

## INDUSTRY BODIES ASSOCIATED WITH STANDARDS:

**Payments Council**  
**National Standardisation**  
**International Card Standards**  
**SC17**  
**ISO**  
**JTC1**  
**European Standards**  
**International Financial Services Standards**  
**European Payments Industry**  
**International Trade Data Standards**  
**United Nations Standards**



## PAYMENTS COUNCIL STANDARDS

One of the stakeholders we represent is the Payments Council. The focus being to lead, lobby and participate in the development of national and international standards which promote integrity and efficiency in the payments industry. Reporting directly to the Payments Council Board the Standards Policy Group is responsible setting policy and strategic direction for standards at the Payments Council.

<http://www.paymentscouncil.org.uk/>

## NATIONAL STANDARDISATION

On behalf of BSI (British Standards Institute) <http://www.bsi-global.com/> we provide the secretariat for two national committees dealing with banking issues **BSI IST/12 Financial services** and **BSI IST/17 Cards and personal identification** for two international ISO (the International Organisation for Standardisation) committees.

One covers Financial Services (called TC68) and the other deals with Cards and Personal Identifiers (called SC17). Our relationship with BSI in this regard recognises our unique position in the UK Financial Services sector. Our links to industry players and key stakeholders enables us to lead, influence and monitor international standards on their behalf.

The role of these national committees is to provide the UK input covering the respective scope of both committees at an international and/or European level. This is achieved by providing coordinated comments and votes on draft standards produced by CEN and ISO. These committees also authorise UK representation to meetings of European and International Technical Committees, Sub-Committees and Working Groups.

IST/12 Financial Services  
IST/17 Cards and personal identification

For further information on the above two BSI committees please contact the Secretariat [kathy.ryan@ukpayments.org.uk](mailto:kathy.ryan@ukpayments.org.uk)

## INTERNATIONAL CARD STANDARDS

On behalf of BSI we provide leadership and administrative support, i.e. the chairman and secretariat to the ISO committee responsible for plastic card standards ISO/IEC JTC 1/SC17  
<http://isotc.iso.org/livelink/livelink?func=llworkspace>

As well as standards for payment cards, this ISO committee addresses all aspects of generic identification associated with plastic cards. This work has assumed far greater importance for the world community since September 11<sup>th</sup>, particularly the committee's work on machine readable travel documents including passports incorporating similar chip technology to smart cards thereby enabling biometric checking of the document holder to be deployed at border crossings.

## SC17

SC17 is a sub-committee of JTC1. The UK holds the chair and secretariat for SC17 which develops standards in the area of:

- a) identification and related documents
- b) cards
- c) and devices associated with their use in inter industry applications and international interchange.

SC17's activities are sub-divided into nine working groups dealing with particular areas of standardisation.

- WG1 Physical Characteristics and Test Methods for Identification Cards**  
Concerned with the physical characteristics and test methods associated with all cards and other form factors such as embossing, magstripe and the physical size and layout of cards.
- WG3 Machine Readable Travel Documents**  
Provides experts for much of the technical work conducted by ICAO on machine readable travel documents, in particular the newly issued passports with chip and Contactless technology.
- WG4 Integrated Circuit Cards**  
Provides the base standards that underpin the workings of chip cards with contacts, including EMV.
- WG5 Registration Management Group**  
Is the registration management group for IIN's used in the routing of card transactions.
- WG7 Financial Transaction Card**  
Has been stood down as it has no active work. It's only standard ISO/IEC 7813, which specifies the physical characteristics, data structure and data content of cards. It states minimum requirements of conformity. It references layout, magnetic stripe recording techniques, numbering systems and registration procedures (Not active).
- WG8 Contactless Integrated Circuit(s) Cards**  
Covers contactless and proximity cards and interfaces used in Contactless payment. It maintains a close relationship with the Working Group maintaining the NFC standards that are being increasingly referenced for use in mobile payment systems.
- WG9 Optical Memory Cards and Devices**  
Provides standards for optical memory cards and devices.
- WG10 Motor Vehicle Drivers licence and related documents**  
Responsible for the International Driving Licence standard.
- WG11 Biometric Applications**  
Deals with match-on-card biometric standards, where the recorded biometric data and the comparison data are processed by the card itself rather than an external terminal or database.

<http://isotc.iso.org/livelink/livelink?func=llworkspace>

## INTERNATIONAL STANDARDS ORGANIZATION (ISO)

ISO (International Organization for Standardization) is the world's largest developer and publisher of International Standards.

ISO is a network of the national standards institutes of 157 countries, one member per country, with a Central Secretariat in Geneva, Switzerland, that coordinates the system.

ISO is a non-governmental organization that forms a bridge between the public and private sectors. On the one hand, many of its member institutes are part of the governmental structure of their countries, or are mandated by their government. On the other hand, other members have their roots uniquely in the private sector, having been set up by national partnerships of industry associations.

Therefore, ISO enables a consensus to be reached on solutions that meet both the requirements of business and the broader needs of society.

[http://www.iso.org/iso/iso\\_catalogue.htm](http://www.iso.org/iso/iso_catalogue.htm)

## JTC 1

JTC 1 is the standards development environment where experts come together to develop worldwide Information and Communication Technologies (ICT) standards for business and consumer applications.

JTC 1 was created by ISO and IEC to provide a single, comprehensive standardisation committee in which to address international Information Technology standardisation covering:

- design and development of IT systems and tools
- performance and quality of IT products and systems
- security of IT systems and information
- portability of application programs
- interoperability of IT products and systems
- unified tools and environments
- harmonised IT vocabulary
- user friendly and ergonomically designed user interfaces

Ensuring that JTC 1 standards:

- are globally recognised,
- provide global interoperability,
- provide sustained development and retention of investment.

