



## The Common Functional Certification Framework

# CFCF The POI Certification for Europe

February, 2022

# Agenda

- ▶ What is CFCF?
  - ▶ Objectives
  - ▶ Roles
  - ▶ Membership
  - ▶ Governance
- ▶ SCS Volume Conformance
- ▶ Liaison with nexo
- ▶ Benefits for other schemes to join

# What is CFCF ?

## Objectives



- Assure the compliance to nexo standards of implementations / products stating to base on nexo by
  - *providing interested stakeholders with a common trusted Certification Infrastructure and Processes,*
  - *enabling Card Payment Schemes (CPS) and Approval Bodies (AB) to recognize certificates issued under the CFCF Framework*

in order to achieve interoperability.

# What is CFCF?

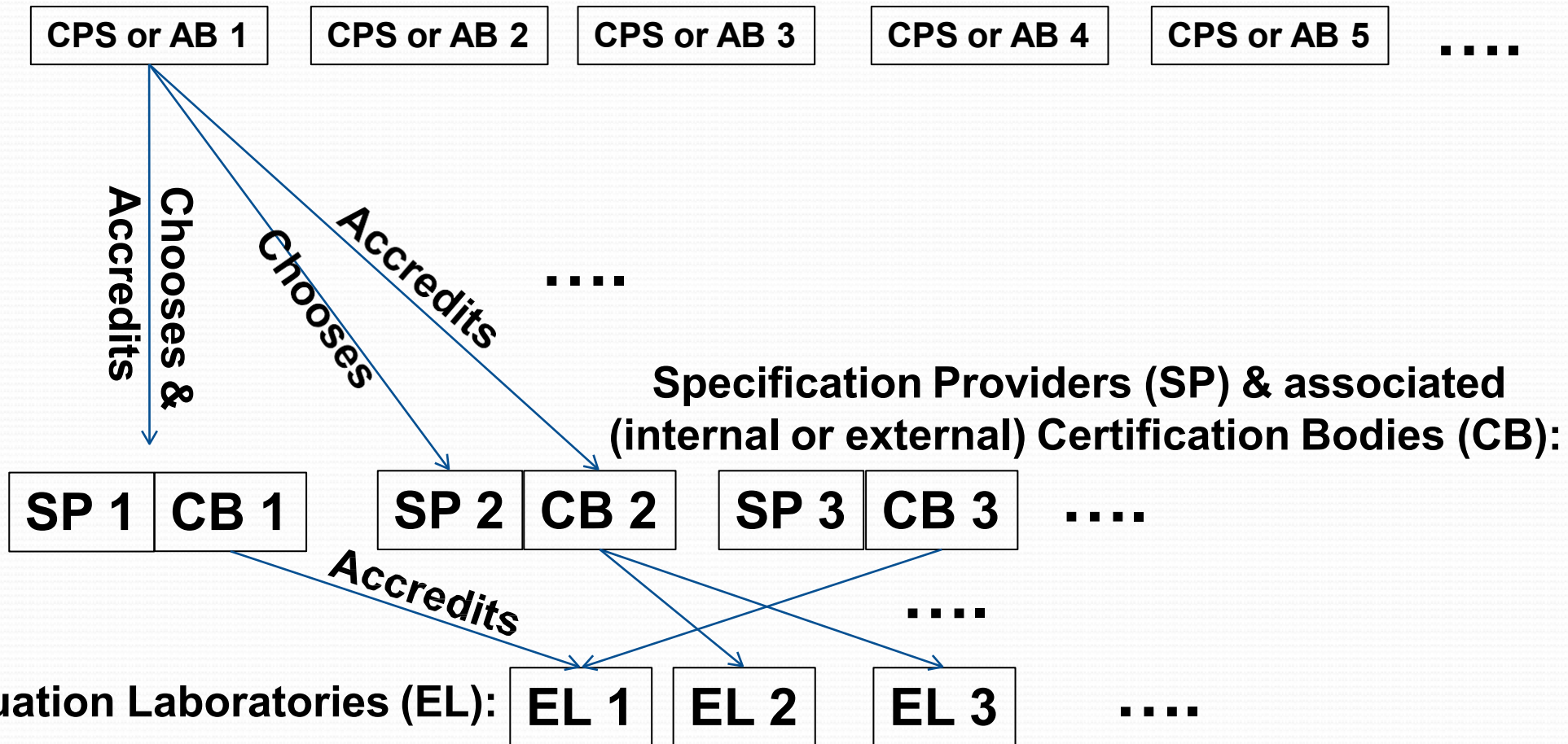
## Objectives



- Commitment of CFCF Members
  - A Member shall recognise the **nEXO Implementation Specifications** as **Implementation Specifications for their own POI Approval**
  - which is a strong commitment of CFCF Members on the quality and usage of nexo specifications
- Be open for others
  - CB and girocard established CFCF to start the common certification project, but all other interested CPS and AB Approval bodies are warmly welcome to raise the potentials for efficiency and time to market and to strengthen nexo standards.

