Standards Overview

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CHANGE HISTORY

Date	Version	Change(s) Incorporated
14/03/2013	1.0	First issue of new document.
22/04/2013	1.1	Added link to Standards Catalogue.
27/05/2014	1.2	Updated references to Auto Enrolment Standards.
15/09/2015	1.3	Updated FIT components, as new patterns were introduced with FIT v3.0.
31/01/2017	1.4	Changed “Switches & Redemptions” to “Switches & Redirects” due to publication of Provide Investment Switch and Redirect Notification Standard. Updated statistics on Standards Holders.
03/04/2018	1.5	Updated to include Provisional Standards under Change Management. Also updated to reflect that Origo no longer publish Standards deliverables which support SOAP implementations (e.g. WSDLs).
21/12/2018	1.6	Include Contract Enquiry Bulk Valuation (all products).

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1 Standards Background

The Origo Standards have been established for over 20 years, and underpin the exchange of data between organisations in the Financial Services Industry making it easier for Product Providers, Platforms, Portals and Advisers to work with each other.

1.1 Document Purpose

This overview is aimed at users of the Origo Standards and its purpose is to provide information to assist in understanding what Standards are available and how to access the Standards components on the Origo Standards website.

1.2 Collaboration

Origo Standards are developed and maintained in collaboration with Industry participants through various Working Groups and are delivered using a structured and consistent approach during their development lifecycle.

Before each Standard is published, the documentation will have been approved by the relevant Industry Working Group, who will have contributed to the development of the Standard through their participation and involvement in the group.

1.3 Benefits

Some of the key benefits to users of the Origo Standards include:

- ability to 'build once, use often';
- reduced costs of development and linking between systems;
- enable straight through processing;
- promote efficiency throughout the industry;
- improved customer outcomes.

1.4 Standards Holders

As at January 2017, there are 305 Standards Holder organisations within the Industry who have registered access to the Standards. These include (figures in brackets indicate the number of that type of organisation):

- Product Providers and Platforms (45);
- Advisers (123);
- Consultants (4);
- Service Providers and Portals (34);
- Software Services (88);
- Software Services and Back Office Systems Suppliers (9);
- Other types of organisations (2).

2 Standards List

This section provides an overview of the Standards within the Origo Standards suite. Additional information can be found in more detailed documents, including:

- The **End to End Case Study** which shows where Origo Standards and Services enable e-commerce across the end to end Life and Pensions/Platform Business Process.

http://www.standardsandgroups.origo.com/endtoendcasestudy

- The **Standards Catalogue** which provides a detailed list and key information relating to all of the Standards and their versions currently published on the Standards website.

