

GBIC Approval Scheme

Detailed Approval Requirements for GBIC ICCs

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1 GBIC Agreements

No.	Subject	Document Title	Status ¹	Approval period
[GK_V]	GeldKarte Agreement	Vereinbarung über das institutsübergreifende System „GeldKarte“, mit Anlagen	V _{GBIC}	Up to ² : unlimited
[ZA_V]	Scheme Agreement Zusatzanwendungen	Vereinbarung über die Rahmenbedingungen für die Implementierung und Nutzung von Zusatzanwendungen auf von Kreditinstituten ausgegebenen Debitkarten, 01.08.2007	V _{GBIC}	From: 01.08.2007 Up to: unlimited
[gc_V]	girocard banks Agreement	Vereinbarung über ein institutsübergreifendes System zur bargeldlosen Zahlung „girocard-System der Deutschen Kreditwirtschaft“, Stand: 22.06.2022	V _{GBIC}	From: 24.02.2023 Up to: unlimited
[GA_V]	German ATM Agreement	Vereinbarung über das "Deutsche Geldautomaten-System", Stand: 19.08.2021	V _{GBIC}	From: 28.01.2022 Up to: unlimited

¹ V = Verified/effective (verabschiedet); A = Draft (in Arbeit); O = Open (offen); I = Info

² The approval (first approval or respectively renewal of the existing approval) of the approval object according to the referenced agreement/ specification is possible until a specific date "X" or, if no specific date "X" is mentioned, the approval period is "unlimited". Then "unlimited" is set for "Up to". Please pay attention to the information of further migration dates.

2 Mapping of Roles to Institutions

The following table shows the mapping of the roles to institutions for the approval process of the approval objects based on the GBIC Chip.

Role	Institution
Payment schemes	GBIC
Approval Council	GBIC Arbeitsstab "Kartengestützte Zahlungssysteme"
Approval Office	VÖB
Technical Committee	GBIC Arbeitskreis "Kartentechnik", GBIC Arbeitskreis „Zulassung“
Security Committee	GBIC Arbeitsstab „Sicherheitsfragen“
Testing Laboratory	S-Payment
Security Evaluators	BrightSight, Deutsche Telekom Security, SRC, TÜVIT, UL

Table 1: Mapping of Roles to Institutions

3 Approval Objects

The Approval objects

- SECCOS ICC (ICC module)
- Debit ICC
- Credit ICC
- SAM ICC

cover the technical appendix of the above mentioned agreements and are further on referenced as GBIC ICCs.

4 Approval Object "SECCOS ICC" (ICC module)

4.1 Description

The approval object SECCOS ICC is implemented by an ICC module. ICC modules are approved according to the approval object SECCOS ICC.

ICC modules consist of hardware (IC) and executable code. ICC modules meet technical interface specifications and security requirements specified by GBIC. The executable code of an ICC module is either fully stored in Read Only Memory (ROM) or stored in ROM and in Electronically Erasable Read Only Memory (EEPROM) or in comparable memory. The executable code includes the operating system. Depending on the chosen configuration the executable code additionally includes application specific commands (e.g. Europay Mastercard Visa (EMV) commands, girocard commands, GeldKarte commands or any other commands).

An approval of an ICC module according to "SECCOS ICC" is the necessary pre-condition (basic approval) for an approval of an ICC product according to "Debit ICC", "Credit ICC" or "SAM ICC".

ICC modules are not operable. For operability the applications must be completed. The approval objects "Debit ICC", "Credit ICC" and "SAM ICC" extend the approval object "SECCOS ICC" to technical interface specifications for application data structures.

The approval of a "Debit ICC", "Credit ICC" and "SAM ICC" terminates when the approval of the correspondent ICC module runs out.

