



The Common Functional Certification Framework

CFCF – An overview

December, 2015

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Who is CFCF ?

Who is CFCF?

History



- The former SCAR Consortium decided in 6/2014
 - to continue its OIS specification and test case efforts in „new org“ (later established as **nexo**)
 - to continue its terminal certification work in „certif.org“ (later established as **CFCF**)
 - to ensure a seamless migration to certif.org by simply continuing the certification activities without a formal framework until „Certif.Org“ would be established
 - Thus vendors haven't had any disadvantages because of OSCar's closure in 9/2014
- CFCF now uses the established and running certification infrastructure of OSCar and continues to issue certificates

Who is CFCF?

Objective



- To implement nexo specifications in the „CFCF member markets“:
- *“ To coordinate and provide interested stakeholders with a common trusted Certification Infrastructure and Processes,*
- *endorsed and recognized by participating Card Payment Schemes and Approval Bodies*
- *on OSCar Implementation Specifications (based on SEPA-FAST and EPAS specifications all owned by nexo)*
- *as well as potentially on other Implementation Specifications. ”*

(Quotation of the CFCF Consortium Agreement)

Who is CFCF?

Objective



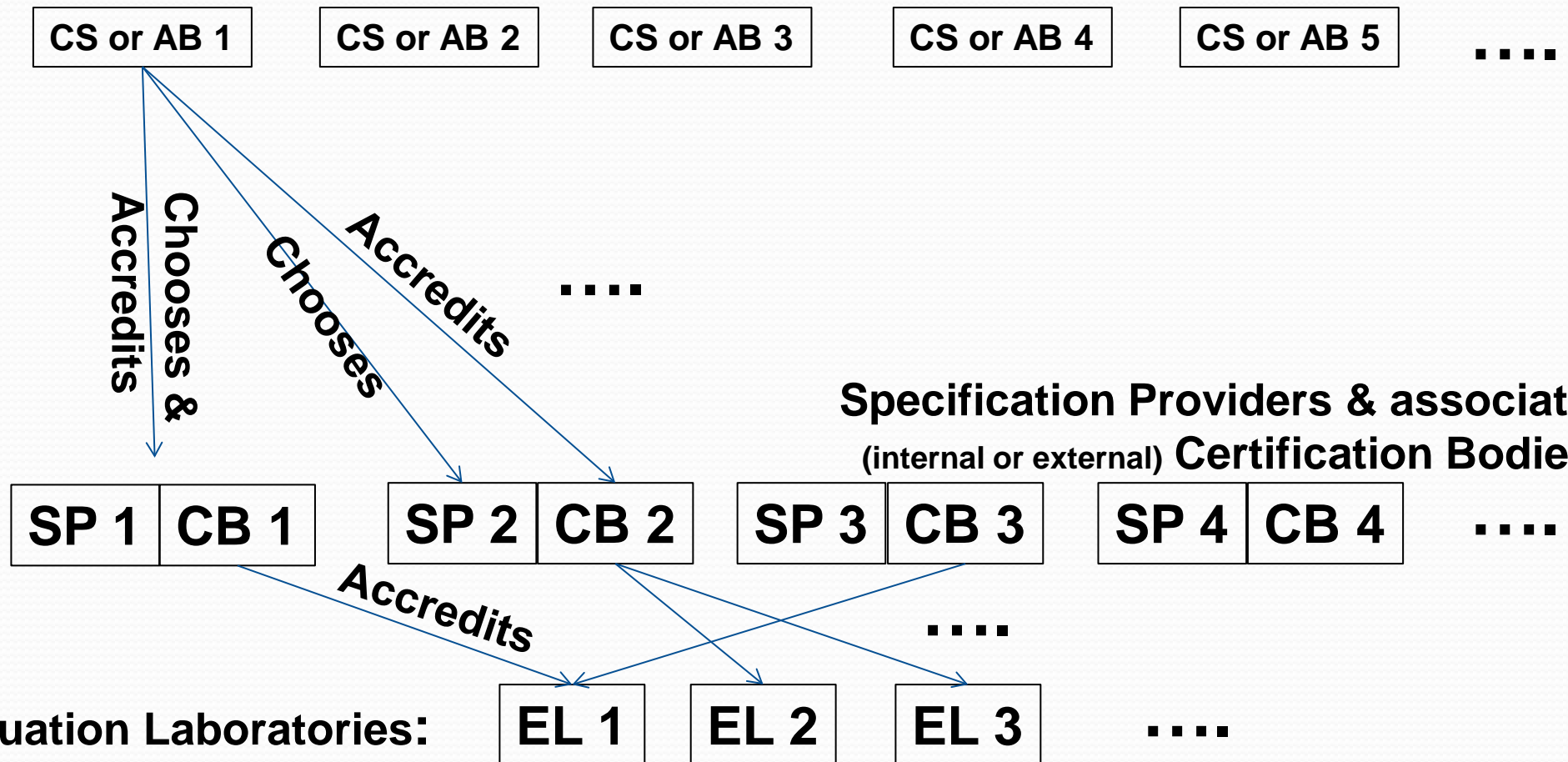
- Commitment of CFCF Members
 - A Member shall recognise the nexo Implementation Specifications (OSCar) as Implementation Specifications for their Approval of POIs.
 - **This is a strong and sustainable commitment of CB and girocard on the recognition of these specifications**
- Be open for others
 - CB and girocard established CFCF to start the common certification project, but all other interested CPS and Approval bodies are warmly welcomed to raise the potentials for efficiency and time to market
 - Negotiations started already