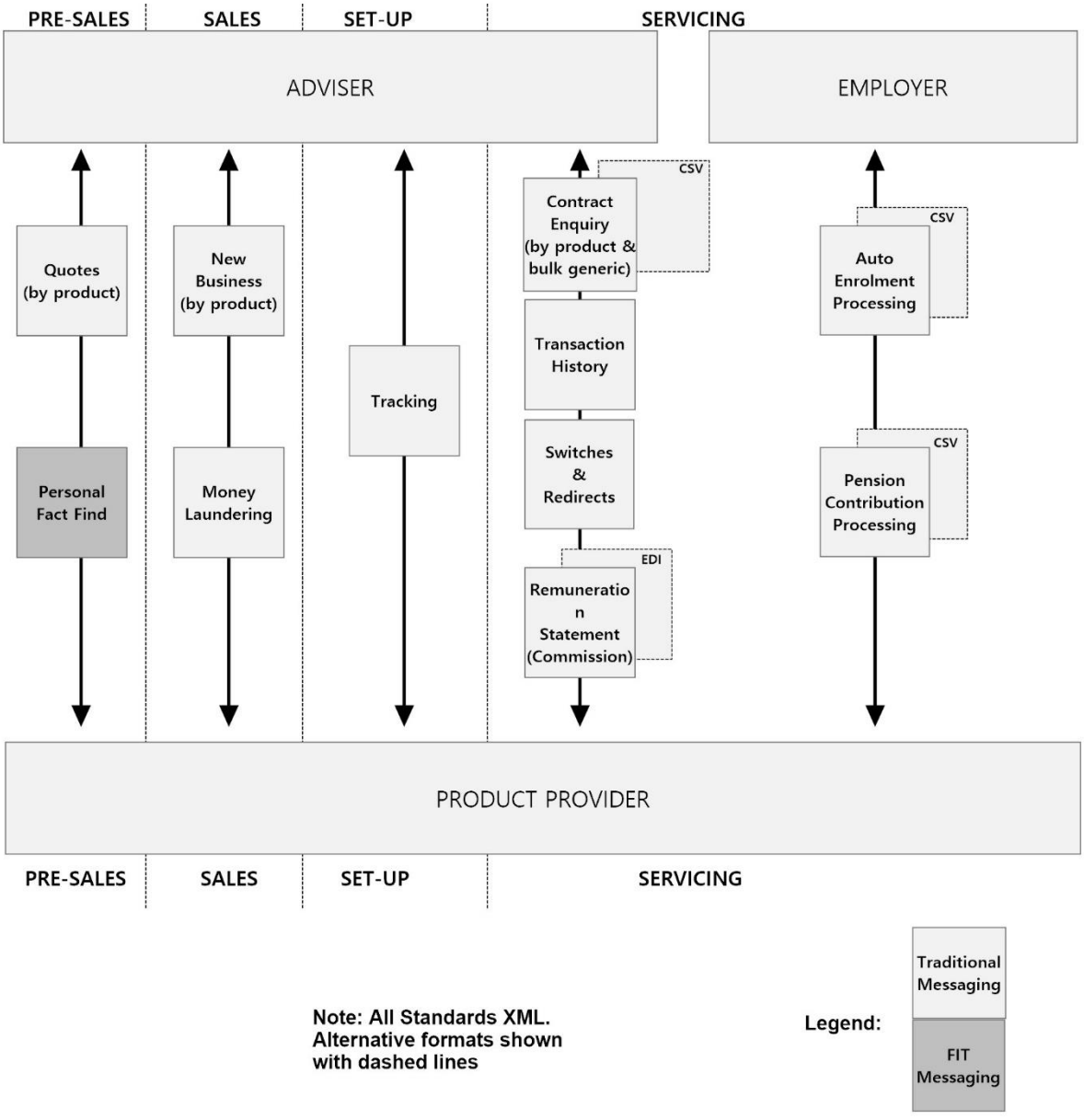
http://www.standardsandgroups.origo.com/standardscatalogue

- **Origo Standards Implementation Guidelines**, providing a technical overview on how best to implement Origo Standards and best practice for testing Origo messages, message patterns and implementations.

