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Press Release

European Payments Council Releases Trusted Service Management Specifications for Mobile Contactless Payments

21 October 2010, Brussels: The European Payments Council (EPC), the decision-making and coordination body of the European banking industry in relation to payments, and the GSMA, which represents the worldwide mobile communications industry, have today published a joint paper titled 'Mobile Contactless Payments Service Management Roles - Requirements and Specifications'.

The paper describes the provision and lifecycle management – including distribution, configuration, activation, maintenance and deletion - of banks' mobile contactless payment applications when integrated with a mobile phone. It also outlines the role of the 'Trusted Service Manager' (TSM), which is to support banks and mobile operators aiming to promote mobile contactless payments.

The paper closes an existing gap in the new Near Field Communication (NFC)¹ ecosystem; its release follows a public consultation period, during which market feedback was received and carefully considered.

The paper defines a minimum set of requirements for a TSM to interface with banks and mobile operators. TSMs facilitate the distribution, configuration and activation of the bank's payment application on the Universal Integrated Circuit Card (UICC, also known as a SIM card) within bank customers' NFC handsets.

The EPC and GSMA anticipate that this joint project will boost commercial relationships between issuing banks, the mobile network operators and TSMs, resulting in the expedited deployment of mobile contactless payments in SEPA and around the world. In addition, the agreement on TSM specifications allows interested parties to develop services in the role of a TSM.

Dag-Inge Flatraaker, Chair of the EPC M-Channel Working Group, comments: "Building a common architecture for mobile contactless payments is a key objective of the EPC's initiatives for mobile payments in the Single Euro Payments Area (SEPA). The implementation of interoperable and user-friendly mobile payment solutions makes it even easier for bank customers across 32 SEPA countries to access state-of-the-art SEPA payment services."

"This is an important step forward as it is the first time that mobile operators and banks have worked together on a common vision which will ease the way for contactless payments," said Alex Sinclair, Chief Technical Officer and Chief Strategy Officer, GSMA.

For more information on the paper 'Mobile Contactless Payments Service Management Roles – Requirements and Specifications' visit www.europeanpaymentscouncil.eu.

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¹ Near Field Communication (NFC): contactless technology that enables data to be transmitted wirelessly over very short distances.



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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 300 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.

For further information on the EPC please contact secretariat@europeanpaymentscouncil.eu or visit www.europeanpaymentscouncil.eu.