Who is CFCF?



Objective: Overcome the Current Situation

Card Schemes or Approval Bodies:



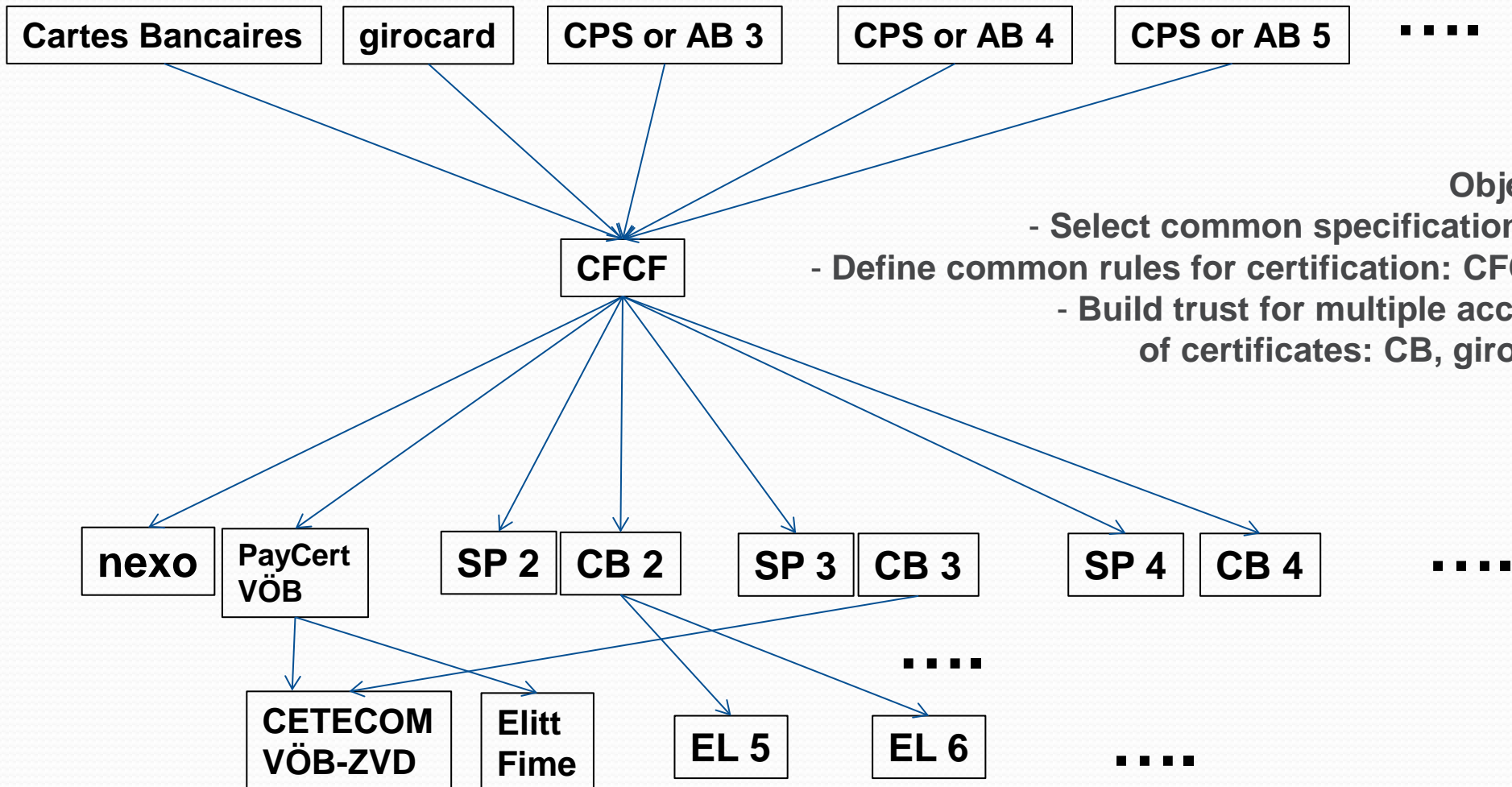
Who is CFCF?