http://www.standardsandgroups.origo.com/osig

2.1 Business Messaging Standards

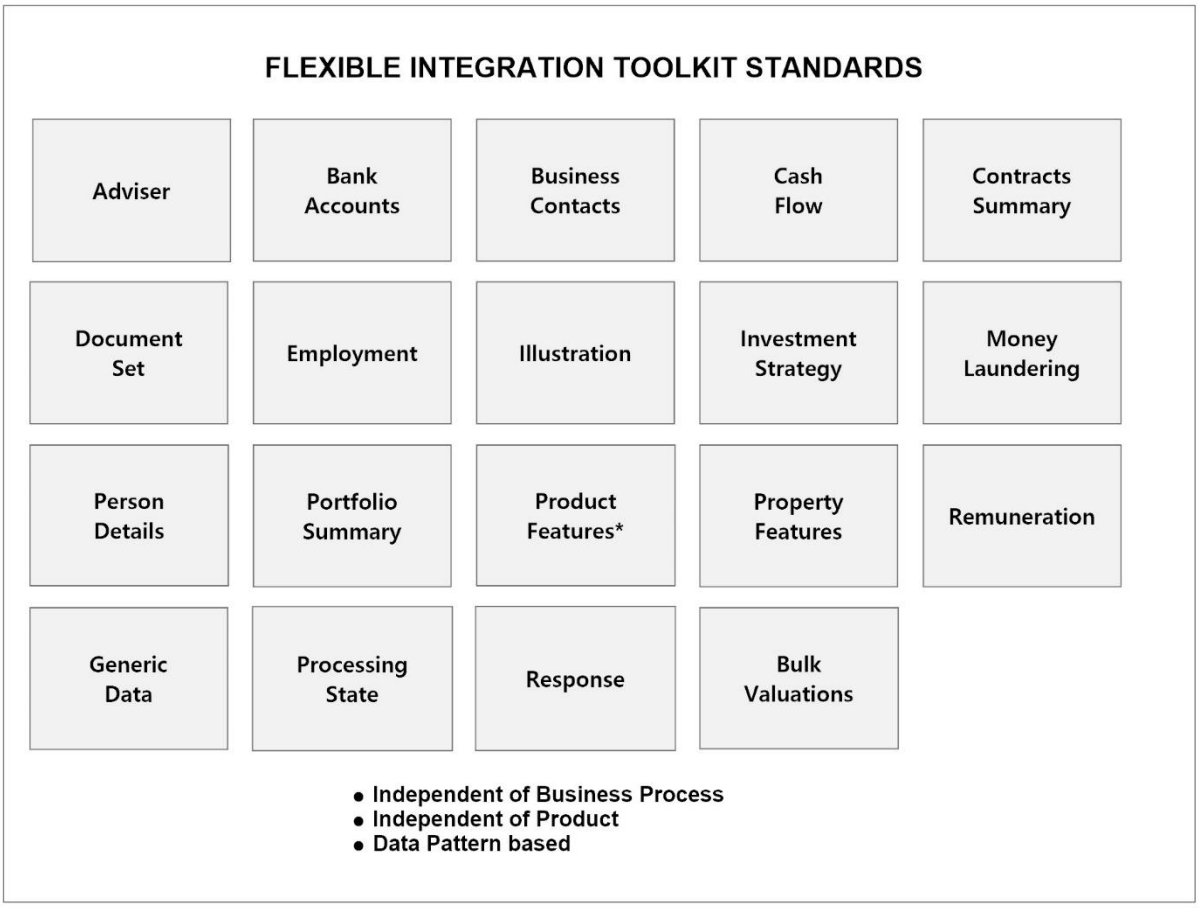
The purpose of many of the Origo Standards is to satisfy a communication between different organisations performed during a particular business process. The following diagram shows how the current business messaging Standards fit into the end to end business process, and typically who is involved in their communication.



2.2 Flexible Integration Toolkit

This diagram shows the Standards relating to the Flexible Integration Toolkit (FIT) methodology. The FIT methodology is independent of Business Process, and is used to 'synchronise' data between the various applications used within the Industry, typically within two different organisations.

These Standards are Data Pattern based, with each pattern being a re-usable component used to pre-populate and re-populate the data between the source and receiving systems.



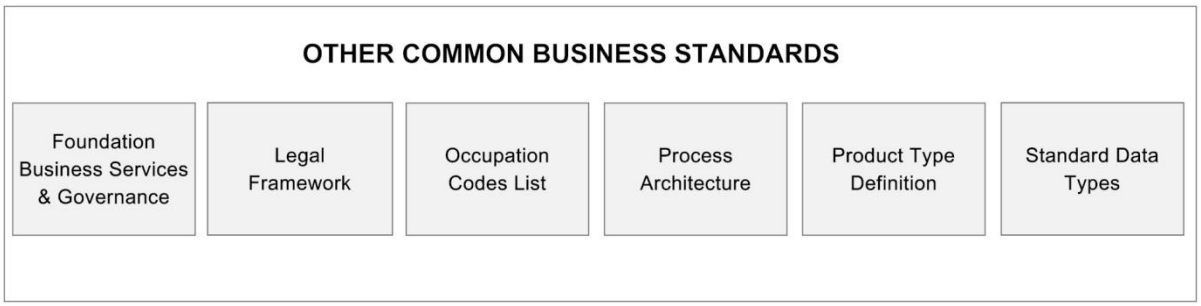
* There are several Product Features data patterns, one for each product type.