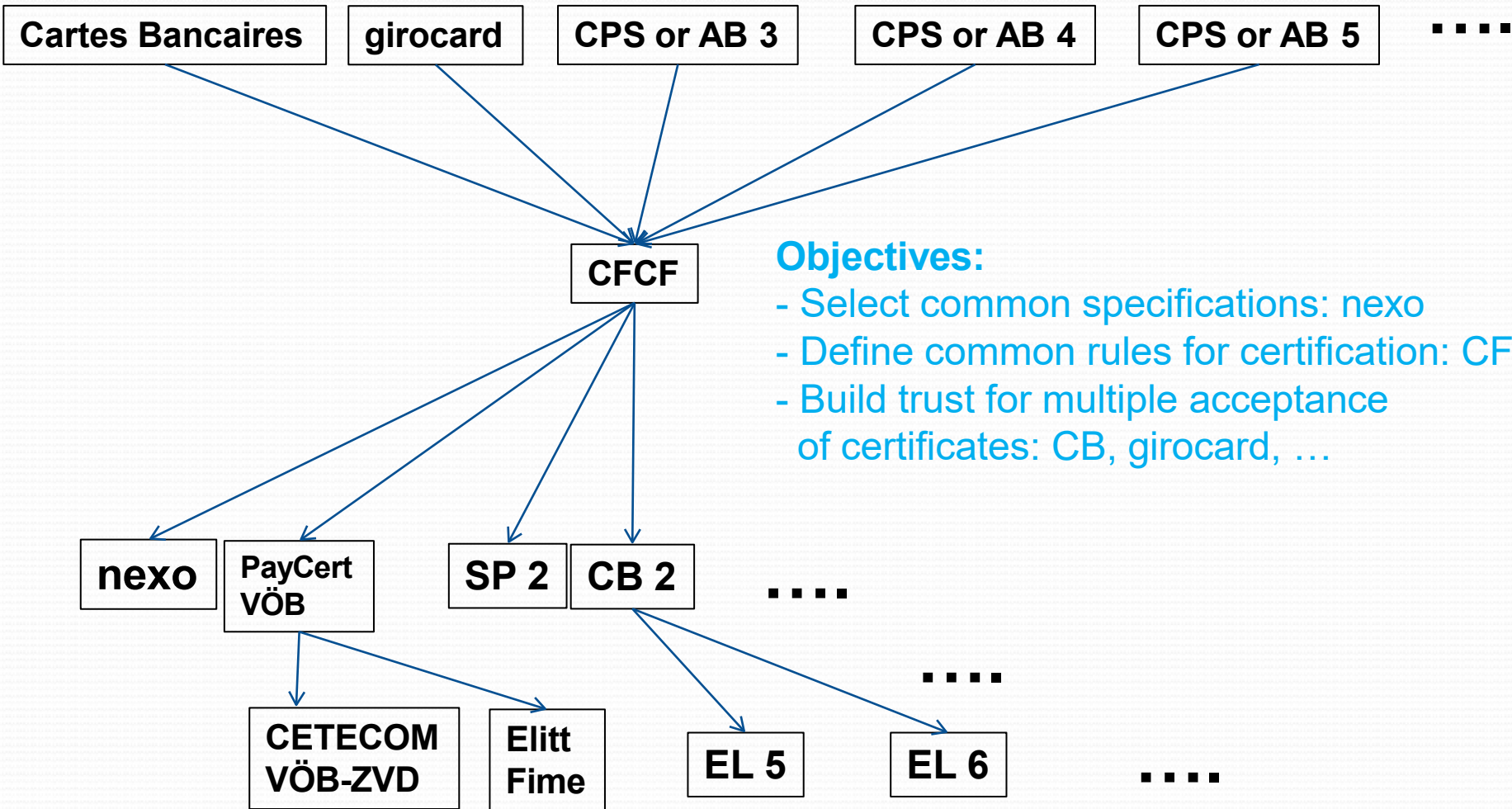
## Objective: Overcome the Current Situation

