

New Version of ECSG's SEPA Card Standardisation Volume Available

The European Cards Stakeholders Group (ECSG), the industry association for card standardisation in the Single Euro Payments Area (SEPA), published version 10 of its SEPA Card Standardisation Volume.

In line with its three-year release cycle, the ECSG publishes the new version of the Volume today on its web site <https://www.e-csg.eu/scs-volume>. This time the publication could be performed earlier than expected due to limited comments being received during the public consultation performed in summer 2022.

The Volume is well known by the European card payment industry as **the** card payment standardisation book defining a set of harmonised SEPA requirements ('SEPA Card Standards') applicable to card-based payments, in both face to face and remote environments. Developed and agreed by all relevant sectors active for card payments in Europe the Volume demonstrates a strong self-commitment of the European stakeholders within the card payment ecosystem and is well recognised by the European Central Bank and the European Commission.

Version 10 now mainly includes the following new SEPA standards related to

- considerations about EMVCo's Secure Remote Commerce Programme as well as about Acceptor and Merchant Initiated Transactions introduced by PSD2 in the Volume's Book 2.
- integration of security requirements for Commercial-Off-The-Shelf programmes and an alignment with PCI PTS version 6 in the Volume's Book 4.
- integration of a guidance for PSD2-related requirements (such as Merchant Initiated Transactions), non-standard card acceptance (i.e. magnetic stripe, signature on paper), and Card Data Retrieval for Virtual POI in the Volume's Book 6.

Additions and clarifications are delivered for the functional requirements in Book 2 of the Volume.

Patrice Hertzog, Chair of the ECSG, and Carmen Carnero, Vice-Chair, commented:

"We would like to thank the industry for all the comments received and all the ECSG expert teams for their hard work in delivering the version 10 of the Volume. We very much look forward to continue working towards the next version of the Volume."

More information about the ECSG and The Volume can be found on its [website](#).

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About the European Cards Stakeholders Group

The European Cards Stakeholders Group (ECSG) is a multi-stakeholder association promoting card harmonisation in the Single Euro Payments Area (SEPA). The ECSG is made up of organisations from five sectors of the card payment chain: retailers/wholesale, vendors (card, payment devices, related IT systems), processors of card transactions, card schemes, and payment service providers. The ECSG is an international not-for-profit association. The objective of the ECSG is to contribute to making it possible for EU citizens to use their cards for payments and ATM withdrawals with the same ease and convenience throughout SEPA as in their own country, and to help remove technical, practical and commercial barriers to card harmonisation for the benefit of industry participants. It pursues this goal through the maintenance and evolution of the SEPA Cards Standardisation Volume (the Volume), a key document for the card industry defining guidelines for cards standardisation, interoperability and security in Europe. As a self-regulatory initiative, the ECSG also promotes conformance of the card industry to the Volume. The ECSG is not part of the EU institutional framework, yet its creation is supported by European Union institutions, which participate in its work as observers.