The "Generic Data" Data Pattern provides a self-defining message structure which allows dynamic inclusion of the other Data Patterns at runtime. For more information on the "Generic Data" Data Pattern see Section 5 of the Candidate Design document available at

http://www.standardsandgroups.origo.com/fit

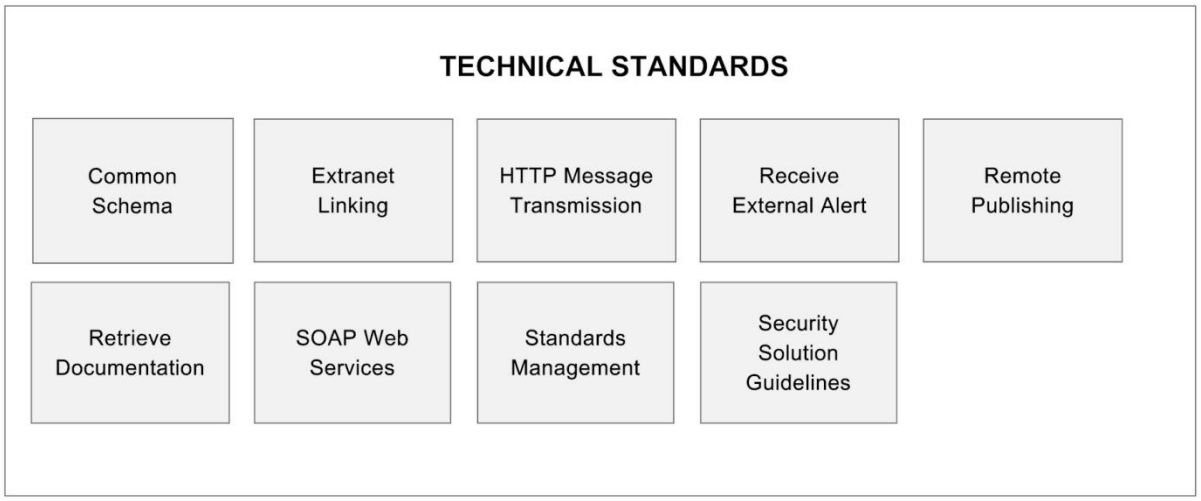
2.3 Common Standards

Some of the Origo Standards are common across the Origo Standards suite, and do not relate to a specific business or technical area. These are shown in the diagram below:



2.4 Technical Standards

In addition to the business Standards covered above, there are a number of Technical Origo Standards, which relate to more technical aspects of how the Standards are implemented. These are shown in the diagram below:



2.5 Message format

The vast majority of Origo Standards are in XML (eXtensible Markup Language) format. There are a small number of Standards using other formats – EDI (Electronic Data Interchange) and CSV (Comma Separated Value).

3 Standards Components

When an Origo Standard is published, it comprises a number of components, some of which form the definition of the Standard itself (referred to as normative), and others - supporting documents - which assist users of the Standard in understanding, for example, the background to a Standard, or the design approach taken during its development.

3.1 Normative Standards Documents

Typically, a Standard will contain one or more of the following types of normative components:

Message Implementation Guidelines (MIG)

These are human readable documents which contain a detailed definition of the Standard, including the format, content, layout, type, cardinality, optionality and permitted values of all data items contained within the Standard. The documents are published in PDF format. The majority of the Origo MIGs contain a definition of each of the data items - the main exceptions to this are the older Quotes and New Business MIGs which do not contain these definitions.

More than one MIG may be present for each Standard, depending on how many message and service definitions exist within the Standard.

XML Schema

These schemas (published as xsd files) are machine readable descriptions of an XML structure and are used to validate the XML messages. Constraints on the content of the XML are built into the schema. The Origo Standards typically build in validation rules relating to the structure, format, content, cardinality, optionality and type of each of the data items.

