CPACE
Generic Card & Mobile Payment Application Specification
Collectively, the ECPC Participating Schemes represent more than 300 million cards

- **BankAxept**: 9 Million BankAxept Cards
- **Bancontact**: 15 Million Bancontact Cards
- **Girocard**: 100 Million girocard Cards
- **SIBS MB**: 19 Million MB Cards
- **ServiRed**: 45 Million ServiRed Cards
- **Groupement Cartes Bancaires CB**: 60 Million CB Cards
- **Euros 6000**: 10 Million EURO 6000 Cards
- **Sistema 4B**: 20 Million 4B Cards
- **SRC**: Security Research Consulting, mandated by the German Banking Industry Committee
  - 100 Million girocard Cards
- **Borica**: Several Million expected Bcard cards
- **Bancomat spa**: 40 Million Bancomat Cards
CPACE is a Generic Card & Mobile Payment application specification created by ECPC, a new Technical Cooperation group composed of the leading European Card Schemes.

The new specification named **CPACE (CPA Contactless Extensions)**

- builds on the EMVCo CPA standard specification *
- by adding the necessary card and mobile extensions for both contactless and remote payments for mobile use.

There are 3 parts to **CPACE**:

1. CPACE – DIC: Dual Interface Cards.
2. CPACE – HCE: Mobiles with Host Card Emulation.
3. CPACE – SE: Mobiles with Secure Elements (planned)

The **CPACE** specification provides an appropriate response to the ERPB recommendation on contactless transactions (ERPB/2015/rec.10.ii).

* ECPC is working on the current version of EMV but is also planning the development of application specification for the EMV 2nd Generation.
CPACE : Benefits for Card Schemes and Card Issuers

**CPACE** is an independent card & mobile payment application which
✓ can be used for any card scheme transactions,
✓ allows European card issuers and schemes to become independent from proprietary contactless applications currently available.

Use of **CPACE** has a significant potential
✓ since it is built on CPA, a widely used card EMVCo standard (already > 300 Million cards issued)
✓ due to the number of cards represented by the schemes currently participating in the CPACE project.

**CPACE** can also be used for securing remote transactions
✓ in line with the regulatory requirements in the latest EU Directives and associated RTS (PSD2 Strong Authentication).

**CPACE** allows the same payment application specification to be used for different environments (contact cards, contact-less cards, mobile NFC, remote transactions...).
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