4.2 Technical Interface Specifications for Operating System SECCOS 7

4.2.1 Technical Specifications used for GBIC ICC

No.	Subject	Document Title	Status	Approval period
[SECCOS 7]	Technical Interface Specification SECCOS	Interface specifications for the SECCOS ICC, Secure Chip Card Operating System (SECCOS), Vers. 7.1 of 08.07.2014	V _{GBIC}	From: 19.02.2015 Up to: 31.12.2017 ³
[SECCOS 7_Update]	Technical Interface Specification SECCOS	Interface specifications for the SECCOS ICC, Updates to Secure Chip Card Operating System (SECCOS), Vers. 7.1 of 08.07.2014, as on 05.05.2017	V _{GBIC}	From: 28.12.2017 Up to: 31.12.2020 ³
[SECCOS 7_Update_19]	Technical Interface Specification SECCOS	Interface specifications for the SECCOS ICC, Updates to Secure Chip Card Operating System (SECCOS), Vers. 7.1 of 08.07.2014, as on 17.12.2019	V _{GBIC}	From: 01.01.2021 Up to: 15.08.2022 ³
[SECCOS 7_Update_22]	Technical Interface Specification SECCOS	Interface Specifications for the SECCOS ICC, Updates to Secure Chip Card Operating System (SECCOS), Version 7.1 of 08.07.2014, as on 05.04.2022	V _{GBIC}	From: 12.08.2022 Up to: unlimited

If [SECCOS 7] with [SECCOS 7_Update_22] is implemented, the support of EMV Specification Bulletin SB-264 as referenced in chapter 2.3.2 in [SECCOS 7_Update_22] is optional.

³ Please pay attention to the information of the migration date in chapter 4.5.

4.2.2 Technical Specifications used for Debit ICC and Credit ICC

If either Application "girocard EMV", Application "Maestro", Application "VCPS", "Mastercard Application", "Visa Application", Application "girocard-Visa EMV", Application "girocard-Mastercard EMV", Application "girocard-Discover EMV", "TAN-Application (Debit)" or "TAN-Application (Credit)" shall be personalized ("Debit ICC" or "Credit ICC", see chapter 5 and chapter 6) one of the following three specifications must also be implemented. Restrictions concerning the combination of these applications and the version of the SECCOS EMV commands are described in Table 2:

No.	Subject	Document Title	Status	Approval period
[SEC-EMV 7]	Technical Interface Specification EMV Commands	Interface specifications for the SECCOS ICC, EMV Commands and SECCOS EMV Applications, Vers. 3.1 of 18.9.2014 with Errata from 11.08.2015	V _{GBIC}	From: 16.12.2015 Up to: unlimited
[SEC-EMV 7_3.2]	Technical Interface Specification EMV Commands	Interface Specifications for the SECCOS ICC - EMV Commands and SECCOS EMV Applications, Version 3.2, 11.04.2017, with update as on 29.09.2017	V _{GBIC}	From: 28.12.2017 Up to: unlimited
[SEC-EMV7_3_5]	Technical Interface Specification EMV Commands	Interface Specifications for the SECCOS ICC - EMV Commands and SECCOS EMV Applications, Version 3.5, 22.06.2021	V _{GBIC}	From: 06.08.2021 Up to: unlimited

Note: Only [SEC-EMV 7], [SEC-EMV 7_3.2] or [SEC-EMV7_3_5] can be implemented.

If the Application "GeldKarte" shall be personalized ("Debit ICC" or "Credit ICC", see chapter 5 and chapter 6) the special commands of one of the following three specifications must also be implemented:

No.	Subject	Document Title	Status	Approval period
[EBC]	Technical Interface Specification Commands Electronic Purse	Schnittstellenspezifikation für die ZKA-Chipkarte, GeldKarte, Kommandos der elektronischen Geldbörse, Vers. 2.0 vom 29.01.2015	V _{GBIC}	From: 19.02.2015 Up to: unlimited
[EB6_CL]	Technical Interface Specification Application Electronic Purse	Schnittstellenspezifikation für die ZKA-Chipkarte, GeldKarte, Applikation elektronische Geldbörse für SECCOS 6 (mit Ergänzungen zum Laden und Bezahlen über die kontaktlose Schnittstelle), Vers. 1.3 vom 21.03.2011	V _{GBIC}	From: 19.02.2015 Up to: unlimited
[EB7_21]	Technical Interface Specification Application Electronic Purse	Schnittstellenspezifikation für die SECCOS-Chipkarte, GeldKarte, Applikation elektronische Geldbörse für SECCOS (mit Ergänzungen zum Laden und Bezahlen über die kontaktlose Schnittstelle), Vers. 2.1 vom 10.02.2017	V _{GBIC}	From: 25.04.2017 Up to: unlimited

Note: Only [EBC], [EB6_CL] or [EB7_21] can be implemented.

