



Technologies

- EMV Contact Chip Cards
- EMV Contactless Chip Cards
- Mobile Devices NFC and BLE
- Magnetic Stripe Cards
- Secure Manual Data Entry
- QRC on Terminal / PSP

Supported Industries

Card Present POS Terminals

- Retail
- Reservation Business
- Restaurants
- Unattended / Vending Machines
- Petrol / Fuel Stations
- Deferred Payments
- Known Fare Transactions (KFT)
- Mass Transit Transaction (MTT)

Card not Present E-Commerce

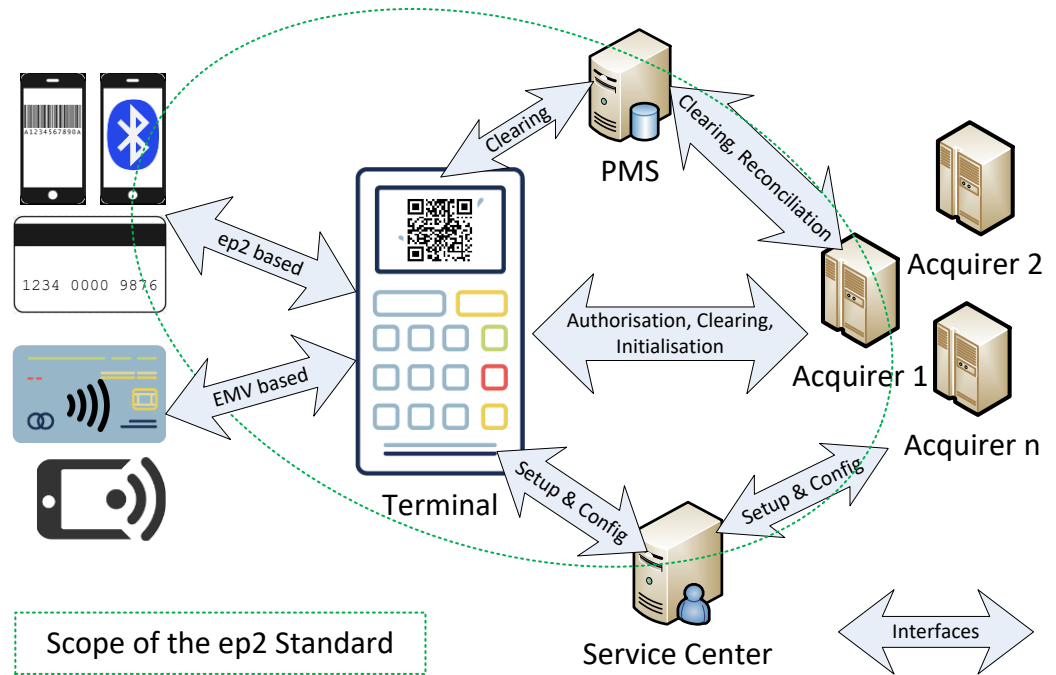
More than 30 Transaction Types specified!

For more Information:

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 Technical Cooperation ep2 Association
 Weststrasse 3, 6340 Baar, Switzerland

<https://www.ep2.ch>

ep2 – The Swiss Payment Standard



The Swiss Standard ep2 for Debit and Credit Card processing is compliant to the standards of SEPA, EMVCo, PCI and Card Schemes specifications of MasterCard, VISA, American Express, UnionPay, Diners, Discover and JCB.

In order to push and to develop the chip based EMV payment method in the Swiss market, the member companies of the TeCo ep2 association combined their forces and developed the standard ep2 (=eft/pos 2000). With ep2, the current eft/pos infrastructure for POS terminals, vending machines as well as for E-Commerce & M-Commerce in Switzerland is defined. The result is an open system, based on international standards and recommendations.

Highlights of the ep2 Standard

ep2 delivers a terminal specification that allows multi-acquirer and multi-brand card transaction processing. ep2 manages card selection criteria, processing rules and the connectivity data to enable end to end security to the acquirer. These are remotely loaded to terminals. The merchant selection of brands and acquirers is stored in the terminal for immediate card recognition. Each acquirer can customise its brands with many parameters.

The ep2 standard provides a unified infrastructure that guarantees interoperability and leads to a high investment protection for all participants.

- One specification, one common solution for all market participants
- Standardized, unified payment processes and user experience throughout the whole industry
- High convenience for the card holder
- Reduction of transaction cost and -time
- Implementation of card schemes & EMVCo-requirements
- Unified certification process / quality level guaranteed
- Highest security & encryption standards based on NIST & PCI requirements
- Cooperation at technical level, competition at product-level





Compliant with

PCI DSS, PCI PA DSS and PCI PTS POI
EMVCo Contact Kernel
EMVCo Contactless all Kernels
Other Kernels PURE and WISE
Card Schemes Requirements from
MasterCard, Visa, American Express,
UnionPay, PostFinance

Protocol

XML based messaging
Multi Host Protocol
Dual Message Protocol
On-/Offline Capability
Multiple Cardholder Verification
Methods
Full remote Download & Update
Capability

Connectivity

Broadband internet
Mobile Data Connections
Private / Virtual Private Networks
Point-to-Point Connections

Features

The ep2-System includes the following major system capabilities:

- On-line / off-line authorisation
- Dual Message communication concept (Authorisation / Clearing)
- Multicurrency capability
- Multi-application capability
- Supports any debit and credit card based on EMV or magstripe
- Supports all EMV contactless kernels and PURE & WISE
- Supports mobile payment transactions over BLE and QR-code.
- Supports e-commerce card not present transactions
- Supports additional petrol / MOC requirements
- Support of all transaction types (incl. Purchase with Cashback and Prepaid)
- Supports Partial Approval transactions
- Supports installment transactions
- Supports deferred authorisations and debt recovery
- Supports multiple reversals
- Supports special transaction types for cash exchange
- Remote configuration / initialisation
- Easy system installation
- PCI DSS compliant standard for debit or credit card based payment

Facts and Figures

- Productive since 2003
- TeCo ep2 has 16 Member Companies
- > 400'000 ep2 Terminals in Operation
- >95% Market Share in Switzerland at the POS
- 10 Terminal Suppliers (all major terminal manufacturing brands) and more than 70 Terminal Models support the ep2 Standard
- >120 Payment Brands available (Global Brands, Local Brands, Gift Cards & Special Purpose Cards)

The ep2 Ecosystem

The Technical Cooperation ep2 (TeCo ep2) is the worldwide specification body and certification body within Switzerland, executed by eftpos Engineering GmbH.

In close co-operation with its members (especially with the merchant association VEZ), the TeCo ep2 association keeps the specifications in line with market demands and technological developments.

TeCo ep2 is a member-driven organisation and recognises various types of membership (members, licensee and suppliers and observers).

The ep2 members are active in the industry of acquiring card transactions in a role for which terminal specification are instrumental, i.e. as acquirer or acquirer processor or terminal supplier or merchant.

Members and licensees participate in a cost-sharing agreement.

A Specification Body

The ep2 registration authority is the point of contact, leads the technical working groups and manages the ep2 specifications with its members and makes the resulting documentation available. Annually a new specification release is published as well as several technical newsletters.

A Certification Body

The ep2 certification authority is responsible for gateway approvals, terminal hardware and software certifications within Switzerland as well as for the operation and maintenance of the ep2 Test-/Certification System.

This ensures a uniform and efficient certification process and consistently high quality in the field.

