

Publication and Change Management Policy



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CHANGE HISTORY

DATE	VERSION	STATUS
14 October 2015	0.1	Initial draft.
30 September 2016	1.0	Updated following pilot phase.
3 July 2017	1.1 Final	Clarification of the status of provisional builds of standards.
18 January 2019	1.2 Final	Updated to include the process for expiring CRs raised more than five years ago.
25 January 2022	1.3 Final	Updated following Criterion review. Changes include various cosmetic changes, updating outdated governance groups and organisations and clarification of a number of points in the document.
28 November 2023	1.4 Final	Updated to remove provisional build versions being produced in all cases, and replacement of 'needs attention criteria' with ongoing monitoring of outstanding CRs.
11 November 2025	1.5 Final	Removal of Draft Final and Provisional statuses

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1 INTRODUCTION

This document sets out the policy governing the publication and change management of Criterion Standards.

2 CRITERION STANDARDS

Criterion develops and maintains a set of Standards that have supported the data and process integration between more than 200 different organisations in the UK financial services industry since 1994.

2.1 STANDARDS ARTEFACTS

The great majority of Criterion Standards are data integration specifications for message services connecting over https. The normative documents are Message Implementation Guidelines (MIGs), documents that set out structure, data type and business rule information in a human-friendly form. These are typically based on XML Schema or OpenAPI Specification, which set out the same information in machine-readable form, to the extent that this is possible within the chosen technology.

Other Criterion Standards, which address different needs – such as Legal Framework, a set of form contracts for use in managing responsibilities and obligations in undertaking data integration; and the HTTP Message Transmission Guidelines, which sets out Criterion’s approach to RESTful integration – may have normative documents of different types.

2.2 SUPPORTING DOCUMENTS

The Standards are often published with a range of supporting documentation. This may include sample messages; implementation overviews; guidance notes; plus other materials such as design documents, analysis models, requirements reports etc. produced in the course of the Standard’s development.

Whilst these documents are not normative, they should correspond directly to the Standard alongside which they are published; and are provided with the intention of clarifying usage, explaining design, and facilitating implementation. In cases where the non-normative documents remain at an earlier version and have not been updated in line with the new version, information on the changes applied between versions will always be provided with the updated version.

3 STANDARDS VERSIONING

Criterion supports a number of versions of each of its published Standards. This section explains how to interpret version numbers and sets out how new versions are instigated.

3.1 UNDERSTANDING VERSION NUMBERS

The Standards are typically published with a version number in the format **x.y**, where **x** indicates the major version of the Standard, and **y** is the minor version.

Incremental minor versions are backwardly compatible: that is, messages conforming to any particular minor version will also pass validation against any subsequent minor version of the same Standard. For example, a Quotes Protection Request message that conforms to version 3.7 will also validate against version 3.8.

Major versions are not expected to be compatible with previous or subsequent major versions. For example, none of the Contract Enquiry version 1.2 messages pass validation against their Contract Enquiry version 2.0 counterparts.

The concept of backward compatibility is less relevant to non-message-based Standards, such as Legal Framework. However, for consistency, these standards still use the x.y format for versioning.

3.1.1 MINOR POINT VERSIONS

Occasionally, legislative requirements means that it is not possible to produce a backwardly compatible minor version of a Standard; but there may be no Industry appetite for the wholesale redevelopment usually implied by a new major version.

In such circumstances, Criterion may produce a minor point version of a standard, with a version number in the format **x.y.z**. Here, **x.y** indicates the minor version on which the update is based, with **z** indicating the minor point number.

The minor point version will not – by definition – be backwardly compatible with the minor version on which they are based; but will be backwardly compatible with any minor version that follows them.

For example, a Quotes Protection Request message conforming to version 3.8.2 is backwardly compatible with the same Standard at version 3.9; but is not backwardly compatible with version 3.8.

Previous experience has highlighted the cost and complexity for both Criterion and its stakeholder community in managing minor point versions; so, Criterion will endeavour to avoid this scenario where at all possible.

3.2 SUPPORTING DIFFERENT VERSIONS

Criterion will support the most recent version of a Standard, plus the two previous published versions. For example, Quotes Protection version 3.11 would remain supported along with version 3.10 and version 3.9 until version 3.12 was finalised, at which time version 3.9 would drop from support.

This support includes publication of standards materials on the website; answering queries; and, where no other workable options exist for meeting the community's needs, producing minor point versions as described above.

Criterion may assist and facilitate the development of common industry solutions for legislative change for unsupported Standards, but this will only be done via a request from the Process and Standards Group (PSG) which is approved by the Standards and Governance Executive (SaGE).