4.2.3 Technical Specifications used for SAM ICC

If the SAM Application "Händlerkarte" and/or SAM Application "Marktplatz/Fahrschein" shall be personalized (see chapter 7.3) either the special commands of the following specification must also be implemented:

No.	Subject	Document Title	Status	Approval period
[SAMC]	Technical Interface Specification Secure Application Module Commands	Schnittstellenspezifikation für die ZKA-Chipkarte, Ergänzungskommandos für die Sicherheitsmodule, Vers. 2.0 vom 29.01.2015	V _{GBIC}	From: 19.02.2015 Up to: unlimited

or as an alternative the special commands of the following specifications must be implemented:

No.	Subject	Document Title	Status	Approval period
[MF_SAM_6]	Technical Interface Specification Secure Application Module Data	Schnittstellenspezifikation für die ZKA-Chipkarte, Dateien des MF für SECCOS 6 Sicherheitsmodule, Vers. 1.0 vom 08.10.2010	V _{GBIC}	From: 19.02.2015 Up to: unlimited

No.	Subject	Document Title	Status	Approval period
[HK_6]	Technical Interface Specification Application Secure Application Module	Schnittstellenspezifikation für die ZKA-Chipkarte, GeldKarte, SECCOS 6 – Händlerkarte, Vers. 1.0 vom 08.10.2010	V _{GBIC}	From: 19.02.2015 Up to: unlimited

No.	Subject	Document Title	Status	Approval period
[MSAM_6]	Technical Interface Specification Market Application	Schnittstellenspezifikation für die ZKA-Chipkarte, Zusatzanwendungen, SECCOS 6 - Sicherheitsmodul Marktplatz, Vers. 1.0.1 vom 18.07.2011 Schnittstellenspezifikation für die ZKA-Chipkarte, Zusatzanwendungen, Vorstrukturierung SECCOS 6 Sicherheitsmodule, Vers. 1.0 vom 08.10.2010	V _{GBIC}	From: 19.02.2015 Up to: unlimited

No.	Subject	Document Title	Status	Approval period
[FSAM_6]	Technical Interface Specification Ticket Application	<p>Schnittstellenspezifikation für die ZKA-Chipkarte, Zusatzanwendungen, SECCOS 6 - Sicherheitsmodul Fahrschein, Vers. 1.0 vom 08.10.2010</p> <p>Schnittstellenspezifikation für die ZKA-Chipkarte, Zusatzanwendungen, Vorstrukturierung SECCOS 6 Sicherheitsmodule, Vers. 1.0 vom 08.10.2010</p>	V _{GBIC}	From: 19.02.2015 Up to: unlimited

4.3 Technical Restrictions

The following table shows the possible combinations of application specification versions ("Debit ICC" or "Credit ICC") and the versions of the SECCOS EMV commands.

		SECCOS EMV Commands		
Specification	Version	[SEC-EMV 7]	[SEC-EMV 7_3.2]	[SEC-EMV7_3_5]
EMV Application				
girocard EMV Application (Application "girocard EMV", Application "VCPS", Application "Maestro")	3.2	-	x	x
	3.4	-	x	x
	3.5	-	x	x
	4.5	-	x	x
	4.6.y ₁	-	x	x
	4.7	-	x	x
	5.2	-	x	x
	5.3.y ₂	-	x	x
	5.4	-	x	x
	Application "girocard-Mastercard EMV"	1.2.y ₃	x	x
		1.3	x	x
	Application "girocard-Visa EMV"	1.2.y ₄	-	x
		1.3	-	x
	Application "girocard-Discover EMV"	1.0	x	x
	"Mastercard Application"	3.2.y ₅	x	x
		3.3	x	x
	"Visa Application"	1.5.y ₆	x	x
TAN Application				
"TAN-Application (Debit)"	1.2.y ₇	x	x	x
	2.1	x	x	x
"TAN-Application (Credit)"	1.1	x	x	x
	2.2	x	x	x

Table 2: Restrictions for Combinations of Versions of SECCOS EMV Commands and Applications

4.4 GBIC Security Requirements

No.	Subject	Document Title	Status	Approval period
[LIT K]	Security requirements	Schnittstellenspezifikation für die ec-Karte mit Chip, Kriterien für die Bewertung und Konstruktion von chipkartengestützten Zahlungssystemen, Version 3.0, 2. April 1998	V _{GBIC}	From: 1998 Up to: unlimited

Optionally the hardware and firmware of GBIC smart cards, hardware and firmware in the following briefly called hardware, may be verified by certificates according to the Common Criteria (CC) Standard. The hardware has to be certified by a Common Criteria (CC) certificate regarding PP-0035 or PP-0084. The additional [CC] requirements must be met when CC applies.