Objective: save costs and harmonize



Objectives:

- Select common specifications: nexo
- Define common rules for certification: CFCF/nexo
- Build trust for multiple acceptance of certificates: CB, girocard, ...



Who is CFCF?

Membership



- “**Member**” is a legal entity entitled to represent or having received a mandate to represent a Card Payment Scheme, or an Approval Body, ... to grant Approvals needed to deploy card payment components (notably POIs or cards) ...within its Card Payment Scheme or system, and who agrees to endorse the Consortium chosen Implementation Specifications and associated Certification Processes.
- “**Observer**” is any representative of the European Commission (EC), European Central Bank (ECB), European Banking Authority (EBA), as well as any representative of a national or international institution being in charge of the regulation and/or supervision of Card Payment Schemes, ... An Observer can be invited to attend the Working Group and Task Force meetings, but only as an observer and without the right to vote.
- CFCF follows the EMVCo and PCI SSC model: CPS and Approval Bodies govern product certification

Who is CFCF?

Governance



- CFCF is established as a Consortium
 - **Coordination Committee**
 - supervisory body for the work execution and decision making body in all relevant Work matters Its objective is to steer the Work and give general direction to the Work. Its role is also to liaise with the various interested stakeholders and invite Observers.
 - **Certification Committee**
 - Definition and maintenance of the certification policy for CB and laboratory accreditation, basing on the former OSCar certification documentation
 - Ensure consistency of the Certification Process (CBs and labs)
 - Definition and monitoring of the qualification of test tools
 - Definition of a common superset of options to build a common market
- Former OSCar pilot CBs and labs are accredited and active