### Card Payment Schemes or Approval Bodies:



# What 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, ...

## 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.

# What is CFCF?

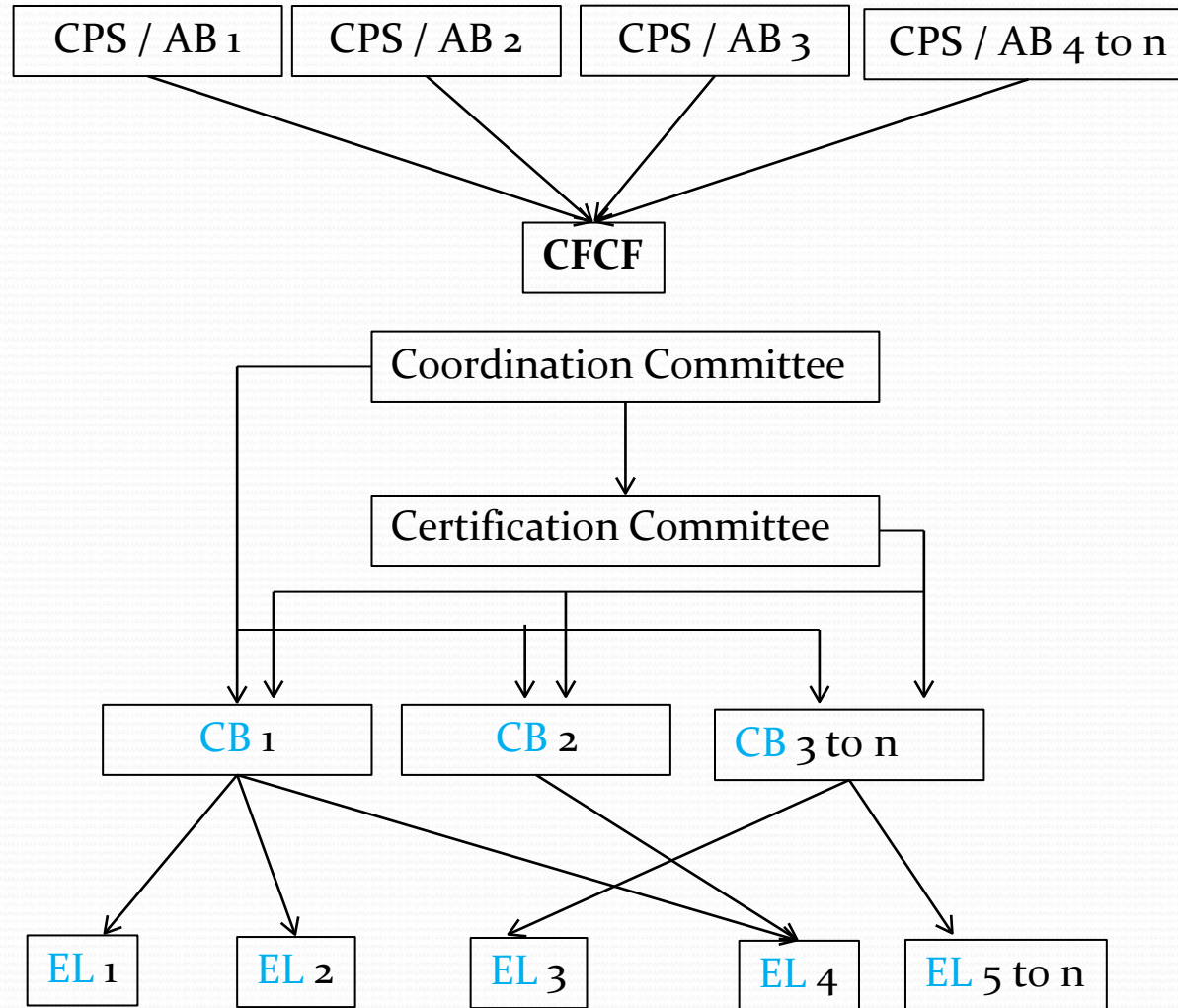
## Governance



- CFCF is established as a Consortium
  - **Coordination Committee**
    - Steering body for the daily certification work and decision making body for all relevant certification matters. Its objective is to steer the consortium's work and provide for guidance. Beyond that the Coordination Committee decides on liaisons with interested stakeholders and their organisations and to invite Observers.
  - **Certification Committee**
    - Defines and maintains the certification policy for CB and EL accreditation, basing on the CFCF certification framework documentation
    - Ensures consistency of the Certification Process (CBs and EL)
    - Defines and monitors the validation of test tools

