

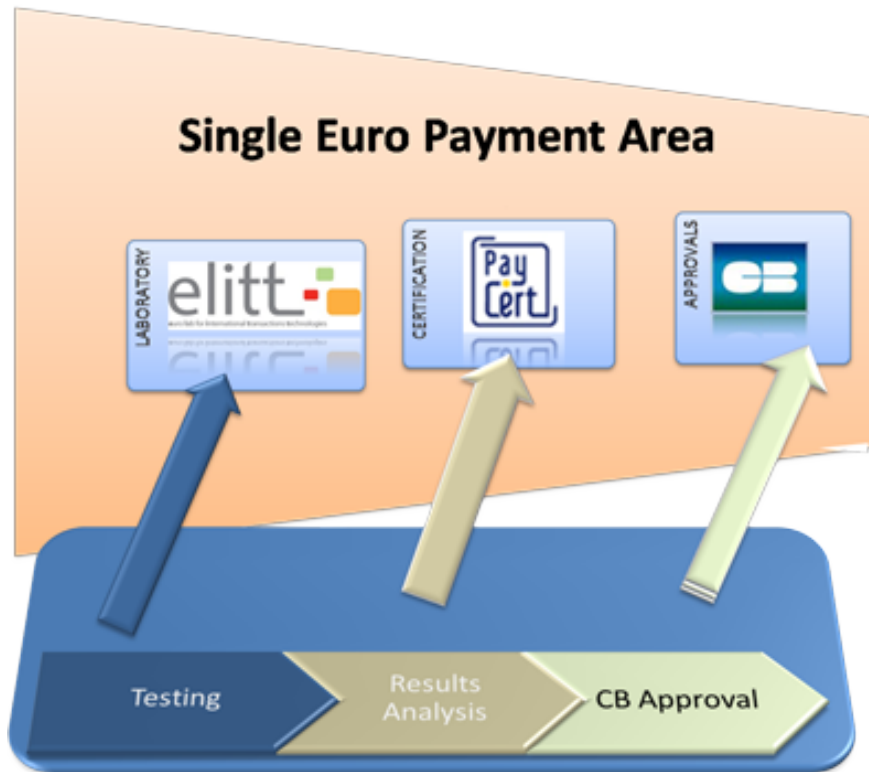


The experience of the French Certification Body in security

CARTE 2013 Milano – Dec. 2013



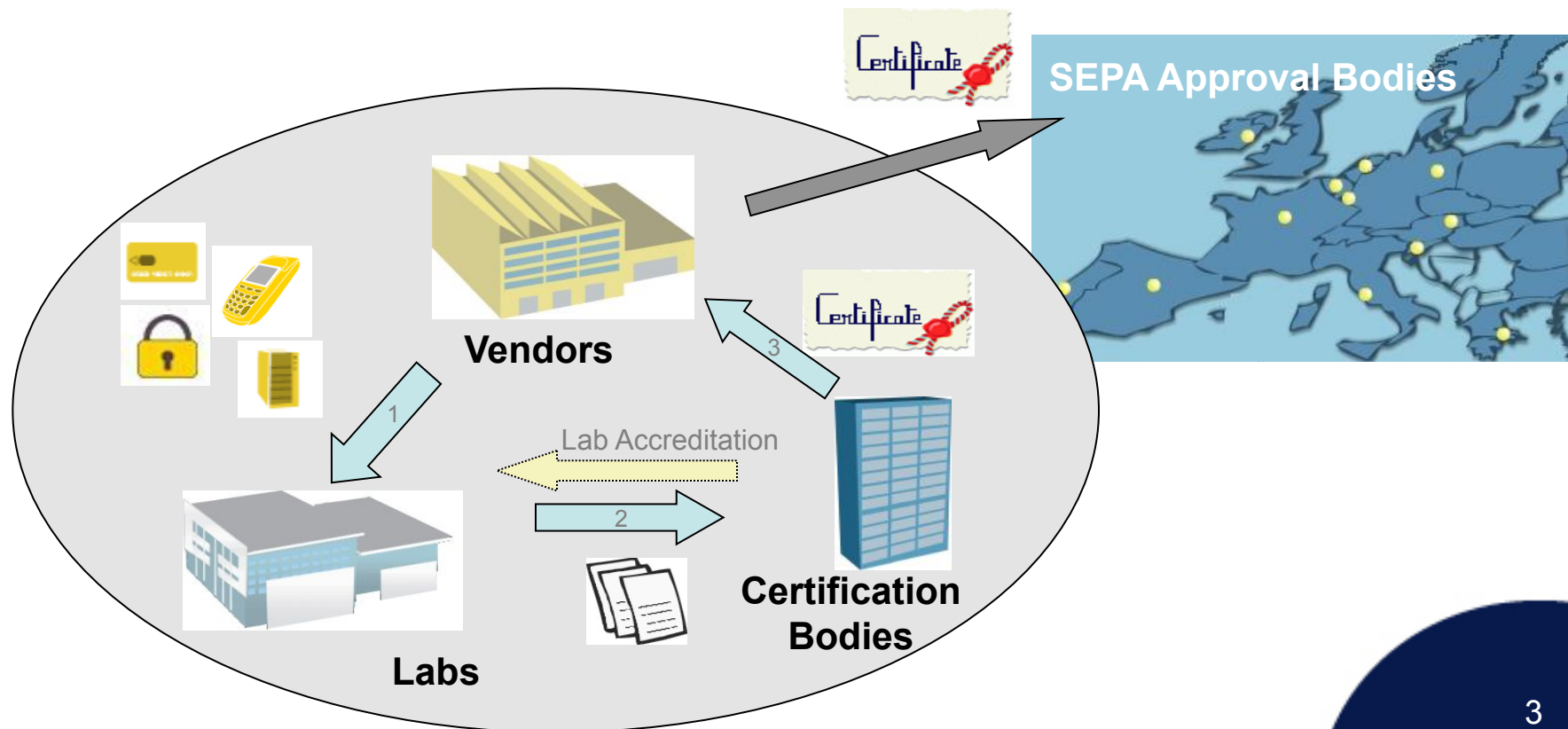
PayCert



- A 100% subsidiary of Cartes Bancaires created in 2008 dedicated to certification
- Purpose : Being a third party certification body on the SEPA market

How certification works ?