3.3 CREATING NEW VERSIONS

The creation and timing of new versions is driven by the agreement of the relevant Standards governance group – PSG; Equity Release API Standards Governance Group; etc – rather than by any fixed release cycle.

If the relevant governance group agrees that sufficient business drivers exist (in terms of outstanding “complex” Change Requests, unmet emerging requirements, etc.), it may ask Criterion to bring forward a new minor version of a standard.

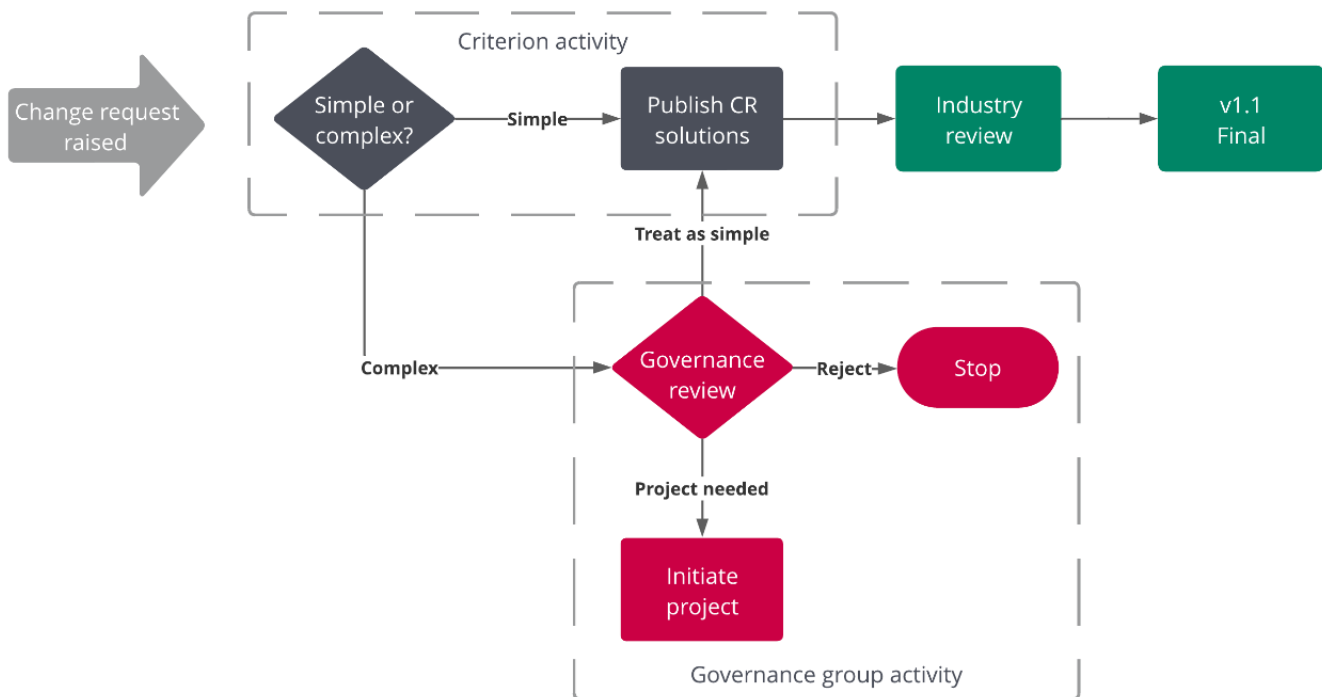
If the relevant governance group decides that a new major version of a Standard is required to meet industry needs, it may recommend to the SaGE that work be brought forward to deliver that version; but agreement from the SaGE is required before any new major version is developed or published.

4 CHANGE MANAGEMENT

The Standards evolve over time to adapt to changing market requirements. This section sets out how change is instigated, governed and delivered.

4.1 SUMMARY

This diagram summarises Criterion's approach to managing change in standards.



4.2 RAISING CHANGE REQUESTS

Change Requests (CRs) can be raised against the most recent version of any Standard by any organisation that licenses the standards. CRs may also be raised by Criterion on behalf of the Standards community, in response to newly-identified requirements, research project outcomes, errata identified in standards post-publication, etc.

In general, where a change impacts multiple Standards, CRs should be raised against each individual standard affected. For changes to the Flexible Integration Toolkit (FIT) where multiple data patterns are impacted, a single CR is sufficient to cover all patterns to be changed.

CRs are raised on the [Criterion website](#).

4.3 CHANGE REQUEST ASSESSMENT

Upon receipt, Criterion will assess whether CRs are to be considered simple or complex.

Simple CRs are those which:

- are straightforward to understand;
- are judged unlikely to be controversial within the standards community;

- are backwardly compatible; and
- will require ten days effort or less to be implemented in standards artefacts.

Complex CRs are those which are not simple.