An Origo Standard will consist of one or more schemas depending on the complexity of the business process it represents. Typically there will be different schema defined for each request and response involved a message exchange. In addition, there may be further schemas for the message 'wrappers'.

WSDL (Web Services Definition Language) files

Where the Standard supports SOAP based Web Services, a WSDL file will exist to define the service definition (see Section 5 of the Origo Standards Implementation Guidelines http://www.standardsandgroups.origo.com/osig where the possible implementation approaches are described, one of which is SOAP based web services).

Note that as of 2017 Origo no longer provide SOAP deliverables when publishing new Standards or updates to Standards. There are however still some versions of Standards on the Standards website which include SOAP support. These will remain available until support for them is removed under the terms of Origo's Change Management policy.

Service Implementation Guideline (SIG)

A SIG document provides a service definition which could be used to implement the Origo Standard. Note, these are more applicable to those Standards which support SOAP based web services but are also useful for REST based implementations.

3.2 Supporting Information

Alongside the normative documents, there are many other types of documentation associated with an individual Standard published on the website. These generally relate to a particular topic relevant to that Standard, cover the background, approach or rationale behind the Standard, provide examples, or reflect the development process used at the time.

Some of the most common supporting information is detailed below:

- **Sample messages**
  Some of the Standards provide example messages which help users to understand and visualise what the messages may look like with test data. Sample messages are provided where possible, and it is Origo's intention to supply these for as many Standards as is feasible. Some of the sample messages contain comments to help explain particular elements or structures within them.
- **Change Documentation**
- Where Changes have been made to a Standard, documentation outlining the changes made may be published alongside the normative Standards components.
- **Business Requirements Definition (BRD)**
  A BRD document is generally produced during the early stages of the Standards development process, and contains high level information such as business requirements, potential solutions, process models and possible data group content.
- **Use Cases**
  These documents are used as an aid to understanding, and detail a list of steps - typically defining interactions between a role and a system - in order to achieve a goal. There may be a separate use case for a number of different scenarios, or outcomes.
- **Process or Data models**
  During development of Standards, business models or data models are often produced. These are sometimes contained within other documents (for example the BRD) or they may be published as separate Standards components.

4 Ongoing Standards Maintenance and Support

Following publication of a Standard, it then follows ongoing maintenance and support procedures, which govern how the Standard can be amended (via Release and Version Control and Change Management processes) and how queries and problems are handled.

4.1 Release and Version Control

All Origo Standards and Standards documentation components conform to the Release and Version Control policy. Some of the key points relating to this policy are:

- each Standard has a major version number, a minor version number and occasionally a minor point release;
- a new major version of a Standard need not be backwardly compatible with previous versions;
- a minor version will be backwardly compatible with the previous minor version;
- minor point releases contain legislative errata, and are used to implement essential fixes to a Standard driven by legislative changes;
- Origo provide access to, and support the three latest versions (including minor versions) of a Standard;
- the version number of supporting documents may not always match that of the Standard itself;
- prior to becoming Final, documents may go through Draft stages, normally Draft A, Draft B etc. up to Final Draft. Typically each Draft is reviewed by an Industry Working Group;
- a Standard becomes Final once it has been implemented by a number of Trading Partners or 3 months has passed;
- in general, there are minimal changes between a Draft Final and a Final Standard, however to minimise impact on early adopters and reduce the number of versions required, changes to Final Draft may be published in advance of the Final version.

Note: In 2017 Origo introduced the concept of Provisional Standards which allow changes to be applied and delivered more quickly and before they are accepted in their finalised state by the Governance Groups. This allows implementers to get early sight of deliverables with the changes they require but does come with the warning that further changes may follow. Provisional Standards will appear alongside finalised Standards in the Standards Library on the website.

4.2 Change Management

Origo Standards evolve over time through Change Requests (CR) being applied to them. Any registered Standards Holder may raise a Change Request which will then be considered for inclusion in the next (major or minor) version of the Standard(s) to which they relate. CRs are approved by the relevant Industry Origo Working Group, and typically are batched together and applied as a group when approval has been given by Origo Governance for a new Standards version.