- “ CERTIFICATION of a product (a term used to include a process or a service) is a mean of providing assurance that it complies with specified standards and other normative documents.” (ISO guide 2)





Cartes Bancaires Approval

Functional certificate



**CB-EMV - CB 5.2 (+c'less)
OSCar**

Card interface certif.



**EMCo Level 2,
Level 1**

Security certificate



PCI / PTS



JTEMS



AFAS

Functional certificate

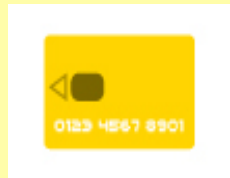


**EMV Level 1
CB-EMV, based on VIS / MChip**

Security certificate



CC EAL4+





PayCert certification

- **CARDS** (EMV payment application, card quality, industrial sites...)
- **TERMINALS** (face to face, non-attended...)
- **ACQUIRING HOSTS**
- **SECURITY** (POI, HSM and firmware, industrial sites...)



PayCert assess product compliance with CB-EMV and SEPA technical specifications



Why a SEPA domestic certification?

- **Specific requirements adapted to Issuers risk management and regulatory frameworks**
- **Responsiveness to issue additional requirements**
 - Answer to domestic fraud
 - Implement new products
- **European card schemes : the SEPA domestic market**
 - Long time experience with ICC



Card issuance security certification

- **HSM**

- Requirements on hardware, software including the applicative firmware and life cycle

- **Personalisation sites**

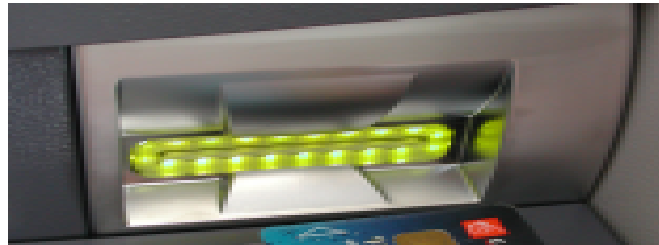
- Logical security to verify the implementation of approved HSM and IT & network requirements
- Physical security

GOAL → PROTECT SENSITIVE ASSETS OF ISSUERS



POI Security certification

- Compliance to AFAS (Anti Fishing Anti Skimming) requirements for unattended POI / ATM



- Strong relation with Cartes Bancaires' security experts: take into account the evolution of the fraud

GOAL → COUNTER DOMESTIC FRAUD



OSCar Consortium

OSCar membership : 35 members as of October 2013

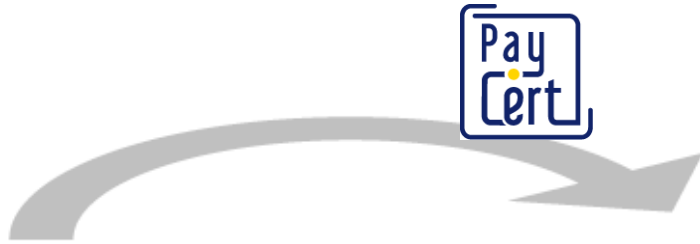


GOAL → CREATE A SEPA STANDARD FOR
POI AND ACQUIRER HOSTS



OSCar Certification

May 2013: First POI and acquirer Host certified by PayCert



The OSCar terminal application can be deployed to accept every EMV cards of every SEPA card schemes in every country across Europe



Certify new payment solutions

Open networks



Complex ecosystems



Privacy





Certify new payment solutions

- **e-payment:**
 - Global security requirements
 - Increase of fraud amount may require additional domestic security features
- **Mobile payment – NFC:**
 - Multiple actors and security elements to assess
 - Interoperability is complex to achieve
- **New authentication systems - biometrics**
 - EU regulations on privacy
 - Data security



Conclusion : PayCert' s position

- **Our domestic market : SEPA**
- **A need for SEPA certification for new payment solutions**
- **PayCert is involved in the certification of new secure payment solutions :**
 - NFC Card / Mobile payment
 - Natural Security Alliance
 - convergence (Ticketing / NFC)



GRAZIE

Visit www.paycert.eu

European Certification Body for Electronic Payment products

Certification within the SEPA

Contact

Certified Products

Today, PayCert is a:

- major player in the SEPA initiative;
- leader in functional certification of European payment products;
- key partner for European product manufacturers, card schemes and test laboratories;
- company performing unbiased and independent security and functional assessments of payment products and systems,

PayCert also:

- accredits Test laboratories through the evaluation of their technical skills;
- records and makes available lists of PayCert certified products in Europe;
- disseminates CB and European Technical Requirements for Payment Systems: manufacturers and laboratories;
- is deeply involved in gathering and disseminating certification field feedback information to the



DOMANDE ?

Blandine Moreau, Certification Manager

Blandine-moreau@paycert.eu

tel : 01 40 15 59 34

<http://www.paycert.eu>