); Closes 4/28/22

X9B Ballot

- [X9B/22 LB #2 Election of X9B5 Vice Chair](#); Closes 4/25/22
- [X9B/22 LB #3 Check Image Tests, Part 1: Definition of Elements and Structures](#); Closes 5/11/22
- [X9B/22 LB #4 Check Image Tests, Part 2: Application and Registration Procedures](#); Closes 5/11/22
- [X9B/22 LB #5 Creating MICR Document Specification Forms](#); Closes 5/11/22
- [X9B/22 LB #6 Check Fraud Deterrent Icon](#); Closes 5/11/22

- [X9B/22 LB #7 Bulk Data and Image Delivery Parts 1, 2.1, 2.2, and 2.3](#); Closes 5/11/22
- [X9B/22 LB #8 Electronic Check Adjustments](#); Closes 5/11/22
- [X9B/22 LB #9 Optical Background Measurement for MICR Documents](#); Closes 5/11/22
- [X9B/22 LB #10 Universal Interbank Batch/Bundle Ticket](#); Closes 5/11/22
- [X9B/22 LB #11 Check Carrier Envelopes](#); Closes 5/11/22
- [X9B/22 LB #12 Check Correction Strips](#); Closes 5/11/22

X9C Ballots

- None

X9D Ballot

- None

X9F Ballots

- [X9F1/22 Revision of X9.42 Public Key Cryptography for Financial Services](#); This ballot didn't receive enough votes to close. Fifteen additional votes are needed. Ballot will close on 4/22/22
- [X9F/22 LB #2 Election of X9F Vice Chair](#); Closes 4/30/22
- [X9F1/22 LB #2 ANS X9.124 Part 1](#); Closes 5/2/22
- [X9F/22 LB #3 X9.95:2022 Trusted Time Stamp Management and Security](#); Closes 5/14/22

ISO Ballots (Category "A" members)

U.S. TAG to ISO TC68

- [TC68TAG/22 LB #4 Approval of US expert to TC68/AG5 Digital Currencies](#); Closes 4/8/22
- [TC68TAG/22 LB#9 US TAG Vote on ISO DIS 5158](#); Closes 5/13/22
- [TC68TAG/22 LB#11 US TAG Vote on ISO NWIP 9564-5](#); Closes 5/14/22
- [TC68TAG/22 LB#10 US TAG Vote on ISO DTR 24374](#); Closes 6/3/22

U.S. TAG to ISO TC321

- None

U.S. TAG to ISO TC322

- None

[*Results of Ballots that Closed Last Week: \(Click the hyperlinks for more information.\)*](#)

X9/US Ballots

X9 Board Ballot Results (Category "A" Members)

- None

X9 Consensus Body Ballot Results (Category "A" Members)

- None

X9A Ballots Results

- None

X9B Ballots Results

- None

X9C Ballot Results

- None

X9D Ballots

- None

X9F Ballots

- [X9F/22 LB #1 ANS X9.119-1-2022 Retail Financial Services](#); This ballot passed 25 Affirmative, 1 Negative, 2 Abstention
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ISO Ballots (Category "A" members)

U.S. TAG to ISO TC68

- None

U.S. TAG to ISO TC321

- None

U.S. TAG to ISO TC322

- None

Recently Published X9 Standards and Documents

X9 is happy to announce the publication of two standards; **ANSI X9.134-3-2022 Mobile Financial Services - Part 3: Financial Application Lifecycle and Management** and **ANSI X9.134-4-2022 Core Banking: Mobile Financial Services - Part 4: Mobile Payments-to-Persons**). These standards have been developed by the X9A2 workgroup and will be available on the ANSI Webstore later this week.

ANSI X9.134-3-2022 Mobile Financial Services - Part 3: Financial Application Lifecycle and Management

Part 3 of the suite of standards for mobile banking/payments will include specific requirements applicable to all mobile financial service providers (MFSPs) detailing the approach to a secure deployment and operation of an MFS application throughout the various phases of its lifecycle (e.g., subscription, installation, usage, and termination) in order to facilitate and promote interoperability, security, and quality of MFS services throughout the U.S.

ANSI X9.134-4-2022 Core Banking: Mobile Financial Services - Part 4: Mobile Payments-to-Persons

Part 4 of the suite of standards for mobile banking/payments will include specific requirements applicable to all mobile financial service providers (MFSPs) detailing requirements, recommendations, and guidance for offering MFSs for mobile payments to persons.

New X9/ISO Notices

The project(s) listed below are seeking members. Contact staff if you would like to join a project or would like more information. ISO work requires a Category "A" membership.

Call for Participants: X9.24-4 Retail Financial Services Project

The X9F6 Working Group develops standards used in retail financial services to support authentication of users, cards, PINs, and security evaluations of security hardware and so on.

A new standard is in its early stages, and we are in need of industry experts to help complete standard. The new standard is X9.24-4 Retail Financial Services Symmetric Key Management Part 4: Host-to-Host Key Management using Unique Key Per Transaction (UKPT). This shall address the security concerns and key management requirements for information transferred between different hosting entities processing transactions between themselves.

X9F6 workgroup is issuing a Call for Participants to help ensure we have a good sampling of industry experts to participate in the X9.24-4 project. If you would like to participate in this workgroup please reply directly to Lindsay.Conley@x9.org (please do not reply all). Please submit your intention to participate by April 25, 2022.

ASC X9 Call for Participants: X9.148 QR Code Protection using Cryptographic Solutions

The X9 Board has approved a NWI for X9.148 QR Code Protection using Cryptographic Solutions. QR Codes are increasingly being integrated into financial payments including cards and checks systems. While the QR Code might be protected within a message, the QR Code itself does not provide cryptographic protection from modification, duplication, or masquerading. This new standard will address cryptographic solutions.

The X9F4 work group is issuing a call for participants to work on the X9.148 project. If you are not already involved in the X9F4 work group and would like to participate in this

initiative please send an email to Lindsay.Conley@x9.org

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