Note, as mentioned above, that Origo have now introduced the concept of Provisional Standards which allow changes to be applied and delivered more quickly and before they are accepted in their finalised state by the Governance Groups.

4.3 Standards support

Origo provide support to Standards Holders on any Standards related queries, and can be contacted by telephone (0131 451 5181), by email (standards@origo.com) or by the '*Contact Us*' menu option on the Standards website.

4.4 Standards Guides

General background Standards information, in the form of Guides and Standards Management documents can be found on the Origo website. These include the End to End Case Studies, the Origo Standards Implementation Guidelines, the Standards Catalogue and this document.

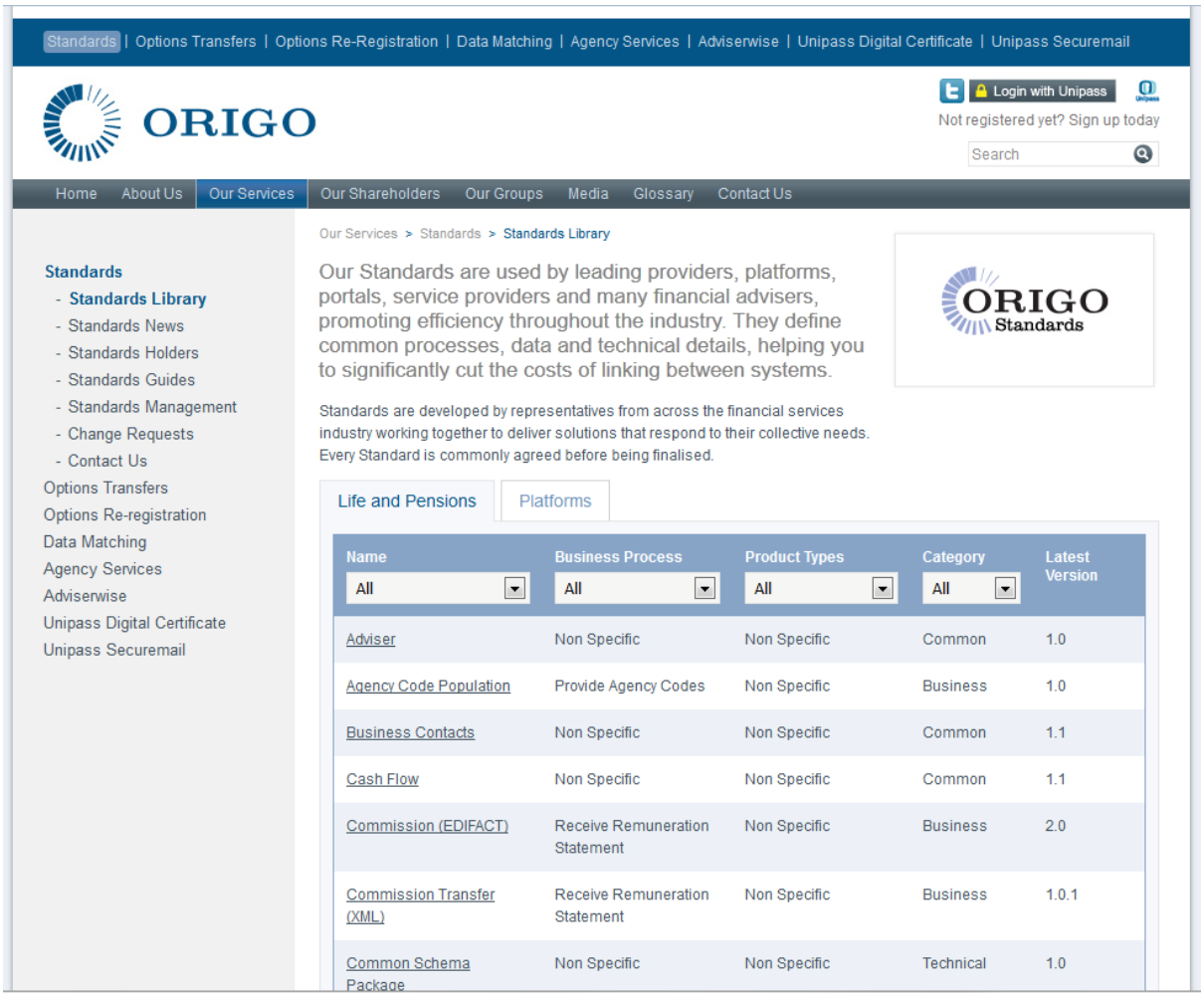
Additionally, the Standards home page will contain dedicated topical areas for relevant Standards, such as Auto Enrolment Standards.