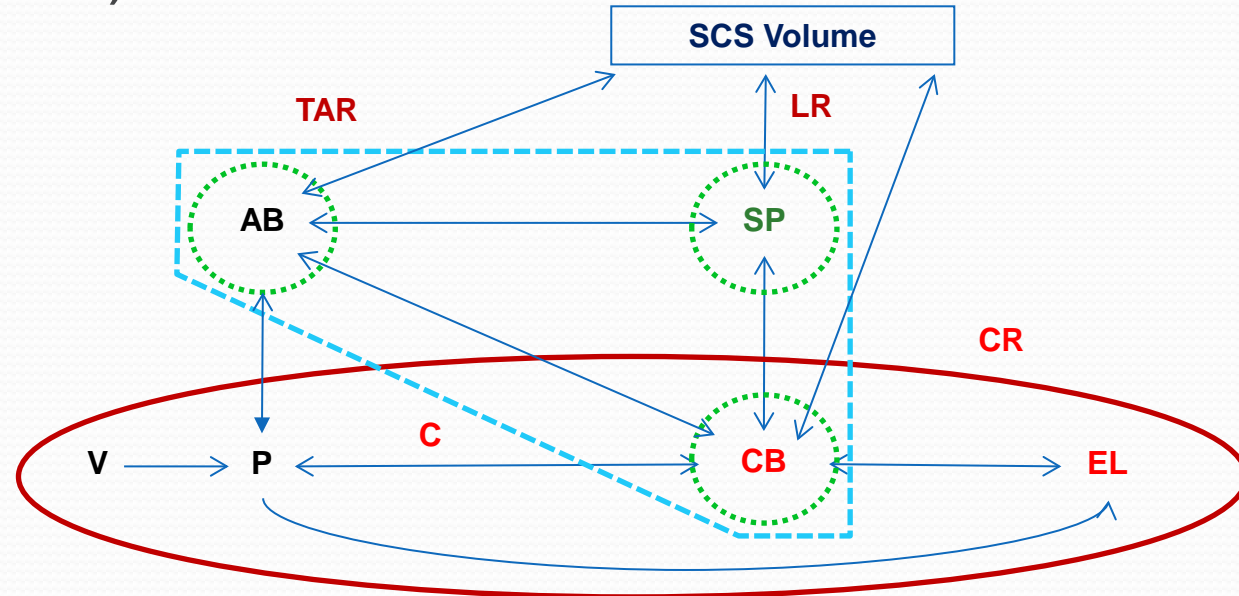
Volume Conformance

Volume Conformance

Clear intention to comply with the SCS Volume