



GROUPEMENT DES CARTES BANCAIRES "CB"

CB Acceptance Approval Scheme - Principles and Implementation

**CB ACCEPTANCE APPROVAL SCHEME
PRINCIPLES AND IMPLEMENTATION
V1.0**

**Validity Date
January 2013**



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DOCUMENT CHANGE HISTORY

UPDATE DATE	MODIFIED PART (<i>chap. and page</i>)	REVISION INDEX	DESCRIPTION OF THE MODIFICATIONS
January 2013		1.0	Document creation



1 PURPOSE OF DOCUMENT

This document presents the CB Acceptance Approval Scheme, i.e. the infrastructure that is used by CB in granting Approval for solutions enabling Payments or Withdrawals by CB, Visa and MasterCard Bank Cards, in compliance with CB requirements.

It describes the **general organization** of this Approval Scheme, and the **procedures** to be carried out to obtain CB Approval.

2 NOTIONS USED

CB Approval of a solution gives that solution's Manufacturer the right to market it on the CB market. CB Approval is based on CB's official recognition that a given solution complies with all CB requirements concerning this type of solution.

Every solution that a Manufacturer wishes to market on the CB market **must** have CB Approval.

An **Operation Setting Agreement** is the official recognition by CB that the integration into a given vending machine of a payment module that has been **approved beforehand by CB** has not altered the Approval issued for that payment module. A vending machine's Operation Setting Agreement gives that vending machine's Integrator the right to market it on the CB market.

Every vending machine that an Integrator wishes to market on the CB market **must** have a CB Operation Setting Agreement.

A **solution** or **standard solution** is an implementation of a given type of CB Payment on a given hardware platform.

An **innovative solution** is a solution proposed to CB by a Manufacturer that requires changes to the existing CB Repository i.e. changes to CB's Regulations and/or functional specifications and/or security specifications. An innovative solution cannot therefore be approved while the CB Repository has not changed.

Clearly, the proposal of an innovative solution does not automatically lead to it being adopted by CB.

NOTE: in the rest of this document, "solution" and "standard solution" are used interchangeably.



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3 THE DOCUMENT'S POSITION IN THE CB APPROVAL REPOSITORY

In order to understand the CB Approval Scheme and submit solutions for Approval or request Operation Setting Agreements, a Vendor must take note of the following documents (in the order given):

Level	Document
General principles	<ul style="list-style-type: none">• CB Acceptance Approval Scheme <i>(this document)</i>
Implementation guide	<ul style="list-style-type: none">• Rules on Admissibility for Acceptance Approval <i>(RRA ACC)</i>
Procedures	<ul style="list-style-type: none">• Approval Procedure for Acceptance Systems• Provisions specific to Acceptance Systems.



4 PUBLIC CONCERNED

This document is intended for:

- **Manufacturers** who wish to present Acceptance solutions for CB Approval (see Field of Application below). *In terms of a CB Approval, a Manufacturer is a company that produces or has produced (as Contractor) a solution intended for its customers or its own needs. The Manufacturer presents its solutions for CB Approval. In this context, the Manufacturer must be referenced with CB prior to any Approval request: as part of this Referencing it signs an Approval Agreement with CB and has a specific Manufacturer number.*
- **Integrators** who wish to integrate a payment module that has been approved beforehand by CB into vending machines. *In terms of a CB Approval, an Integrator is the Vendor that markets an application solution which is not part of CB's scope of authority but which uses a Payment solution approved by CB. An Integrator is not referenced by CB.*
- **CB Members' staff** involved in the Approval scheme.
- **Any person** who needs to know how the CB Acceptance Approval Scheme operates

Note

In the rest of this document, the term "Vendor" refers without distinction to a Manufacturer or an Integrator.

The terms "Manufacturer" and "Integrator" are used when it is a question of specific provisions.



5 SOLUTIONS CONCERNED

5.1 GENERAL PROVISIONS

Any Payment solution intended to be marketed on the CB market must obtain CB Approval prior to being marketed.

It is important to know that the **Acceptor contract** entered into between a CB Acceptor (Merchant or other) and its Bank means that the Acceptor must use a solution approved by CB.

Any ATM¹ intended to be marketed on the CB market must obtain CB Approval prior to being marketed.

Any Vending Machine intended to be marketed on the CB market must obtain an Operation Setting Agreement prior to being marketed.

These provisions apply equally to **standard solutions** and **innovative solutions** (see above).

