



# **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. + spreadsheet

**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

# The SCS Volume planned updates for 2014

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

- 1. Book.2 “RP” - Remote Payments Functional Requirements** on
  - Mail Order Telephone Order 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 conformance 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**