No.	Subject	Document Title	Status	Approval period
[CC]	Security requirements	Additional Requirements for ICC for the compliance with GBIC security requirements, Version 0.93, 12.01.2015	V _{GBIC}	From: 11.03.2016 Up to: unlimited

4.5 Migration Dates

An approval of an ICC module according to "SECCOS ICC" is the necessary pre-condition (basic approval) for an approval of an ICC product according to "Debit ICC", "Credit ICC" and "SAM ICC". The different end dates for the approval process (first approval, approval change, approval extension and approval prolongation) are summarised in Table 3. Up to the listed dates an approval may be granted for the specific SECCOS ICC.

		[SECCOS 7]				
			[SECCOS 7_Update]	[SECCOS 7_Update_19]	[SECCOS 7_Update_22]	
					Without SB-264	With SB-264
SECCOS ICC	First Approval	31.12.2017	31.12.2020	15.08.2022	31.12.2023	unlimited
	Approval Change					
	Approval Extension					
	Approval Prolongation	31.12.2022	31.12.2021 (for Debit ICC and Credit ICC) / unlimited for SAM ICC	31.12.2024 (for Debit ICC and Credit ICC) / unlimited for SAM ICC	31.12.2026 (for Debit ICC and Credit ICC) / unlimited for SAM ICC	

Table 3: End of Approval Process

5 Approval Object "Debit ICC"

5.1 Description

The approval object "Debit ICC" is used in

- the payment scheme girocard (pay now, GBIC) based on the function girocard EMV,
- the payment scheme GeldKarte (electronic purse) based on the function GeldKarte,
- the GBIC cash withdrawal scheme,
- the payment and cash withdrawal schemes Discover, Maestro, Mastercard, V PAY, Visa, Cirrus and Plus,
- the acceptance schemes for the functions "Marktplatz", "Fahrschein", "TAN-Application" and "Signature Application".

The approval of "Debit ICC" with one possible configuration containing the function "girocard EMV" based on the corresponding hardware (ICC module) is sufficient to issue all other combinations from ICC products using Discover, Mastercard and Visa functions with this approved "girocard EMV" function.

ICC products using Discover, Mastercard and Visa functions (e. g. Maestro, V PAY, Cirrus and Plus) are not part of the GBIC ICC approval objects, but successful interaction testing (between girocard and cobrand) according to GBIC testsuite is mandatory.⁴

ICC products using only Discover, Mastercard and Visa functions (e. g. Maestro, V PAY, Cirrus and Plus) without any function of the GBIC payment scheme are not part of the GBIC ICC approval objects, but successful interface testing according to GBIC testsuite is mandatory.

The approval object "Debit ICC" represents hardware and software covering the interface specifications and security requirements of a GBIC operating system (like SECCOS) and the respective payment schemes.

An approval of an ICC module according to "SECCOS ICC" (see chapter 4) is the necessary precondition (basic approval) for an approval of an ICC product according to "Debit ICC".

⁴ ICCs using functions of these payment schemes must pass the approval process of the respective payment scheme.

5.2 Functions

The following table shows the possible combinations of functions for the approval object "Debit ICC".

Functions		Combinations						
"GeldKarte – account linked (electronic purse national)"		O	-	O	M	O	O	O
"GeldKarte – unlinked (electronic purse national)"		-	M	-	-	-	-	-
"Non girocard EMV"***		-	-	M	-	-	-	-
	VCPS [without girocard support]	-	-	O	-	-	-	-
	Maestro [without girocard support]	-	-	O	-	-	-	-
	"Mastercard Application"*	O	-	-	-	-	-	-
	"Visa Application"*	O	-	-	-	-	-	-
"girocard EMV"*		M	-	-	-	-	-	-
	girocard	M	-	-	-	-	-	-
	Maestro	O	-	-	-	-	-	-
	V PAY	O	-	-	-	-	-	-
	Cirrus	O	-	-	-	-	-	-
	Plus	O	-	-	-	-	-	-
	VCPS [with girocard support]	O	-	-	-	-	-	-
	Maestro [with girocard support]	O	-	-	-	-	-	-
girocard-Visa EMV		-	-	-	-	M	-	-
girocard-Mastercard EMV		-	-	-	-	-	M	-
girocard-Discover EMV		-	-	-	-	-	-	M
"Marktplatz"		O	O	O	O	O	O	O
"Fahrschein"		O	O	O	O	O	O	O
"TAN-Application (Debit)"		O	O	O	O	O	O	O
"Signature Application"		O	O	O	O	-	-	-

Table 4: Functions for "Debit ICC"

Legend: The columns represent possible combinations whereas "O" means "function is optional" and "M" means "function has to be on the chip" and "-" means "function is not allowed to be on the chip".

