

Dealing With Options

ISO 20022

Typical ISO 20022 message definition:

Feature-1: optional
Feature-2: optional
Feature-n: optional

Create "Suitable"
Entity Message

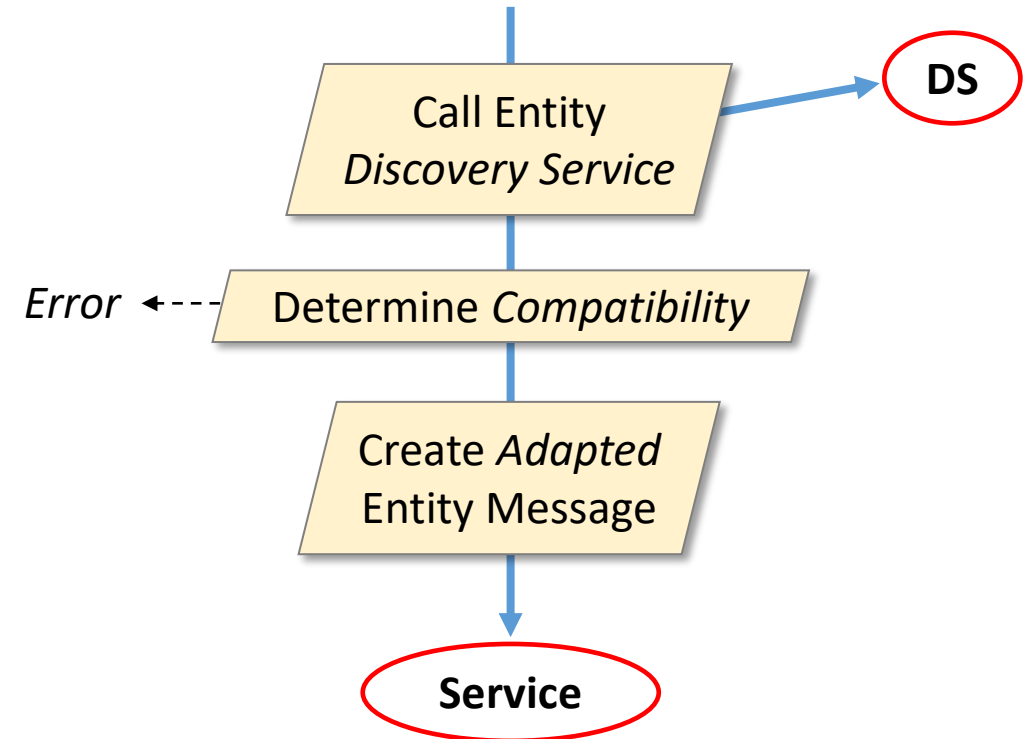
Service

Static design: but we need *another* feature!

Subject to interpretation: which features are actually *required*?

Interoperability issues: does this entity implement *Feature-2*?

Financial Messaging 2.0



- Dynamic/evolving APIs without major revisions
- Service end-point decoupling
- Local/regional/experimental features
- Optional trust information (public keys)
- Improved interoperability and diagnostics