¹ Automated Teller Machine



5.2 STANDARD CB PAYMENT SOLUTIONS CONCERNED

The CB Approval Scheme applies to the following payment solutions:

	Payment types	Hardware platform types	Special procedures
Types of solution	Face-to-face proximity payment	Autonomous EPT POS	None
	Quasi-Cash		
	Remote sale		
	Payment via a self-service terminal	Payment Module intended for Vending Machines, Pay & Display terminals, Car parks, ...	When a Payment module is integrated into a vending machine, additional integration tests must be carried out on request from the Integrator .
	Payment via a self-service terminal	Vending machine. Pay & Display terminal Car park ...	The Manufacturer submits for Approval a vending machine with a payment module. In these cases the integration tests are performed during the evaluation phase carried out by a Laboratory referenced by CB.
	Payment via a self-service terminal for motorways	Motorway toll plaza	For obvious reasons the integration tests are performed <i>in situ</i> after the evaluation phase carried out by a Laboratory referenced by CB.
	PLBS (Payment for the Rental of Goods or Services)	Autonomous EPT POS	None
Any type of Payment operating under non-CB IP.	Any type of platform	The Manufacturer must first obtain approval for its solution operating in a Telecommunications environment specified by CB. Once the solution has been approved, the Manufacturer must request verification of this solution's compliance with CB security requirements for non-CB IP communications.	



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5.3 AUTOMATED TELLER MACHINES

The CB Acceptance Approval Scheme applies to ATMs according to the special terms described in the Rules on Admissibility for Approval and the Approval Agreement for ATMs.

5.4 INNOVATIVE CB PAYMENT SOLUTIONS

The CB Approval Scheme applies to all innovative Payment solutions, i.e. solutions that require adaptations to the CB specifications (see above).

Unlike standard solutions, work must be carried out beforehand to finalize the solution in a CB environment. This work is carried out in collaboration with various CB departments. The entry point is the "Marketing Products & Services" (MPS) department (see the "Practical Details" chapter for the contact).

In general, a pilot is carried out in order to verify the special characteristics of the proposed solution (technical, marketing characteristics ...). This pilot must be performed using the specific procedures² defined by the CB Executive Committee. These procedures stipulate in particular that any interbank pilot must be the subject of a request from one or more CB Member banks.

² These procedures are available from MPS.



6 CB ACCEPTANCE APPROVAL SCHEME

6.1 GENERAL PRINCIPLES

In accordance with the SEPA guidelines (SEPA Card Framework, SEPA Card Standardisation Volume), the CB Acceptance Approval Scheme is organized in 3 levels:

1. Laboratories perform the technical evaluations of the solutions to be approved.
2. Certification Organizations (COs) certify the technical evaluations performed by the laboratories affiliated to them. These certificates are the requested proofs of compliance and form part of the **approval submission**.
3. The CB Approval Centre grants Approvals after having ascertained the admissibility of the corresponding approval submissions.

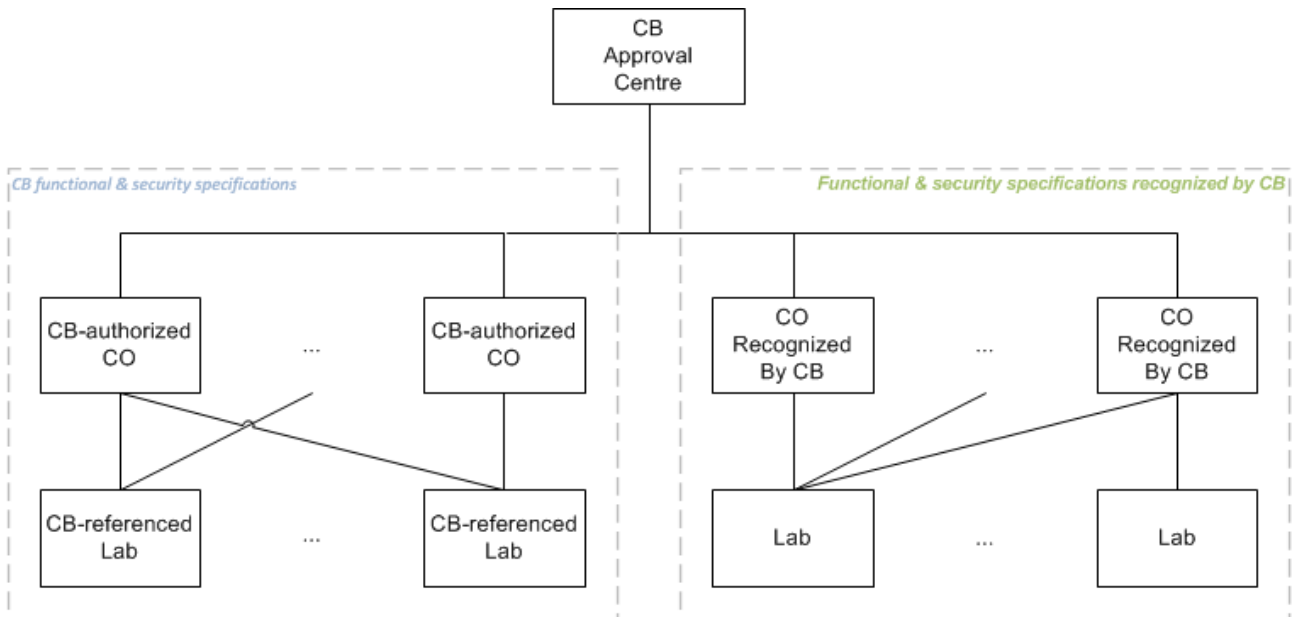
The CB requirements consist of **specifications specific to CB** and **market standards or norms recognized by CB**. The CB Acceptance Approval Scheme thus comprises:

