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Press Release

European Payments Council Launches Public Consultation on Mobile Contactless SEPA Card Payments Interoperability Implementation Guidelines

5 May 2011 – Brussels: The European Payments Council (EPC), representing the European banking industry in relation to payments, has released the Mobile Contactless SEPA Card Payments Interoperability Implementation Guidelines for public consultation. The EPC calls on the industry to provide feedback by 17 June 2011. The final version of these guidelines is expected to be published in October 2011. The EPC is committed to advancing a sustainable mobile contactless payments ecosystem through the delivery of implementation guidelines that promote an interoperable and flexible architecture.

The EPC Mobile Contactless SEPA Card Payments Interoperability Implementation Guidelines offer a description of the mobile contactless payments ecosystem today and the stakeholders involved, to provide a clear understanding of the technology available and its deployment within the market. This enhanced level of clarity offered by the document will ensure adherence to an adequate level of security measures and appropriate governance by payment service providers. Bringing this document to market will enable the quick development and implementation of mobile solutions. It will achieve this by:

- Promoting the use of open standards, which will avoid market fragmentation and the deployment of proprietary solutions with limited geographical reach.
- Providing transparency to market participants by clarifying the roles of key stakeholders.
- Stating the position and responsibilities of the EPC in relation to other industry bodies.
- Defining the adequate level of security for the whole mobile contactless payment value chain in order to establish confidence in this environment.

The implementation guidelines detail the diverse service models and processes involved in the provisioning and the lifecycle management of a mobile contactless payment application residing in a mobile phone secure element (SE). It outlines the technical infrastructure as well as the essential security requirements for each component within this complex architecture.

In addition, this document acknowledges the different aspects of processing a mobile contactless Single Euro Payments Area (SEPA) card payment such as transaction flows, cardholder verification methods and risk management. It also provides an overview of standards and specifications defined by other standard and industry bodies active in this ecosystem, to offer an unambiguous overview of how this converging landscape interlinks with different stakeholders and their associate rules and regulations.

Throughout the development of this work, the EPC has identified further gaps that need to be addressed to ensure a secure, sustainable and scalable mobile contactless payment ecosystem that will support full SEPA market penetration for all SEs. The guidelines conclude by outlining these next steps for the industry to maximise the reach and mass market adoption of this convenient and accessible payment technology.



EPC Chair Gerard Hartsink comments: “The EPC Mobile Contactless SEPA Card Payments Interoperability Implementation Guidelines are the EPC’s next step in making SEPA mobile contactless payments a reality. The EPC invites stakeholders to participate in the consultation process and to provide feedback on these guidelines by 17 June 2011.”

These guidelines are exclusive to mobile contactless payments using near field communications (NFC) technology. The EPC is also developing implementation guidelines for mobile remote payments to be released at a later stage.

The EPC Mobile Contactless SEPA Card Payments Interoperability Implementation Guidelines and documentation relevant to the ongoing public consultation are available on the [EPC Website](#).

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Media Contact at the EPC: For further media information, please contact Meral Ruesing at the EPC Secretariat (Phone +32 2 733 35 33 or e-mail meral.ruesing@europeanpaymentscouncil.eu).

About the European Payments Council:

The European Payments Council (EPC) is the coordination and decision-making body of the European banking industry in relation to payments. The purpose of the EPC is to support and promote the Single Euro Payments Area (SEPA). SEPA is an EU integration initiative in the area of payments designed to achieve the completion of the EU internal market and monetary union. SEPA is the area where citizens, companies and other economic actors can make and receive payments in euro, throughout Europe, whether within or across national boundaries under the same basic conditions, rights and obligations, regardless of their location. SEPA is currently defined as consisting of the EU 27 Member States plus Iceland, Norway, Liechtenstein, Switzerland and Monaco. The EPC develops the payment schemes and frameworks necessary to realise SEPA. In particular, the EPC defines common positions for the cooperative space of payment services, provides strategic guidance for standardisation, formulates rules, best practices and standards and supports and monitors implementation of decisions taken. The EPC consists of 74 members representing banks, banking communities and payment institutions. More than 360 professionals from 32 countries are directly engaged in the work programme of the EPC, representing all sizes and sectors of the banking industry within Europe.

Source: European Payments Council

Av de Tervueren 12 B – 1040 Brussels – Phone + 32 2 733 35 33 – Fax + 32 2 736 49 88

E-mail: secretariat@europeanpaymentscouncil.eu – URL: www.europeanpaymentscouncil.eu

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