4.4 CHANGE DELIVERY

Complex CRs will be referred to the relevant governance group for review. The governance group may ask Criterion to investigate the CR further; defer it to be addressed by a suitable standards development project; instruct Criterion to take it forward using the process for simple CRs; or indeed reject the CR as unsuitable for incorporation into standards.

Criterion will complete any analysis required for each simple CR and publish a proposed solution on its website for review by the raiser, and wider industry. Once review is complete, the solution will either be revised and subject to further consideration by the industry or implemented in a new final version of the standard.

4.5 ASSESSING THE IMPACT OF OUTSTANDING CHANGE

At each meeting, the relevant governance group will be asked to review the Criterion recommendation for taking forward outstanding CRs, including, in the case of non-backwardly compatible changes, if a recommendation be made to the SaGE that a new major version of a standard should be produced.

If no such action is deemed necessary, the CRs will be carried forward for further review at the next relevant governance group meeting.

4.6 EXPIRATION OF CHANGE REQUESTS

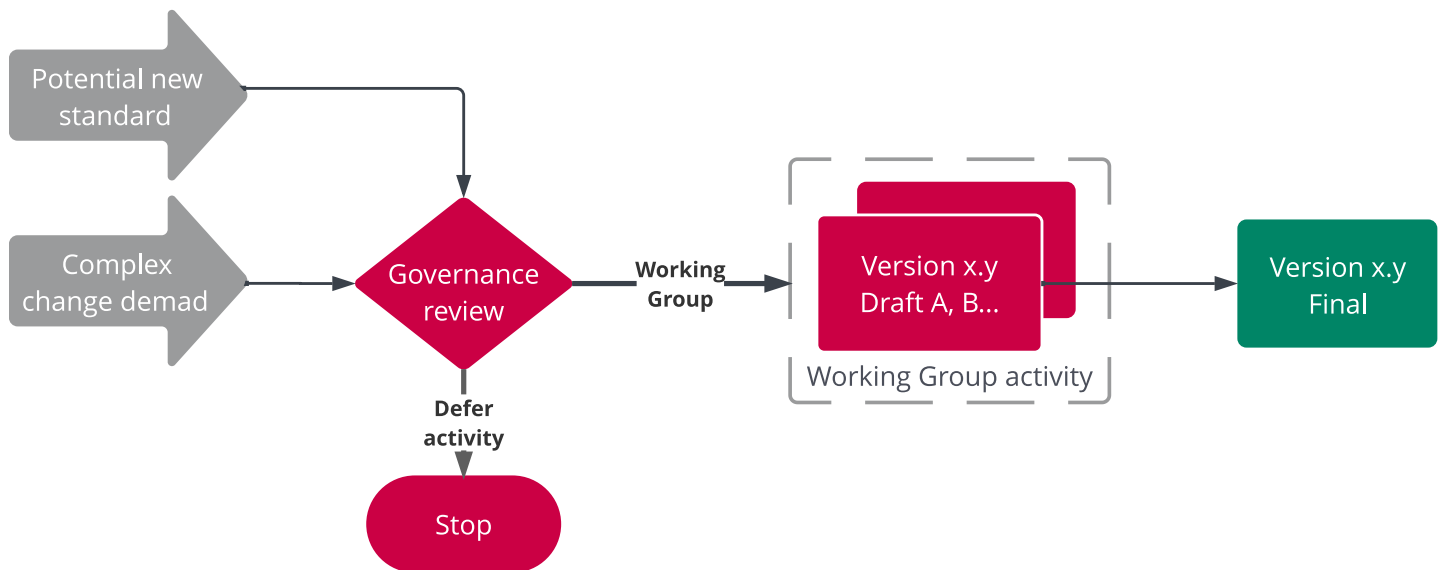
Criterion periodically reviews CRs raised five or more years ago, and where appropriate, archives any relevant CRs by changing their status to "Expired".

5 STANDARDS PUBLICATION

Criterion works diligently with the standards community to ensure that published standards are accurate and meet the needs of the industry. This section sets out the process standards artefacts follow during their publication.

5.1 OVERVIEW

This diagram summarises the standards publication process as it arises in the context of working group-driven development.



5.2 DEVELOPMENT WITH WORKING GROUP

For the creation of any Standard version, whether as the result of direction to consolidate outstanding change into a new, stable version, or to meet emerging Industry requirements, if deemed appropriate, Criterion may form a working group of interested parties from the standards community.

In these cases, the role of the working group is to:

- agree requirements;
- provide business and technological subject matter expertise to Criterion in order to support the creation of solutions that meet the requirements;
- review the project deliverables and any early Standards drafts required as part of Business As Usual (BAU) Standards development activity;
- assess when those deliverables are of sufficient quality to be published as **final** Standards.