- **CB-referenced Laboratories**
These Laboratories perform technical tests evaluating compliance with CB specifications.
They are referenced by CB and are affiliated to CB-authorized COs.
- **CB-authorized COs**
These COs certify evaluation reports drawn up by CB-referenced Laboratories.
They are authorized by CB.
- **Laboratories affiliated to COs recognized by CB**
These Laboratories perform technical tests evaluating compliance with standards recognized by CB.
They are not referenced by CB and are affiliated to COs recognized by CB.
- **COs recognized by CB**
These COs certify evaluation reports drawn up by the Laboratories affiliated to them.
They are recognized by CB but do not follow an authorization procedure by CB.

In addition, the CB requirements concern both functional and security aspects. Depending on the situation, these requirements are verified by Laboratories and COs referenced and authorized by CB or by Laboratories and COs recognized by CB.



Therefore the principle of the Acceptance Approval Scheme is as follows:





6.2 ACTUAL APPROVAL SCHEMES

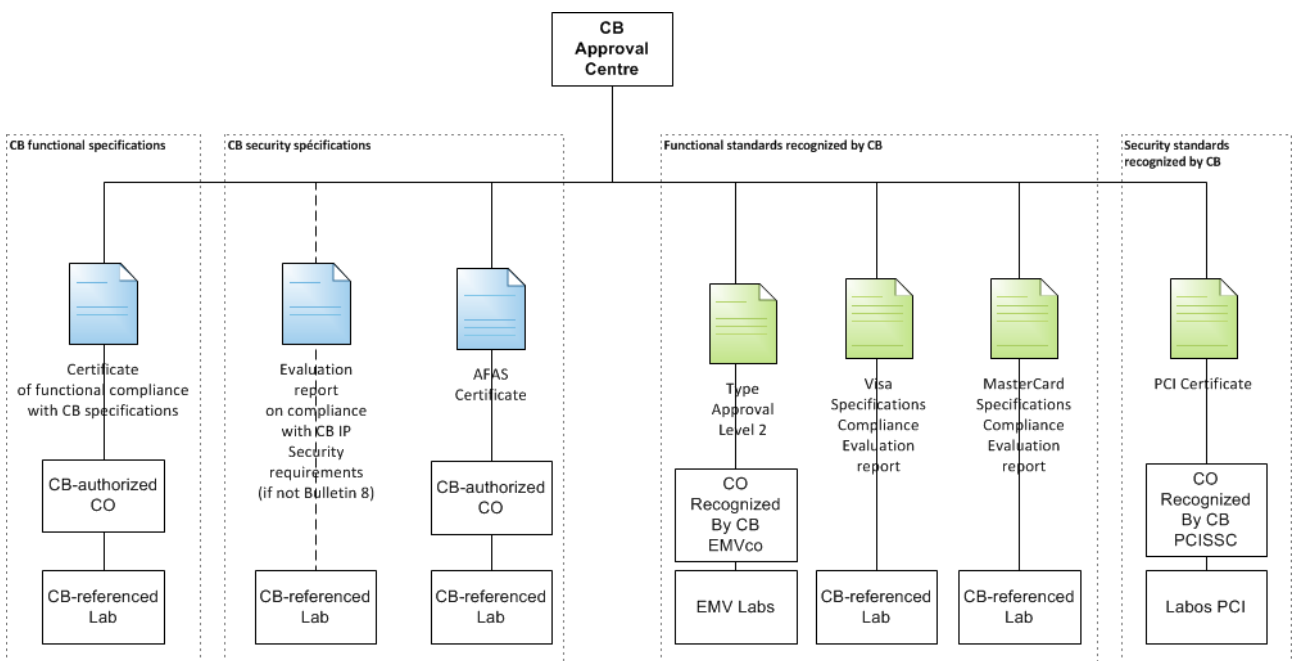
Manufacturers need to contact different Laboratories and COs, depending on the type of solution they wish to have approved.

