The European Cards Stakeholders Group launches a public consultation on the SEPA Cards Standardisation Volume and the Tokenisation Considerations for SEPA Card Payments

Brussels, 17 December 2018 – The European Cards Stakeholders Group (ECSG), the industry association in charge of cards standardisation in the Single Euro Payments Area (SEPA), is today releasing version 8.5 of the SEPA Cards Standardisation Volume (the Volume) for a three-month public consultation. The Volume is considered a key document for the cards industry, with a goal of achieving cards standardisation, interoperability, and security in Europe.

Following the same timing and methodology as the Volume version 8.5 consultation, Tokenisation Considerations for SEPA Card Payments is also being published for consultation on the ECSG website. This document details the requirements or recommendations for the adoption and implementation of tokenisation in the SEPA region and includes references to global standards where available.

To ensure that the proposed documents truly reflect market needs, all stakeholders are invited to supply feedback on both consultations by **29 March 2019**.

The three-month public consultation for the Volume is part of a regular planned cycle which ensures that the Volume is kept up-to-date with developments in card technology and regulation. An important update to the Acquirer-to-Issuer Card Messages (ATICA) Standard is not available in this cycle, so Book 3, on Data Elements, will undergo a separate consultation in 2019. However, subject to the timely availability of the ATICA Standard, the final version of Book 3 will be delivered as part of version 9.0 at the same time as all other Books in the Volume with no impact on the final publication deadline in December 2019 or January 2020. For the first time, the Volume Books – with the exception of Book 3 – will be published in versions with tracked changes. However, comments are also expected on the 'clean' published versions.

The main scope of the update for the Volume Books addresses regulatory and innovative aspects as well as performance updates as part of the standard Volume cycle. Below is a list of the main amendments applied to the Volume Books:

- **General updates relating to Compliance with European Regulations and Directives (the revised Payment Services Directive (PSD2), the Regulatory Technical Standards (RTS) on strong customer authentication (SCA) and secure open standards of communication (CSC) as well as the General Data Protection Regulation (GDPR)).**

- **Additions and clarifications to the functional requirements listed in Book 2 based on analysis of PSD2 and RTS SCA/CSC as well as the introduction of Consumer Device Cardholder Verification Method (CDCVM) and biometrics. New references to more recent and updated publications have been added for Mobile Contactless Card Applications and Mobile Devices. Information concerning language selection for contactless application selection has also been added, in addition to clarifications for initiating contactless transactions at automated teller machines (ATMs).**

- **New security updates to Book 4, including descriptive sections and new security requirements for compliance with PSD2 and the RTS SCA/CSC, and an updated overview with related requirements for mobile contactless payments, particularly for Host Card Emulation (HCE)-based payments.**

- **SEPA Cards Transaction flow now includes a section on "typical configurations for accepting card data", migrated from Book 4.**

As mentioned earlier, the ECSG has performed a separate initiative for documenting Tokenisation Considerations for SEPA Card Payments. This document should be considered separate to the Volume Books although it is subject to the same consultation period. It addresses the topic of tokenisation from angles deemed of interest to ECSG members:

- **A holistic approach that covers different tokenisation models (issuer, acquirer, merchant).**

- **A view on both payment and non-payment tokens.**

- **Adoption of global standards and guidelines from EMVCo and PCI, among others.**

- **Keep open to other existing payment token solutions such as 'alternate PAN' or 'dynamic' virtual numbers.**

- **Considerations about the Token Service Provider (resulting in the adoption of a Business Principle).**

- **Retailer needs following the introduction of tokenisation, and in particular, considerations around the EMVCo Payment Account Reference (PAR) data element.**

- **Clarifying the flexibility needed around PAR generation and:**

    - **exploring the links between co-badging and tokenisation,**
    - **European regulatory considerations, especially GDPR.**

Claude Brun, Chair of the ECSG, commented: "This Volume version 8.5 set and the separate document on Tokenisation Considerations for SEPA Card Payments are released for public consultation and represent an important update in a changing regulatory context. The ECSG hopes that, as a result of the very thorough analysis it has performed, these documents will be useful in assisting the implementation of the regulation and the market migration resulting from it."

Jeremy Massey, Vice-Chair of the ECSG, adds: "We would also particularly like to thank all the ECSG expert teams and their members from all five sectors for their hard work in delivering this update and look forward to receiving contributions during this public consultation which will help raise the quality of ECSG's output in preparing the final release of version 9.0 of the Volume."

More information about the ECSG consultation can be found on its [website](#).

Media contact:
ECSG secretariat: secretariat@e-csg.eu / +32 2 733 35 33

About the European Cards Stakeholders Group

The European Cards Stakeholders Group (ECSG) is a multi-stakeholder association promoting card harmonisation in the Single Euro Payments Area (SEPA). The ECSG is made up of organisations from five sectors of the card payment chain: retailers/wholesale, vendors (card, payment devices, related IT systems), processors of card transactions, card schemes, and payment service providers. The ECSG is an international not-for-profit association. The objective of the ECSG is to contribute to making it possible for EU citizens to use their cards for payments and ATM withdrawals with the same ease and convenience throughout SEPA as in their own country, and to help remove technical, practical and commercial barriers to card harmonisation for the benefit of industry participants. It pursues this goal through the maintenance and evolution of the SEPA Cards Standardisation Volume (the Volume), a key document for the card industry defining guidelines for cards standardisation, interoperability and security in Europe. As a self-regulatory initiative, the ECSG also promotes conformance of the card industry to the Volume. The ECSG is not part of the EU institutional framework, yet its creation is supported by European Union institutions, which participate in its work as observers.
www.e-csg.eu   @CardsECSG