Requirements (CSG)



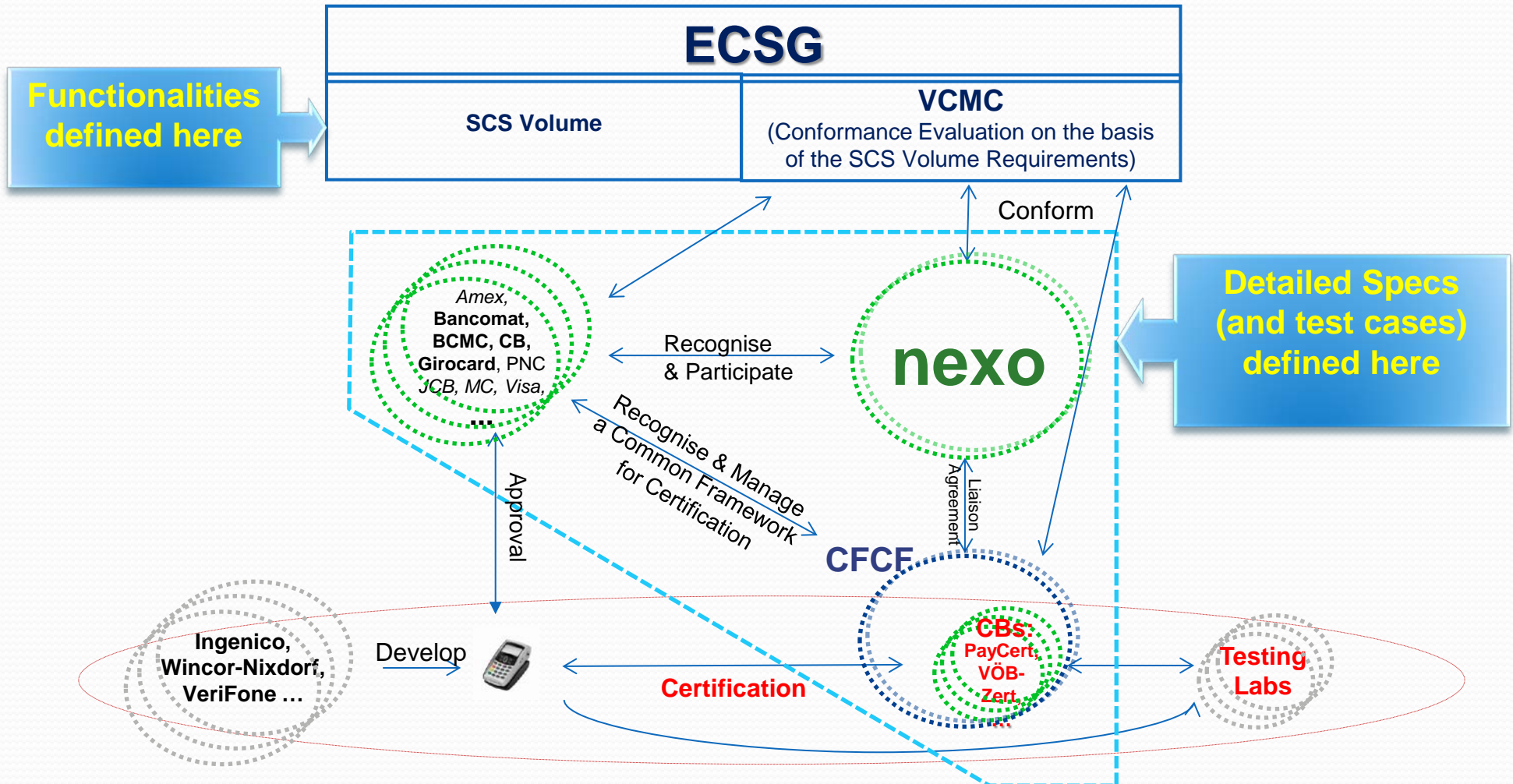
The Conformance Ecosystem
of the SCS Volume (V7.0 & V7.1)