Therefore, there is an actual Approval Scheme for each type of standard solution.

Potentially, in the case of an innovative solution a special Approval Scheme may need to be defined.

In order to know which Approval Scheme must be utilized, the Manufacturer must refer to the **Rules on Admissibility for Approval (RRA)** published by CB (see below).

Example of an actual Approval Scheme for Automated Fuel Distributors



Therefore, in this case the Manufacturer's Approval submission must comprise:

- for the functional portion:
 - The Type Approval Level 2 issued by EMVco.
 - The certificate of functional compliance with CB specifications.
 - The evaluation report on compliance with Visa specifications.
 - The evaluation report on compliance with MasterCard specifications.
- for the security portion:
 - The AFAS certificate issued by PayCert.
 - The PCI certificate issued by PCISSco.
 - Possibly a report of compliance with IP security requirements (see above).



6.3 IMPLEMENTATION GUIDE – RRA ACC

6.3.1 Principles

In order to establish the actual Approval Scheme, the Vendor must refer to the **Rules on Admissibility for Approval** (RRA ACC) published by CB.

For each type of solution to be approved these RRAs identify:

- Which certificates and evaluation reports are to be supplied to the CB Approval Centre.
- Which Laboratories and COs must be contacted by the Vendor.

Vendors must apply **the RRAs in force when they submit to the CB Laboratory** the solution that they wish to have approved or obtain an Operation Setting Agreement for. RRAs are in force from their implementation date and so long as no new RRA version has been distributed by CB.

If a solution needs to undergo several evaluations before the evaluation report is published, the RRAs that apply are **those in force at the time of the 1st submission to the CB Laboratory**.

6.3.2 Structure

RRA ACCs comprise one chapter for each type of solution to be approved. Special cases (integration of approved solutions and security requirements for IP communications) are also covered.

An individual chapter first of all shows the **functional requirements**.

The following are indicated for each requirement:

- The repository. If this is a CB repository, it is presented in detail (the additional Bulletins applicable to the solution in question are listed).
- The type of Laboratory to be contacted for the technical evaluation.
- The requirement for a certificate and, if so, the type of CO that issues it.

The chapter then shows the **security requirements** using the same principle (repository, Laboratory, CO).



6.3.3 RRA distribution

RRA ACCs are distributed

- To Vendors who contact the CB Approval Centre to obtain information about the CB Acceptance Approval Scheme.
- To Vendors known to CB because they have presented solutions to be approved or integrated.

Distribution is twice a year (January and July) but this can be reviewed in the light of circumstances.

Generally, the RRAs are accompanied by an **Information Letter** which basically **summarizes the changes to come** so that the Vendors can take all necessary measures.

Note: these Information Letters summarize decisions taken elsewhere by CB and already transmitted to the Vendors concerned.

6.3.4 Example – Approval concerning solutions for Proximity Payments in contact mode

FUNCTIONAL REQUIREMENTS	REPOSITORY	EVALUATION	CERTIFICATION
Any solution for Proximity Payments in contact mode must be submitted for CB Approval with all the following functional elements: <ul style="list-style-type: none">o Type Approval Level 2 EMVo Certificate of compliance with CB functional specifications.o Evaluation reports on compliance with Visa specifications (ADVT tests carried out).o Evaluation reports on compliance with MasterCard specifications (ETEC tests carried out).	EMV MPE 5.2.2 CB Bulletins ³ CBcom CB2A CB2A Authorization CB2A TLC-TLP-GR	EMV Laboratory CB- referenced Laboratory	EMVco CB- authorized CO
	Visa	CB- referenced Laboratory	N/A
	MCI	CB- referenced Laboratory	N/A

³ The list of applicable CB Bulletins is given in an appendix to the RRAs.



