# ECPA

**European Card Payment Association**

OVERVIEW

March 2022

# REPRESENTATIVE BODY FOR
# DOMESTIC CARD SCHEMES & KEY PAYMENT BODIES

- Membership as of April 2021

  - 7 national card schemes in the EEA
  - 3 national/ regional payment organisations
  - 2 non-EEA national card schemes as Business Associates

- Handling ~ 40 billion transactions annually through ~ 7 million points of acceptance ≈ 2/3 EU Household expenditure

- Influencing legislative & supervisory bodies

- Contributing to security and developing international standards

  - ECPA is the Strategic European Regional Member of PCISSC
  - ECPA is an EMVCo Business Associate

- Sharing non-competitive information

- Identifying projects with a common interest

# ECPA
European Card Payment Association

## MEMBERSHIP
## AS OF FEBRUARY 2021

### MEMBERS

BANCONTACT-PAYCONIQ : BELGIUM

BORICA (BCARD) : BULGARIA

CARTES BANCAIRES : FRANCE

DUTCH PAYMENTS ASSOCIATION

NETS (DANKORT) : DENMARK

PAN-NORDIC CARD ASSOCIATION

SIBS MB : PORTUGAL

STMP : SPAIN

UK FINANCE : UK

VIPPS (BANKAXEPT) : NORWAY

### BUSINESS ASSOCIATES
BKM (TROY) : TURKEY

NSPK (MIR) : RUSSIA .... (SUSPENDED BECAUSE OF EVENTS

IN UKRAINE)

# Interconnection of card processing in Europe

The project of interconnecting card processing in Europe was
proven to be feasible and probably opportune under new market conditions :

- ✓ The relocation of the decision making power of International card schemes outside of Europe

- ✓ The planned introduction of an instant payment and settlement method in Europe

- ✓ New considerations related to the need for lower card payment costs, required interconnection for card processing (IFR-Art.7.5) and the necessary European sovereignty concerning payment data

The resulting ECPI Feasibility Study could be made available for use in projects such as EPI (the European Payment Initiative)

# CREATION OF A GENERIC CARD & MOBILE PAYMENT APPLICATION

**CPACE** is a set of Generic Card & Mobile Payment application specifications created by ECPC, a new Technical Cooperation group composed of the leading European Card Schemes

The new specifications named **CPACE** (**CPA** **C**ontactless **E**xtensions)
- ✓ builds on the EMVCo CPA standard specifications *
- ✓ by adding the necessary card and mobile extensions for both contactless and remote payments for mobile use.

There are 4 parts to **CPACE**:

      1- CPACE – DIC: Dual Interface Cards.
      2- CPACE – Terminal Kernel.
      3- CPACE – HCE: Mobiles with Host Card Emulation.
      4- CPACE – SE: Mobiles with Secure Elements (planned)

The **CPACE** specifications provide an appropriate response to the European Central Bank / ERPB recommendations on contactless transactions (ERPB/2015/rec.10.ii and ERPB/2015/rec.8.i).

   * ECPC is working on the current version of EMV whilst planning the development of application specifications for the EMV 2nd Generation.

# EUROPEAN CARD PAYMENT COOPERATION (ECPC)



The work on **CPACE** resulted in the creation of **European Card Payment Cooperation (ECPC)** which is a Limited Liability Cooperative Company under Belgian law to manage, maintain and deploy the CPACE Specifications and ecosystem in the payments industry

**ECPC shareholders are**

- ❖ Bancontact Payconic Company // Belgium

- ❖ Borica AD // Bulgaria

- ❖ Groupement des Cartes Bancaire CB // France

- ❖ SIBS MB S.A. // Portugal

- ❖ Sistema de Tarjetas y Medios de Pago S.A. STMP // Spain

- ❖ SRC Security Research & Consulting GmbH for girocard // Germany

See ECPC website: http://www.europeancardpaymentcooperation.eu

## Organised since 2015
## in conjunction the World Bank

**in Mumbai, Milan, Madrid, Lisbon, Istanbul, …**

## Attendance

❖ **Regional Retail Payment Infrastructures worldwide**
❖ **Central Banks, Card schemes, Payment Infrastructures, …**
❖ **European Legislators**
   **(ECB, European Commission, European Banking Authority)**

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