Note:

* For "girocard EMV" the support of the girocard function is mandatory. In that case the additional support of either Maestro, V PAY, Cirrus, Plus, Mastercard or Visa (but only one of them) as an option is possible. As an alternative way to implement the mandatory girocard function VCPS [with girocard support] or Maestro [with girocard support] (but only one of them) is selectable. That means that three ways exist to implement the mandatory girocard function according the first combination option.

** The support of either VCPS [without girocard support] or Maestro [without girocard support] (but only one of them) is mandatory for the third combination option.

5.3 Technical Interface Specifications for Operating System SECCOS 7 (Applications)

If in this section more than one technical interface specification is listed for the Masterfile or an application then only one of these specifications can be implemented.

Masterfile

No.	Subject	Document Title	Status	Approval period
[MF_D7_3]	Technical Interface Specification MF	Interface Specifications for the SECCOS ICC, Files in the MF of Debit Cards and GeldKarte Cards, Vers. 3.1 of 14.11.2014	V _{GBIC}	From: 01.04.2015 Up to: unlimited
[MF_D7_3_3]	Technical Interface Specification MF	Interface Specifications for the SECCOS ICC, Files in the MF of Debit Cards, Vers. 3.3 of 14.10.2021	V _{GBIC}	From: 28.01.2022 Up to: unlimited

Application "GeldKarte"

No.	Subject	Document Title	Status	Approval period
[EB6_CL]	Technical Interface Specification Application Electronic Purse	Schnittstellenspezifikation für die ZKA-Chipkarte, GeldKarte, Applikation elektronische Geldbörse für SECCOS 6 (mit Ergänzungen zum Laden und Bezahlen über die kontaktlose Schnittstelle), Vers. 1.3 vom 21.03.2011	V _{GBIC}	From: 01.04.2015 Up to: unlimited
[EB7_21]	Technical Interface Specification Application Electronic Purse	Schnittstellenspezifikation für die SECCOS-Chipkarte, GeldKarte, Applikation elektronische Geldbörse für SECCOS (mit Ergänzungen zum Laden und Bezahlen über die kontaktlose Schnittstelle), Vers. 2.1 vom 10.02.2017	V _{GBIC}	From: 25.04.2017 Up to: unlimited

If Application "GeldKarte" is supported, then Application "PSE" and Application "PPSE" shall be present as described in Table 5.

If Application [EB6_CL] is supported the following amendment may be implemented:

No.	Subject	Document Title	Status	Approval period
[add_EB6_CL_11]	Addendum Technical Interface Specification Application Electronic Purse	Schnittstellenspezifikation für die ZKA-Chipkarte, GeldKarte, Applikation elektronische Geldbörse für SECCOS 6 (mit Ergänzungen zum Laden und Bezahlen über die kontaktlose Schnittstelle), Vers. 1.3 vom 21.03.2011, Ergänzung für SECCOS 7, Vers. 1.1 vom 08.02.2017	V _{GBIC}	From: 25.04.2017 Up to: unlimited

Application "girocard EMV"

No.	Subject	Document Title	Status	Approval period
[GC_EMV7_3_2]	Technical Interface Specification, EMV Application	Interface Specifications for the SECCOS ICC - girocard EMV Application, Version 3.2, 02.01.2018	V _{GBIC}	From: 29.06.2018 Up to: unlimited
[GC_EMV7_3_4]	Technical Interface Specification, EMV Application	Interface Specifications for the SECCOS ICC - girocard EMV Application, Version 3.4, 21.06.2019	V _{GBIC}	From: 30.10.2019 Up to: unlimited
[GC_EMV7_3_5]	Technical Interface Specification, EMV Application	Interface Specifications for the SECCOS ICC - girocard EMV Application, Version 3.5, 14.04.2021	V _{GBIC}	From: 06.08.2021 Up to: unlimited

If Application "girocard EMV" is supported, then Application "PSE" and Application "PPSE" shall be present as described in Table 5.