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SECURITY REQUIREMENTS	REPOSITORY	EVALUATION	CERTIFICATION
<p>Any solution for Proximity Payments in contact mode (whether it has a valid Currence certificate or not) must be submitted for CB Approval with a valid PCI certificate.</p> <p><u>Types of certificates recognized:</u></p> <p>Solution requiring a new PCI certificate: from May 1st 2011 the Manufacturer must present a valid PCI PTS POI v3.x certificate.</p> <p>In all other cases the Manufacturer must present a valid PCI PED or PCI PTS certificate. <i>This certificate must be obtained with the "Pin Entry Option" indicating either "Offline" or "Offline & Online"</i></p>	PCI	PCI Laboratory	PCI SSC
<p>If a solution for Proximity Payments in contact mode has a valid Currence certificate, then it must be submitted for CB Approval with this certificate as well as the PCI certificate mentioned above: The solution must therefore be submitted with one of the following Currence certificates:</p> <ul style="list-style-type: none"> o Currence certificate "PCI+ v2.0" accompanied by its Technical Evaluation Report (focussing on Risk Management). o Currence certificate "CAS+" accompanied by its Technical Evaluation Report (focussing on Risk Management). 	<p>Currence</p> <p>Currence</p>	<p>Currence laboratory</p> <p>Currence laboratory</p>	<p>Currence</p> <p>Currence</p>
<p>Any solution for Proximity Payments in contact mode communicating via non-CB IP in the Acceptor/Acquirer exchanges must be submitted for CB Approval with a jointly-prepared Report establishing compliance with CB security requirements.</p>	<p>"Security requirements related to communications with Payment Acceptance Systems"</p> <p>V1.5 of November 2005 (ref. DET/IS/HP/03.018)</p>	CB-referenced Laboratory	N/A



6.4 GOVERNANCE OF THE CB APPROVAL SCHEME

Governance of the Approval Scheme is carried out by CB.

In this regard, CB:

- Defines the rules for referencing Laboratories that wish to perform and have certified technical tests evaluating compliance with CB specifications.
- Defines the rules for authorizing COs that wish to certify evaluation reports of compliance with CB specifications drawn up by CB-referenced Laboratories.
- Selects the COs that certify the evaluation reports of compliance with market standards or norms recognized by CB. In contrast, these COs are solely responsible for selecting the Laboratories affiliated to them.
- Defines the Regulations underlying the implementation of Payment and Withdrawal solutions intended for the CB market.
- Defines the comprehensive list of functional and security requirements to be satisfied.

The CB Approval Centre is responsible for the operational implementation of the governance.

In this regard, the CB Approval Centre:

- Handles all communications relating to the CB Approval Scheme.
- Performs the referencing of Laboratories that wish to perform and have certified technical tests evaluating compliance with CB specifications.
- Performs the authorization of COs that wish to certify evaluation reports of compliance with CB specifications drawn up by CB-referenced Laboratories.
- Draws up the RRA ACCs.
- Draws up the approval procedures specific to different acceptance solutions.



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6.5 ISSUING APPROVALS AND OPERATION SETTING AGREEMENTS

The CB Approval Centre issues CB Approvals and Operation Setting Agreements.

In this regard, the CB Approval Centre:

- Is the contact for Vendors (Manufacturers and Integrators) concerning all questions relating to the issuing of CB Approvals and Operation Setting Agreements.
- References the Manufacturers of acceptance solutions.
- Studies the admissibility of Approval application submissions.
- Studies the admissibility of Operation Setting Agreement application submissions.
- Consults with the Approval Committees.
- Organizes an Appeal Committee when this is requested by a Vendor.
- Keeps the list of solutions that have been granted Approval up to date and publishes it on the CB website.
- Keeps the list of solutions that have been granted Operation Setting Agreement up to date and publishes it on the CB website.



7 MANUFACTURER'S PATH – APPROVAL PROCEDURE

Manufacturers must follow the Approval procedure that corresponds to the type of solution they wish to have approved. These procedures are distributed by the CB Approval Centre⁴.

The following paragraphs give an overall description of the Manufacturer path.

Note: Manufacturers benefit from CB support throughout the procedure for all questions relating to the Approval of their solution.

7.1 PREPARATORY PHASE

Manufacturers contact the CB Approval Centre in the following cases:

- to obtain information about the CB Approval Scheme,
- to be referenced,
- to submit the solution they wish to have approved and discuss the conditions of this approval (approval on the basis of the submission, scope of the tests, ...).

