ERPB/2014/008-ann

The CSG Cards Stakeholders Group

Role and activities

Ugo Bechis & Jeremy Massey

Co-Chairs of the CSG

The CSG - Card Stakeholders Group

❑ **CSG was created in 2009 at the initiative of the EPC to work on SEPA Card Standardisation in a multi-sector context**

❑ **CSG gathers 5 sectors: PSPs (represented by the EPC), Card Schemes, Processors, Vendors and Retailers, plus observers from ECB, EC and the International Card Standard Bodies (EMVCo and PCI SSC)**

❑ **CSG is a structured organisation:**
   ▪ **Board of 25 members, 5 from each of the 5 sectors , 2 year mandate period**
   ▪ **One Co-Chair from EPC, the other Co-Chair elected by the 4 other sectors**
   ▪ **An SCS Volume Subgroup which prepares the SEPA Card Standards Volume of Requirements (the "SCS Volume")**
   ▪ **Expert Teams (ET) of technical experts who draft the Books of the Volume**

❑ **CSG's decision making process within its Board is based on consensus**

❑ **CSG is assessing how to become an independent legal entity in 2015**

The CSG SEPA Card Standards Volume

➢ **CSG's main deliverable is the SCS Volume, v7.0 was released 01.2014**

➢ **SCS Volume v7.0 is composed of 6 Books on different requirements areas :**
  - **Defines the standard requirements for Face-to-face transactions**
  - **Refers to International Standards for technical requirements (ISO, PCI, EMV, ..)**
  - **Functional and Security Requirements ready for implementation and investment**

➢ **SCS Volume v8.0 expected to be published in Q1 2017 covering in addition**
▪ **Card not present e-Payments**
▪ **Card initiation via non-EMV chip devices (Mobile, other)**

➢ **Individual Books may also be updated (or added) and published as a "bulletin" if and when appropriate   (eg: a new Book.7 - Card Processing)**

The SCS Volume v7.0 - 01.2014 (330 pages)

Book 1

General - definitions

46 pp.

Executive Summary - What Volume is all about: Glossary, maintenance process, references

Book 2

Functional Requirements

. 70 pp

Functional requirements for SEPA Cards

Book 3

Data Elements Requirements

102 pp. + speadsheet

New: The definition of Data Elements (Interoperability & communication protocols)

Book 4

Security Requirements

55 pp.

Based on CC and PCI requirements

Book 5

Certification & Labelling conformity

19 pp.

1) Separation of Certification, Specification setting
2) Schemes possible choice of specifications
3) Labelling on a self-assessment basis

Book 6

Implementation Guidelines

41 pp.

New : Deadlines and migration paths + payment context matrices

SCS Volume Books 2014 developments planned by CSG (published Q1.2015)

1. **Book.2 "RP" - Remote Payments Functional Requirements** on
    - **M**ail **O**rder **T**elephone **O**rder and **e-** & **m-** Commerce
    - **Functional** Requirements (integration of **Book 2 RP** contents in **Book 2**)
    - **Implementation** Guidelines (**Book 6**)

2. **Book.4 "RP" Security Requirements** aligned to ECB "e-Payments Security"

3. **Book.3 - Data Elements -** update with ISO20022-ATICA

4. **Book.7** (New) **- Processing Requirements**
    (as per Processing Framework approved 11.02.2014 by CSG)

5. **Labelling (Book 5) on functional comformance process** (ECB request)

A CSG Long Term vision on areas to be addressed related to new technologies and new market players or other developments will be defined by Q.4 2014:

- ✓ **Interoperability and standards issues for new players in the value chain**

- ✓ **Ensuring Certification Framework keeps pace with technological evolution**

- ✓ **Card Processing standards for all players across the whole value chain**

- ✓ **Impacts of new regulatory developments such as:**
    - ▪ **Authentication and Security requirements from PSD-2 and e-ID Regulations**
    - ▪ **SecurePay e-Payment recommendations**
    - ▪ **Role of EBA in standards and relationship to CSG activities**
    - ▪ **Data security, processing , storage and use in the overall new value chain**

- ✓ **Activities following establishment of an on-going relationship with the ERPB**