The CSG  Cards Stakeholders Group

Role and activities

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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
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.

**Book 2**
- Functional Requirements
- 70 pp.

**Book 3**
- Data Elements Requirements
- 102 pp. + spreadsheet

**Book 4**
- Security Requirements
- 55 pp.

**Book 5**
- Certification & Labelling conformity
- 19 pp.

**Book 6**
- Implementation Guidelines
- 41 pp.

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

Functional requirements for SEPA Cards

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

Based on CC and PCI requirements

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

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
   • 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