Depending on the issue's significance, these discussions take place through meetings and/or e-mail exchanges.

7.2 OPERATIONAL EVALUATION AND CERTIFICATION PHASE

Manufacturers have their solutions undergo the evaluations making it possible to obtain all the certificates and evaluation reports required by CB and described in the RRA ACCs.

Note: Manufacturers who already know the Approval Scheme and the RRA ACCs generally have some of these certificates (e.g. EMV, PCI) before submitting their solution to the CB Approval Centre.

Requests for exceptions can be made to CB when adjustments are absolutely necessary.

7.3 APPROVAL APPLICATION PHASE

When Manufacturers have all the proofs of compliance with CB requirements, they submit an Approval submission to the CB Approval Centre.

⁴ See the "Practical Details" chapter



7.4 CB DECISION PHASE

The Approval Centre verifies the Admissibility of the Approval Submission.

If the submission is not admissible the Manufacturer must update his submission (return to the operational evaluation and certification phase).

If the submission is admissible the CB Approval Centre consults the Payment Approval Committee for its opinion and makes its decision.

If the decision is negative the Manufacturer has the choice of either making an appeal or of updating his submission (return to the operational evaluation and certification phase).

If the decision is positive the CB Approval Centre issues an Approval (see below).

7.5 ISSUING OF THE CB APPROVAL PHASE

The Manufacturer is notified in writing by the Approval Centre of the issuing of the Approval with all the characteristics of the approved solution.

The Approval Centre adds the approved solution to the list on the CB website showing the marketable solutions.



8 INTEGRATOR'S PATH – OPERATION SETTING AGREEMENT PROCEDURE

Integrators must follow the Operation Setting Agreement procedure.

This procedure is distributed by the CB Approval Centre⁵.

The following paragraphs give an overall description of the Integrator path.

Note: during this phase, Integrators benefit from CB support for all questions relating to the Operation Setting Agreement for their solution.

8.1 PREPARATORY PHASE

Integrators contact the CB Approval Centre in the following cases:

- to obtain information about the CB Approval Scheme,
- to submit the solution for which they wish to obtain an Operation Setting Agreement and discuss the conditions of this agreement (scope of the tests, ...).

Depending on the issue's significance, these discussions take place through meetings and/or e-mail exchanges.

8.2 OPERATIONAL INTEGRATION PHASE

Integrators have their solutions undergo the evaluations making it possible to obtain all the certificates and evaluation reports required by CB and described in the RRA ACCs.

8.3 OPERATION SETTING AGREEMENT APPLICATION PHASE

When Integrators have all the proofs of compliance with CB requirements, they submit an Operation Setting Agreement Application submission to the CB Approval Centre.

8.4 CB DECISION PHASE

The Approval Centre verifies the Admissibility of the submission received.

If the submission is admissible the CB Approval Centre issues an Operation Setting Agreement (see below).

If the submission is not admissible the Integrator must update their submission (return to the operational integration phase).

8.5 ISSUING OF THE OPERATION SETTING AGREEMENT PHASE

The Integrator is notified in writing by the Approval Centre of the issuing of the Operation Setting Agreement with all the characteristics of the solution.

The Approval Centre adds the solution to the list on the CB website showing the solutions that have an Operation Setting Agreement.

⁵ See the "Practical Details" chapter



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9 PRACTICAL DETAILS

9.1 CB APPROVAL CENTRE - CONTACT

CB Approval Centre e-mail address: centre-agrementCB@cartes-bancaires.com

9.2 PRE-REQUISITE FOR THE SUBMISSION OF SOLUTIONS FOR CB APPROVAL

In order to submit Acceptance solutions for CB Approval, a Vendor must be **referenced** by CB.

The referencing terms and conditions are available from the CB Approval Centre.

9.3 PROVISION OF CB REPOSITORIES

To obtain the Cartes Bancaires specifications (Regulations, Acceptance, Protocols, ...), the Vendor must subscribe to the electronic CB document management service ("**KIOSK CB**").

The terms and conditions of this subscription are available from the CB Approval Centre.

The documents specific to CB Approval (RRA, approval agreements, procedures, ...) are distributed directly by the CB Approval Centre.

9.4 INNOVATIVE CB PAYMENT SOLUTIONS - CONTACT

The entry point is the "Marketing Products & Services" (MPS) department:

marketing-cb@cartes-bancaires.com