

# **CPACE**

## **Generic Card & Mobile Payment Application Specification**

# Collectively, the ECPC Participating Schemes represent more than 300 million cards



**9 Million**  
BankAxept Cards



**Bancontact Company**  
**15 Million**  
Bancontact Cards



**SRC Security Research Consulting, mandated**  
by the **German Banking Industry Committee**  
**100 Million** girocard Cards



**SIBS MB**  
**19 Million**  
MB Cards



**ServiRed**  
**45 Million**  
ServiRed Cards



**Groupement Cartes Bancaires CB**  
**60 Million**  
CB Cards



**Borica**  
Several Million expected  
Bcard cards



**EURO 6000**  
**10 Million**  
EURO 6000 Cards



**Sistema 4B**  
**20 Million**  
4B Cards



**Bancomat spa**  
**40 Million**  
Bancomat Cards

# Creation of a Generic Card & Mobile Payment Application



**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 2<sup>nd</sup> Generation.

# CPACE : Benefits for Card Schemes and Card Issuers

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**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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