AB= Approval Body
SP= Specification Provider
CB= Certification Body
V=Solution Provider (Vendor)
P=Solution (Product or Service)
C=Certification
EL= Evaluation Laboratories
LR= Labelling Requirements
TAR = Type Approval Requirements
CR= Certification Requirements

Volume Conformance

CFCF & nexo in the European Card Standardisation Ecosystem



Volume Conformance

Proposal: Show Conformance with the ECSG SCS Volume

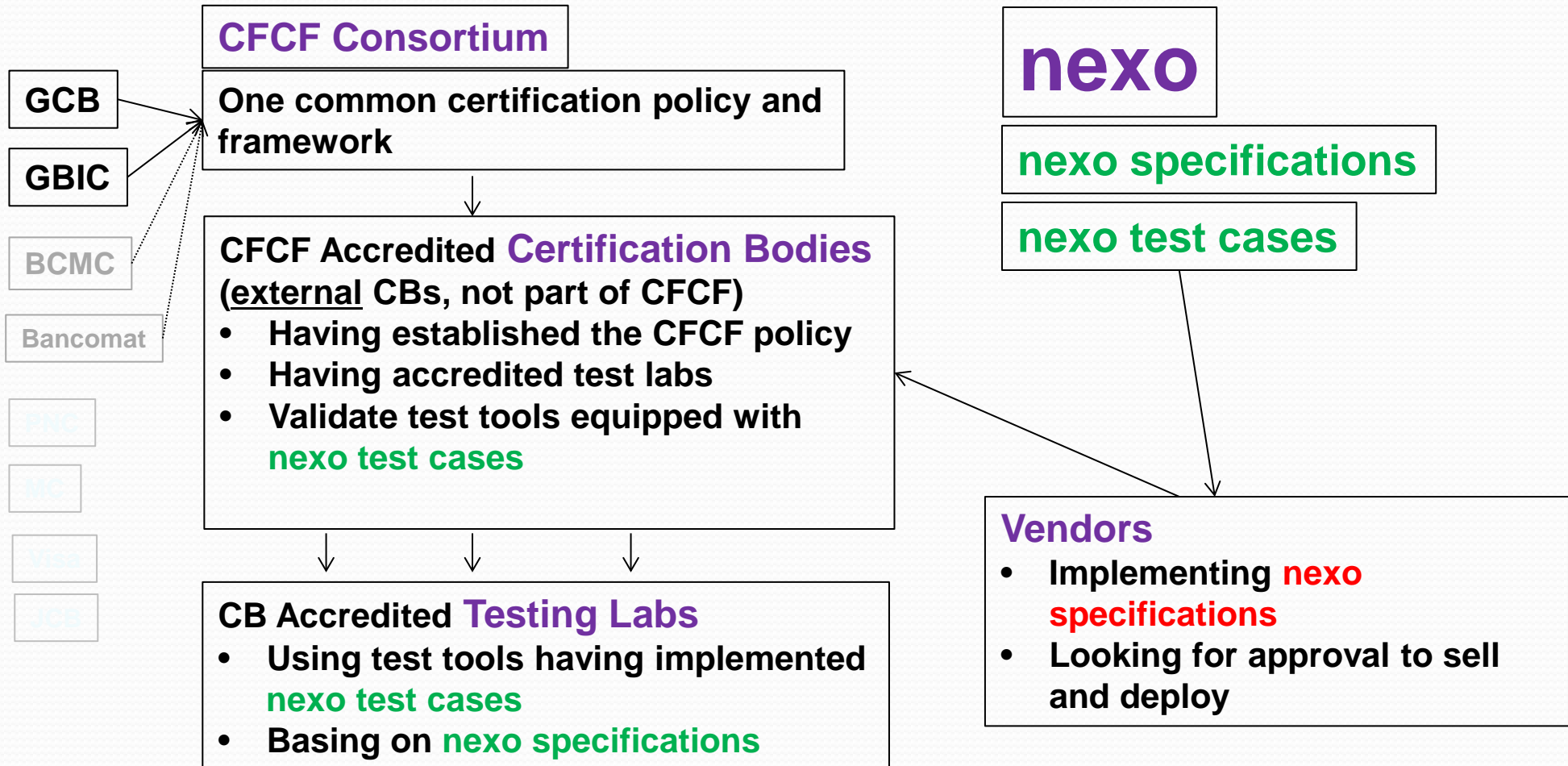
- *“The ... ecosystem highlights the role and responsibility of the Specification Providers. They are expected to provide detailed Implementation Specifications and indicate how certification of solutions is to be carried out.”*
(SCS Volume, Book 5)
- CFCF and nexo should apply together for conformance with the SCS Volume requirements
 - Take contact with the VCMC
 - Provide all information to show conformance with the requirements expelled in the SCS Volume:
 - nexo detailed specifications in line with the functionalities defined in the Volume
 - Certification requirements met by CFCF Framework
 - Schemes, Vendors, Acquirers using these solutions conformant
 - Communicate on this conformance

CFCF/nexo Liaison

(currently being discussed)

CFCF/nexo Liaison

Cooperation optimizes product deployment



Benefits for Card Payment Schemes

Join the Initiative !

Invitation to Join the Initiative

What is in for you?



CFCF allows to:

- Benefit from a **neutral, impartial and independent** certification infrastructure
- Meet market needs with the modern nexo implementation specifications:
 - Harmonized and widely supported terminal to acquirer protocol in EU
 - Harmonized, vendor independent terminal management and cash register protocols
 - A harmonized, vendor independent terminal application beyond the EMV kernel
- Achieve one stop shopping / one certification for multiple approvals in different CPS active in EU
- Align the requirements on certification between different Approval Bodies / Card Schemes
- Benefit from an already started certification investment (existing infrastructure with proven suitability and quality): quicker implementation
- Share investments in a cooperative way: limits the investment for each participant
- Be compliant with SCS Volume requirements in due time

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