5 Accessing the Standards

All supported Origo Standards can be accessed via the Standards Library page on the Origo website. http://www.standardsandgroups.origo.com/standardslibrary

In order to access the Standards Library, users must first obtain a UNIPASS digital certificate and follow the registration process to become a registered Standards Holder.

There are 2 tabs, one for Life and Pensions and one for Platforms (although it should be noted that in many cases the underlying Standards themselves are the same).



5.1 Selecting a Standard

With some of the larger Standards being broken down by Product Type, and the FIT Data Patterns being shown separately, there are over 70 individual Standards from which to select.

The appropriate Standard can be found by:

- scrolling through the alphabetical list page by page;
- selecting the Standard from the '*Name*' dropdown menu;
- filtering by the other dropdown menus: '*Business Process*', '*Product Type*', or '*Category*'.

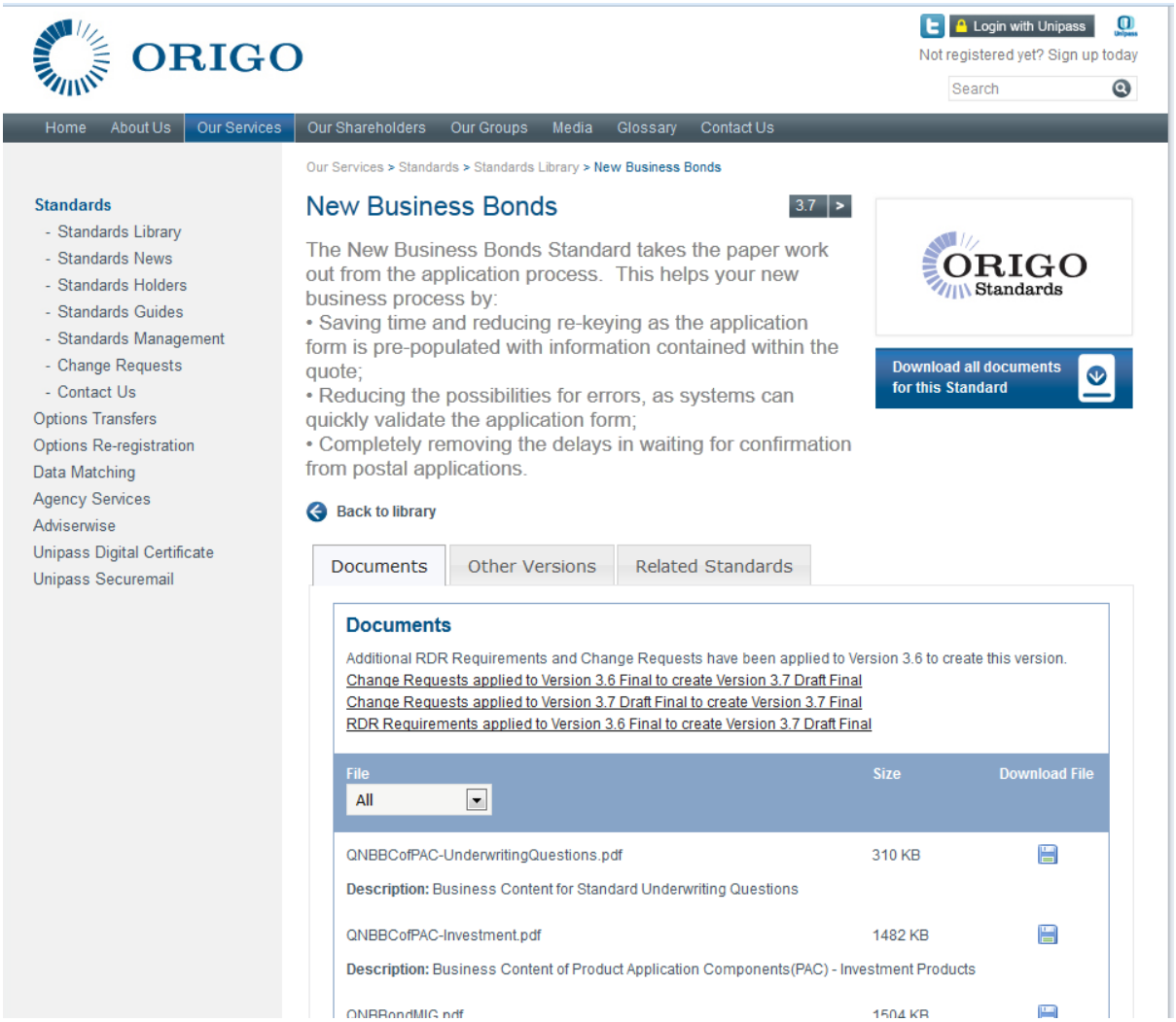
Once the Standard has been selected, a brief description of the Standard, along with tabs for each available version will be displayed.

