

## **EPC circulation to all stakeholders:**

### **Functional Requirements/Standards of EPAS Acquirer Protocol:**

- EPAS: WP5 – Data Dictionary, D5.1 – Acquirer Protocol Specifications, Version 0.10, 28 September 2007
- EPAS: Minimum Functional Requirements, Interoperability Table, Version 0.22, 28 September 2007

## **Comments**

Status: 30<sup>th</sup> November 2007

In reference to the above mentioned draft paper, we would like to state the following comments:

- **General remarks:**

We support the creation of market oriented European standards in an open, transparent way.

To our knowledge, the circulated documents are only some part of the larger volume of documents. The circulated papers refer to other, non circulated documents (e.g. D 1.4).

**- For a better understanding and a transparent process for comments, all draft documents of the EPAS standard should be circulated to all stakeholders !**

**- If not happened yet, the input of the GICC-working group “General ISO 8583- Credit Card Standard” should be strongly considered !**

**- For a transparent process, all comments should be made public.**

- **Specific remarks:**

- The security concept cannot be verified from the presented data elements.
- The explanations to the individual data elements are too brief to comment on the individual elements or the underlying concepts!
- The structure of the message seems to be good.
- The message in XML can get very large (>4 kByte). This can be a problem especially for tracing, identification and transmission.
- Will there be other formats than XML available?
- Can the card data also be transmitted encrypted (for PCI DSS requirements)?
- The Anti-Money-Laundering requirements within SEPA should be covered. (e.g. for purchasing a car)