<http://isotc.iso.org/livelink/livelink/fetch/2000/2122/327993/customview.html?func=ll&objId=327993>

## EUROPEAN STANDARDS

**CEN**, the European Committee for Standardization, was founded in 1961 by the national standards bodies in the European Economic Community and EFTA countries and is one of three ESOs (European Standards Bodies) funded by the European Commission, contributing to voluntary technical standards such as e-invoicing and e-procurement.

<http://www.cen.eu/cenorm/workarea/managerial+bodies/index.asp>

CEN TC 224 (Personal Identification Electronic Signature and cards and their related systems and operations) was created in 1989 with its first programme of work starting in 1990. CEN TC 224 scope is to make European standards available in the areas of:

**WG6 Man-Machine Interface**

The interface between 'man' and 'machine' with a special emphasis on people with special needs

**WG11 Transport Applications**

Interoperable public transport applications

**WG15 European Citizen cards**

Identification cards

**WG16 Application Interface For Smart Cards Used As Secure Signature Creation Device (SSCD)**

**WG17 Protection Profiles In The Context Of Electric Signature**

The scope of CEN TC 244 deliberately does not impinge on that of ISO IEC SC17.

CEN works closely with the European Committee for Electrotechnical Standardization (**CENELEC**), the European Telecommunications Standards Institute (**ETSI**). We monitor and occasionally engage with CEN particularly where work relates to financial services, ISO20022 and SEPA.

CEN

<http://www.cen.eu/cenorm/workarea/managerial+bodies/index.asp>

CENELEC

<http://www.cenelec.com/>

ETSI

<http://www.etsi.org/WebSite/homepage.aspx>

## EUROPEAN PAYMENTS INDUSTRY

One of the key standardisation drivers in Europe at present is the establishment of the Single Euro Payments Area (SEPA). The SEPA programme is a self-regulatory initiative by the European Payments Council (EPC) that brings together the European payments industry. The European Commission (EC) and the European Central Bank (ECB) working with the Eurosystem are expecting that banks will deliver SEPA and also strongly support the project as it is a major public policy initiative to create a single integrated payments environment for the euro consistent with the Economic and Monetary Union (EMU) and the Lisbon agenda. Standards lie at the heart of this initiative.

We also monitor and occasionally engage with standardisation taking place within the European Standards Organisations. In particular CEN, the European Committee for Standardisation, which has a number of activities that are of relevance to the Financial Services industry?

European Payments Council

[http://www.europeanpaymentscouncil.eu/content.cfm?page=sepa\\_vision](http://www.europeanpaymentscouncil.eu/content.cfm?page=sepa_vision)

European Central Bank

<http://www.ecb.int/home/html/index.en.html>

## **INTERNATIONAL FINANCIAL SERVICES STANDARDS**

We are extensively involved with ISO in the committee responsible for Financial Services standards (TC68). We participate in standards developments, and also act in a representational role on behalf of the UK. Recently this international committee has become more significant as it is the production point for many of the international standards used in Europe as part of the SEPA (Single Euro Payments Area) initiative. Most significant of these is the ISO20022 standard, which the UK is currently leading work at ISO to revise and improve.

<http://www.iso20022.org>

## **INTERNATIONAL TRADE DATA STANDARDS**

We monitor, and occasionally engage with, another ISO committee that is responsible for the standards used mainly in other industry vertical supply chains outside of Financial Services. This committee has produced the ISO standard known as ebXML (electronic business eXtensible Markup Language), which is not dissimilar to ISO20022 in Financial Services. It also maintains the UN/EDIFACT EDI (Electronic Data Interchange) standard. This committee is significant because trade standards are implemented by bank customers and therefore influence the corporate to bank environment where Financial Services standards must interoperate effectively and efficiently.

<http://www.unece.org/trade/untdid/welcome.htm>

## **UNITED NATIONS STANDARDS**

The United Nations develops electronic business standards as an enabler for international trade facilitation. The Centre for Trade Facilitation and Electronic Business (CEFACT) carries out this work and involves many different industry vertical groups, including Financial Services. Banks and related stakeholders work under this UN umbrella organisation in a group called Trade and Business Group 5 (TBG5) having the generic title of 'Finance'.

At the UN there are also technical standards groups developing solutions that the business groups, such as TBG5, can implement. This group pioneered the use of business process modelling and established the foundation from which ISO20022 has developed.

<http://www.unece.org/cefact>

## STANDARDS GLOSSARY

ABBREVIATION	DESCRIPTION
TC	Technical Committee
TC68	Technical Committee for Financial Services
CEN	European Committee for Standardisation
CEN TC 224	Personal identification, electronic signature and cards and their related systems and operations
ISO	Standards International Organisation
IEC	International Electrotechnical Commission
JTC 1	Information and Communication Technologies
SC	Sub-Committee
SC17	Sub-committee under JTC1 responsible for "Cards and personal identification"
IST/17	Cards and personal identification (BSI Shadow group for SC17)
IST/12	Financial Services (BSI Shadow group for TC68)
IIN	International Identification Number
RID	Registered Identification
IBAN	International Bank Account Number
CENELEC	European Committee for Electrotechnical Standardization
EC	European Commission
EMV	Europay, MasterCard, Visa
EPC	European Payments Council
ESOs	European Standards Bodies
ETSI	European Telecommunications Standards Institute
ICAO	International Civil Aviation Organization
NFC	Near Field Communication
SEPA	Single Euro Payments Area
UN	United Nations
UN/CEFACT	United Nations Centre for Trade Facilitation and Electronic Business
UN/EDIFACT	Electronic Data Interchange For Administration, Commerce and Transport