



Groupement des Cartes Bancaires « CB »

The Groupement des Cartes Bancaires « CB »  
creates two subsidiaries for its Test Laboratory and Certification activities  
in anticipation of new European developments & opportunities

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The Groupement des Cartes Bancaires « CB » has confirmed its intention to open its operational activities and services to third parties operating in the fields of secure card payment transactions, and more generally electronic exchanges which require a trusted environment.

This evolution also provides « CB » with the opportunity to optimise its organisation in the light of the forthcoming implementation of SEPA (Single Euro Payment Area) :

- to maintain on the one hand, the « CB » payment system which has earned its laurels and represents a model for future European payments,
- and to have separate specialised activities, resulting directly from more than twenty years of the most in-depth experience in the area of secure electronic transactions, and an open universal certification process and methodology, which will continue to contribute to the future development of « CB ». Such services will also be made available to an increasing number of widely diverse systems, in both the private and public domains, which need to provide their users with reliable and recognised identification and electronic transmission tools and processes.

It is in this context that the Groupement des Cartes Bancaires « CB » is announcing today the creation of two new subsidiaries : **Elitt** et **PayCert**.

**Elitt**, European Lab for International Transaction Technologies, is an analytic and test laboratory which is an offshoot of the Evaluation and Type Approval activity within the Groupement des Cartes Bancaires « CB », and will market its expertise world-wide. Based on experience gained over more than two decades at the heart of secure electronic bank transaction systems, **Elitt** will continue, as in the past, its cooperation with the banking world, whilst extending its activity to market sectors which increasingly require identification systems and electronic transmissions, such as Public Authorities, Health, Sport, and many more.

**PayCert**, is a European organisation which certifies each and every interface used in an electronic payment system, and in particular within the Cartes Bancaires « CB » system, and will deploy its service offering to all such organisations within the euro zone. The certificates which are issued declare that a product (card or terminal) or a bank system conforms with the « CB » and EMV Reference Specifications and those within the SEPA zone. The **PayCert** Certificate is the guarantee of technical interoperability with other existing electronic payment systems.

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