

The European Cards Stakeholders Group launches a public consultation on the SEPA Cards Standardisation Volume version 9.5 for SEPA Card Payments

The European Cards Stakeholders Group (ECSG), the industry association for card standardisation in the Single Euro Payments Area (SEPA), is releasing today version 9.5 of the SEPA Cards Standardisation Volume (the Volume) for a three-month public consultation. The Volume is considered a key document for the cards industry, aiming to enhance cards standardisation, interoperability, and security in Europe.

All stakeholders are invited to provide feedback by **15 March 2022**.

This three-month public consultation is part of a regularly planned cycle, and ensures that the Volume is kept up to date with any developments in card technology and regulation. All the Books part of the Volume are provided with tracked changes to make the comparison with the previous version of the Volume (9.0) easier.

The update included in version 9.5 addresses mainly regulatory and innovation-related aspects, as well as the editorial updates that are part of the standard Volume cycle. The list of the main amendments is the following:

- **General updates relating to Compliance with European Regulations and Directives**
- **Additions and clarifications to the functional requirements listed in Book 2 as well as the introduction of Secure Remote Commerce, Acceptor Initiated Transactions, and Merchant Initiated Transactions.**
- **New security updates to Book 4, including new security requirements for Commercial-Off-The-Shelf programmes and alignment with PCI PTS version 6.**
- **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 from former Annex 1 has been integrated within Book 6**

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

"We would like to thank all the ECSG expert teams and their members for their hard work in delivering this update and look forward to receiving contributions during this public consultation which will help raise the quality of the ECSG's output in preparing the release of version 10 of the Volume."

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

Notes:

- The Book 6 expert team have monitored the ongoing activities within the industry regarding Secure Remote Commerce. It is expected that the industry will publish more detailed information within the next months. The ECSG will continue to monitor the implementation of SRC in the SEPA territories, and will decide whether to update Book 6, whenever it is considered appropriate, according to the available information.
- The changes applied to section 2 of Book 2 became formally part of Volume v9.0 via a Bulletin published in October 2021. However, since those changes had impacted other sections of Book 2, they are shown again for completeness in the tracked version issued for consultation.



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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.

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