# What is CFCF?

## CFCF Structure

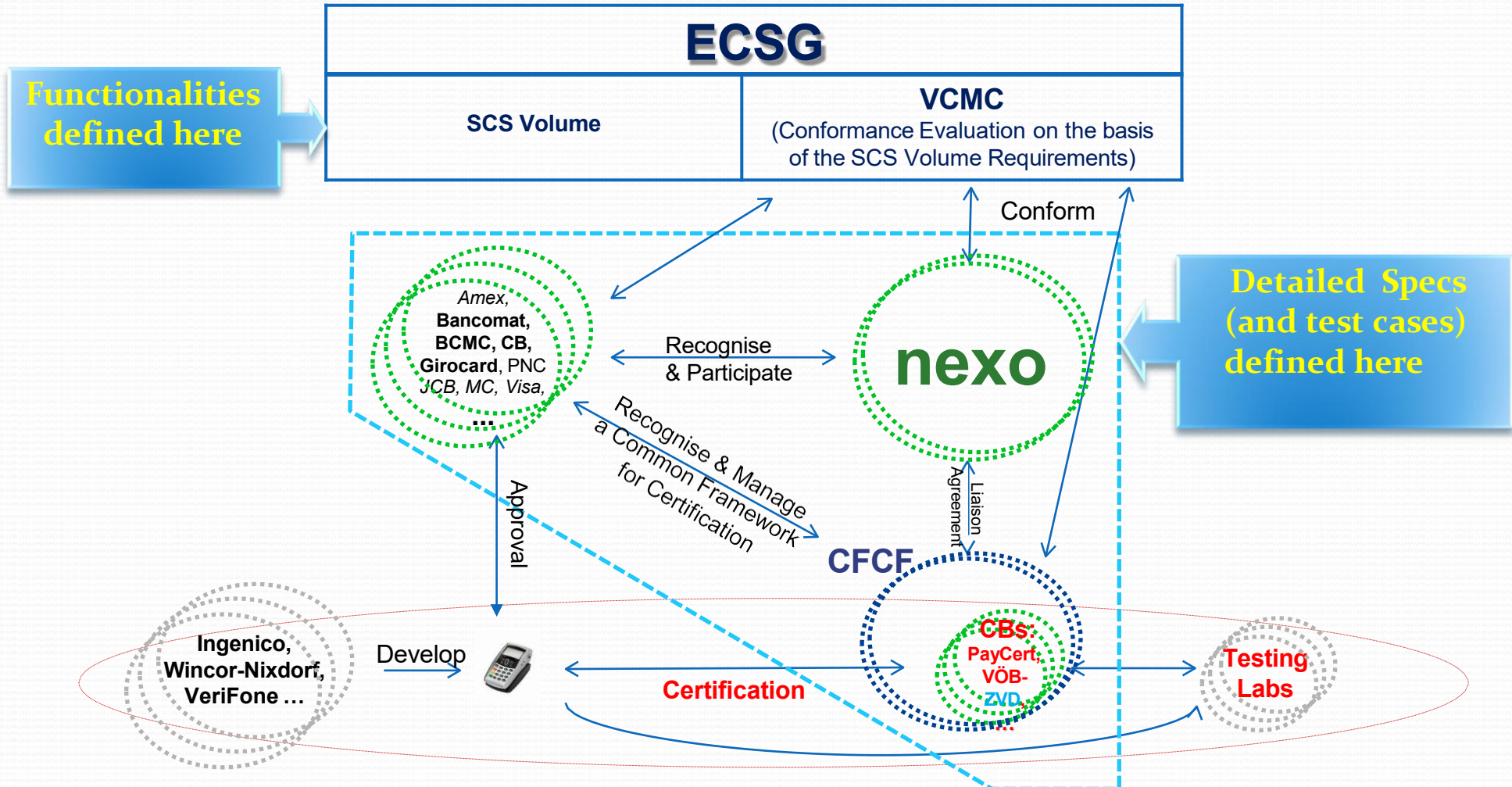




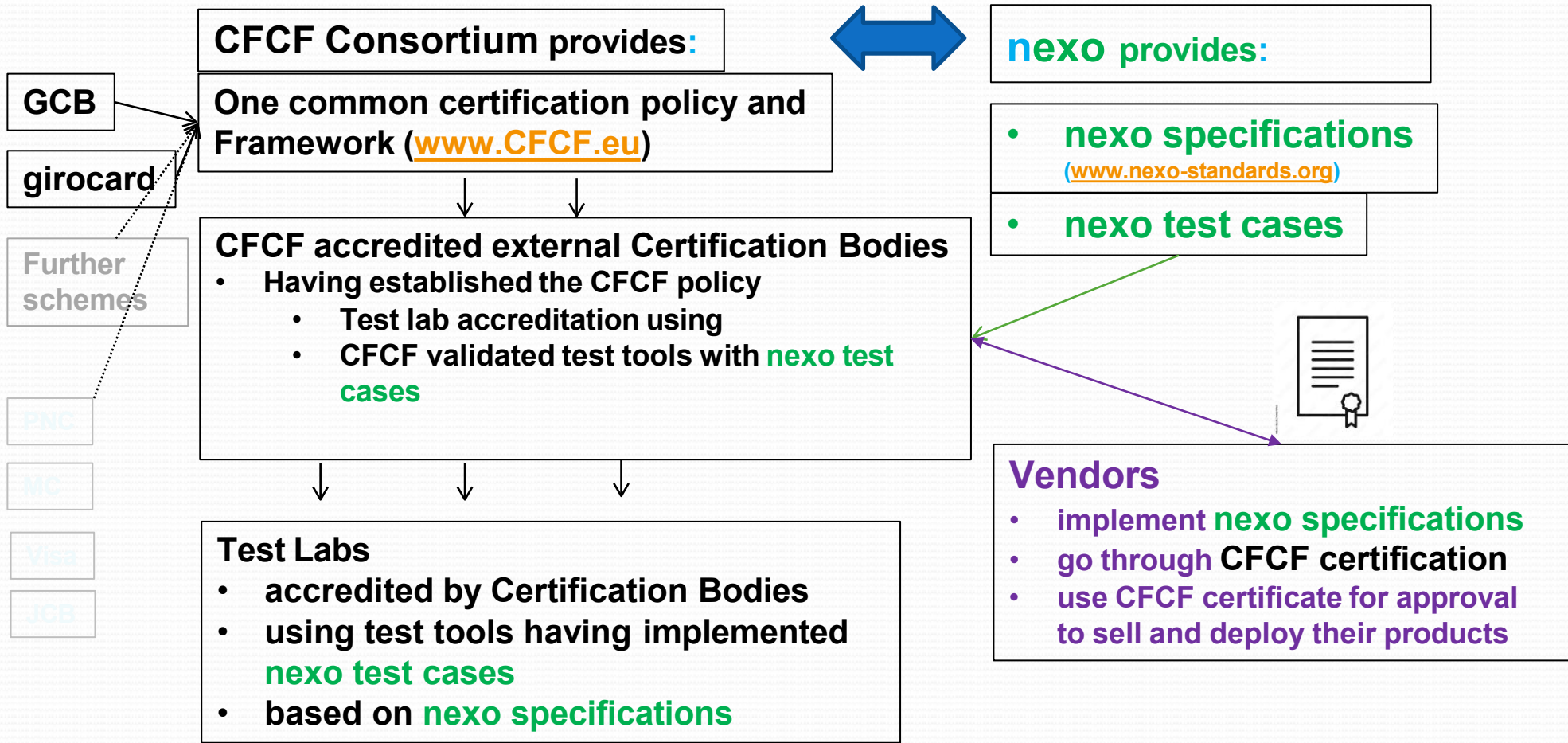
# Volume Conformance

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## CFCF & nexo in the European Card Standardisation Ecosystem



# CFCF/nexo Liaison



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## Proposed Contents



- Exchange of information
- establish a proper release management, e.g. for CFCF's certification requirements for specification and test case versions
- common interpretation of deviations having occurred during testing
- support of test tool providers and test laboratories during implementation of test cases
- assessment of feedback by vendors in case of test case errors or questions having occurred during testing
- support for test tool validation

# Invitation to Join the Initiative to other CPS

# Invitation to Join the Initiative

## Benefits



### CFCF allows to:

- Promote the modern **nexo implementation specifications which provides for harmonized:**
  - terminal 2 acquirer protocol
  - vendor independent terminal management and cash register protocol
  - vendor independent terminal application completing the EMV contact kernel and integrating all contactless kernels
- Achieve one stop shopping / one certification for multiple approvals in different CPS
  - Align the requirements on certification between different Approval Bodies / Card Payment Schemes
  - Accelerate product deployment
  - Share investments in a cooperative way: limits the investment for each participant
- Assure the compliance of products to the nexo standards as the only existing platform for nexo implementations.



# Contacts

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