

**Terms of Reference of the  
SEPA Cards Certification Management Body  
(SCCMB)**

Draft V1.0.1  
2<sup>nd</sup> June 2015

## 1 DEFINITIONS

A **Card Payment Scheme/Approval Body** is an organisation that is subject to Oversight and Regulation and which is responsible for Risk Assessment, which cannot be delegated. It also ensures end-to-end interoperability of all approved solutions of the card payment chain. Therefore it:

- Selects the required/recognised Implementation Specifications;
- Relies upon the certification processes of solutions against these Implementation Specifications;
- Is responsible for issuing Type Approval for solutions certified by one or more certification bodies for a particular market or CPS.

A **Certification Body** is an organisation responsible for:

- Issuing certificates to confirm that solutions have been successfully tested against a given implementation specification. This process is based on evaluations or tests performed by laboratories accredited by the certification body.

A **Specification Provider** is an organisation which:

- Uses or develops Implementation Specifications based upon the high level requirements specified in the Volume for use by Solution Providers to develop solutions;
- Provides a maintenance process, notably for interoperability and/or security issues linked to the implementation specifications;
- Has its own certification body or a relationship (formal or informal) with an external certification body to certify solutions.

The tasks to ensure the above mentioned functions can either be in the same organisation or in several separate organisations, such as:

1. One or several independent organisations purely for the production of the Implementation Specification (detailed technical specifications);
2. One or several independent organisations for the certification of the solutions.

Any further definition and abbreviation can be found within the latest published version of the SEPA Cards Standardisation (SCS) Volume, Book 1.

Note that several Implementation Specifications may be developed based on the requirements contained in the Volume as several alternative Implementation Specifications (e.g. POI to Acquirer protocols) can coexist in the market. It will be up to the market to decide on the future evolution of such Implementation Specifications.

Solution Providers offer solutions based on Implementation Specifications for one or several components of the card payment value chain (e.g. a card, a POI, an acquirer host). Some solutions may integrate several Implementation Specifications, for instance a POI should at least integrate the POI application, the POI to Acquirer protocol, and the POI to card protocol.

The Conformance Ecosystem as described above applies to both functional and security related aspects.

## 2 SCCMB SCOPE AND MISSIONS

### 2.1 General Scope & Missions

The SCCMB role is to monitor the conformance to the SEPA Card Standardisation Volume of:

- Implementation Specifications and their Providers, including Certification Bodies (“ISPs”). The conformance verification of an ISP is called “**Labelling**”.
- Other Card Stakeholders (“non-ISPs”: Card Schemes/Approval Bodies; PSPs; Processors; Vendors; Retailers, i.e. Stakeholders of the 5 sectors of the CSG). The conformance verification of non-ISPs is called “**SCS Volume Conformance Verification**”.

The initial priority of the SCCMB is Labelling, which will be put in place immediately. The setup of a Conformance process for other sectors will be decided gradually by the CSG.

### 2.2 Objectives

The objectives of the SCCMB are:

- To promote conformance of implementation specifications to SCS Volume through the use of a Label.
- To encourage all stakeholders wishing to be SCS Volume conformant to use the relevant requirements set in the Volume.
- To verify conformance for the sake of monitoring SCS Volume conformance.

### 2.3 Activities

The SCCMB shall perform the following activities:

- **Manage the “Labelling” process** of conformance verification, as described in **Book 5** of the SCS Volume.
- **Refer to** the SCS Volume version to be complied with.

- **Publish** the **forms** and **process** for Labelling and SCS Volume Conformance Verification
- **Collect** the declarations of Labelling or Conformance
- Manage the process, **confirming** the conformance based on evidences provided by Specification Providers or other Stakeholders
- Publish the **list of “Labelled” Implementation Specifications** (their Specification Providers and where appropriate, the associated Certification Bodies), reference to the SCS Volume version and validity period of the label
- Publish the **list of “verified Conformant” Solutions or Services and their providing stakeholders**, reference to the Volume version and validity period

### **3 CONFORMANCE PROCESS FOR IMPLEMENTATION SPECIFICATION PROVIDERS AND CERTIFICATION BODIES: LABELLING**

The Volume defines high level functional and security requirements. Based on these requirements detailed Implementation Specifications can be developed against which a Solution Provider, such as a POI Vendor, is able to develop solutions, such as a POI terminal. The conformance of a solution with an Implementation Specification is controlled by the Certification process. The Labelling process, which is optional, verifies that an Implementation Specification and its governance and maintenance processes conform to the requirements of the Volume.

The management of the Labelling process will be undertaken by the Labelling entity (SCCMB). The Specification Providers are the entities who will submit their specification to the SCCMB for verifying their conformance to the volume through the Labelling process.

The labelling requirements to be respected are detailed in the **Book 5 of the SCS Volume**.

These requirements have to be respected by **Implementation Specification Providers** (including internal or associated Certification Bodies).

## **4 CONFORMANCE PROCESS FOR OTHER CARD STAKEHOLDERS**

This section will describe the conformance process for other entities, namely Card Schemes, Processors, Vendors, Retailers and PSPs. These Conformance Verification Processes might vary in their nature from strong mandates to simple recommendations or expectations. This will be decided one-by-one by the CSG, as well as the implementation dates of each of the Conformance Verification processes.

This section will be detailed at a further stage, including declaration processes and forms for each of the sectors.

Some requirements dedicated specifically to some sectors are already detailed in the SCS Volume (notably Book 5, 6 and 7 for Card Payment Schemes or Approval Bodies). These will serve as a basis to develop this section.

## **5 GOVERNANCE OF THE SCCMB**

The governance of the SCCMB will be closely linked to the new CSG Governance to be established by the end of 2015.

In order to prepare the effective work of the SCCMB, an SCCMB Preparatory Task Force will also start to test and establish the operational activities of the SCCMB, notably:

- Refinement of the SCS Volume Conformance Assessment Guide and procedure for all actors
- Support of the actors to be monitored
- First contacts with identified organisations
- Initial assessment of conformance declaration

Before a new governance is established for both the CSG and the SCCMB, the SCCMB Preparatory Task Force will start working under current CSG Governance, as a Task Force of the Book 5 Expert Team, under the current Book 5 ET Terms of Reference. The ultimate decisions will have to be taken at CSG level on the basis of SCCMB prepared resolutions.