5.3 AMENDMENTS TO FINAL STANDARDS

Once a Standard version is published as final, and especially once organisations not involved in developing the version start engaging with the delivered artefacts, it may become apparent that it contains issues that need to be addressed.

Where this can be done without substantively changing the standard – fixing typos, clarifying wording, adding explanatory diagrams etc – then Criterion may republish the standard at the same version and status. However,

where any such issue materially affects the standard, it will be addressed through the change management process set out in section 4 above.

6 APPENDIX A: VERSIONING RESOURCE-BASED STANDARDS

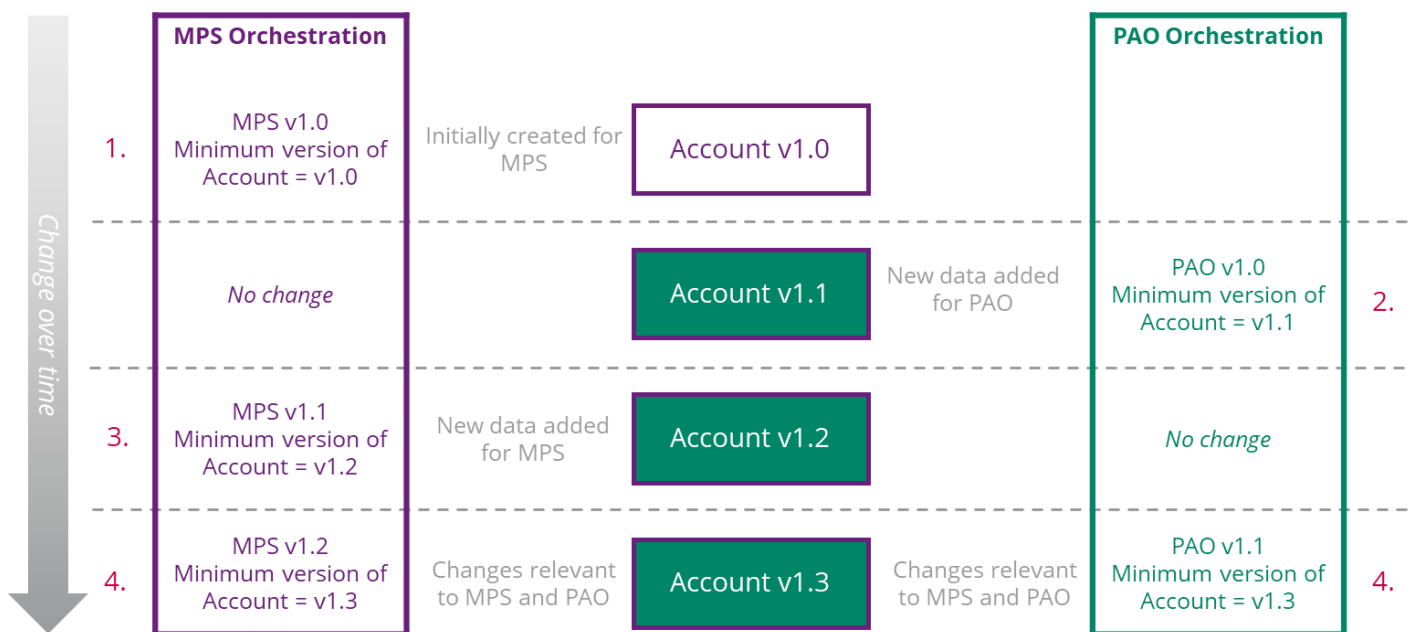
Criterion’s resource-orientated Standards comprise two elements: definitions of the resources to be implemented as individual services, and an orchestration that specifies how the resources are to be used to accomplish the processes in-scope of the Standard.

6.1 RELATIONSHIP BETWEEN STANDARD AND RESOURCE VERSIONS

Resources are version-managed independently of the standards that they comprise. The orchestration document for a resource-based standard specifies the minimum version of each resource that can be used to accomplish the processes in its scope.

6.2 EXAMPLE

The following example shows how an ‘Account’ resource and two Standards that might share it – Model Portfolio Services (MPS) and Platform Account Opening (PAO) – might evolve over time.



1. The Account resource is initially created at v1.0 for MPS.
2. When PAO is created, it also requires an Account resource; so, rather than create a different resource, Account is updated to v1.1 to include PAO’s additional requirements. Note, however, that MPS adoption communities with no interest in PAO have no need to update their implementation of Account.
3. That situation is subsequently reversed when additional MPS-related requirements are identified for Account, which is then updated to v1.2: the MPS community can adopt this new version without PAO users needing to make changes.

4. Finally, when changes are identified relevant to both MPS and PAO, Account is updated to v1.3, which both communities can adopt.