The components of the particular version can be found by clicking on '*Go to Version x.y*'.

5.2 Selecting a document

Following a particular Standard and Version being chosen, a list of all documents comprising the Standard is displayed. As described earlier in this Overview, these components will be either normative or provide supporting documentation. Factors such as the complexity, the age, or the type of the Standard will determine how many components exist for an individual Standard.

A dropdown menu '*File*' can filter the components by type of file if necessary (for example if the list of files is lengthy).



The name of each file, a brief description and its size are displayed along with the option to download it.

In the top right of the page there is the option to download a zip file which contains all of the documentation associated with this version of the Standard.

Tabs for '*Other Versions*' and '*Related Standards*', are also displayed.

6 Glossary

The following table defines some of the terminology used within this document:

Term / Acronym	Meaning
BRD	**Business Requirements Document** A document produced during the early stages of the Standards development process, containing high level business information.
CR	**Change Request** Details of an amendment to a Standard used to manage the way in which Standards are maintained following initial publication.
CSV	**Comma Separated Values** CSV files store tabular data in plain-text form. CSV data consists of any number of records, separated by line breaks of some kind; each record consists of fields or columns, separated by some character or string.
EDI	**Electronic Data Interchange** A method of transferring data between different computer systems or computer networks, commonly used by large companies for e-commerce purposes.
FIT	**Flexible Integration Toolkit** Data Pattern Schemas used as a building block approach to construction of Origo Standards compliant messages.
MIG	**Message Implementation Guideline** A document which describes a message structure and the contents of each data item within a message. Business terms, definitions, dependencies and notes are provided for all data items in the message.
PDF	**Portable Document Format** A file format used to represent documents in a manner independent of application software, hardware, and operating systems.
SIG	**Service Implementation Guideline** A document providing a service definition which could be used to implement the Origo Standard. Note, this is mainly relevant to those Standards which support SOAP based web services.
SOAP	**Simple Object Access Protocol** Protocol specification for exchanging structured information in the implementation of Web Services using XML.
XML	**Extensible Mark-up Language** A widely used language which defines a set of rules for encoding documents in a format that is both human-readable and machine-readable.
XSD Schema	**XML Schema Definition** Provides a machine readable description of an XML message format and structure. XML schemas can be used to automate the Origo Standards compliance checks and also provide a means to auto generate code for provision of SOAP based web services.
WSDL	**Web Services Description Language** Provides a machine readable description of the service definition detailed in the SIG. This can be used to auto generate code for provision of SOAP based web services.