Additionally the SECCOS EMV commands have to be personalized too (see chapter 4.2). Restrictions concerning the combination of Application "girocard EMV" and the version of the SECCOS EMV commands are described in Table 2

Optionally Application "Maestro" or Application "VCPS" can be used for implementation of a girocard too (see Table 4, first combination option).

Application "girocard-Mastercard EMV"

No.	Subject	Document Title	Status	Approval period
[GC_Master card7_1_21]	Technical Interface Specification, Mastercard Application	Interface Specifications for the SECCOS ICC, girocard-Mastercard EMV Application, Vers. 1.2.1, 04.11.2022	V _{GBIC}	From: 24.02.2023 Up to: 31.12.2025 ⁵
[GC_Master card7_1_3]	Technical Interface Specification, Mastercard Application	Interface Specifications for the SECCOS ICC, girocard-Mastercard EMV Application, Vers. 1.3, 29.09.2023	V _{GBIC}	From: 05.12.2023 Up to: unlimited

If Application "girocard-Mastercard EMV" is supported, then Application "PSE" and Application "PPSE" shall be present as described in Table 5.

Restrictions concerning the combination of Application "girocard-Mastercard EMV" and the version of Application "PPSE" and Application "PSE" are described in Table 6.

Additionally the SECCOS EMV commands have to be personalized too (see chapter 4.2). Restrictions concerning the combination of Application "girocard-Mastercard EMV" and the version of the SECCOS EMV commands are described in Table 2.

⁵ Please pay attention to the information of the migration date in chapter 5.6 "Migration Dates".

Application "girocard-Visa EMV"

No.	Subject	Document Title	Status	Approval period
[GC_Visa7_1_22]	Technical Interface Specification, Visa Application	Interface Specifications for the SECCOS ICC, girocard-Visa EMV Application, Vers. 1.2.2, 19.01.2022	V _{GBIC}	From: 28.01.2022 Up to: unlimited
[GC_Visa7_1_3]	Technical Interface Specification, Visa Application	Interface Specifications for the SECCOS ICC, girocard-Visa EMV Application, Vers. 1.3, 20.05.2022	V _{GBIC}	From: 12.08.2022 Up to: unlimited

If Application "girocard-Visa EMV" is personalized the support of only the Visa credit function is not allowed.

If Application "girocard-Visa EMV" is supported, then Application "PSE" and Application "PPSE" shall be present as described in Table 5.

Restrictions concerning the combination of Application "girocard-Visa EMV" and the version of Application "PPSE" and Application "PSE" are described in Table 7.

Additionally the SECCOS EMV commands have to be personalized too (see chapter 4.2). Restrictions concerning the combination of Application "girocard-Visa EMV" and the version of the SECCOS EMV commands are described in Table 2.

Application "girocard-Discover EMV"

No.	Subject	Document Title	Status	Approval period
[GC_Disco_1_0]	Technical Interface Specification, Discover Application	Interface Specifications for the SECCOS ICC, girocard-Discover EMV Application, Vers. 1.0, 21.09.2022	V _{GBIC}	From: 24.02.2023 Up to: unlimited

If Application "girocard-Discover EMV" is supported, then Application "PSE" and Application "PPSE" shall be present as described in Table 5.

Restrictions concerning the combination of Application "girocard-Discover EMV" and the version of Application "PPSE" and Application "PSE" are described in Table 8.

Additionally the SECCOS EMV commands have to be personalized too (see chapter 4.2). Restrictions concerning the combination of Application "girocard-Discover EMV" and the version of the SECCOS EMV commands are described in Table 2.

Application "Maestro"

No.	Subject	Document Title	Status	Approval period
[GC_EMV7_52]	Technical Interface Specification EMV Application	Interface Specifications for the SECCOS ICC - girocard EMV Application, Vers. 5.2, 04.12.2017	VGBIC	From: 28.12.2017 Up to: unlimited
[GC_EMV7_531]	Technical Interface Specification EMV Application	Interface Specifications for the SECCOS ICC - girocard EMV Application, Vers. 5.3.1, 14.11.2019	VGBIC	From: 26.03.2021 Up to: unlimited
[GC_EMV7_5_4]	Technical Interface Specification EMV Application	Interface Specifications for the SECCOS ICC - girocard EMV Application, Vers. 5.4, 15.04.2021	VGBIC	From: 06.08.2021 Up to: unlimited

If Application "Maestro" is supported, then Application "PSE" and Application "PPSE" shall be present as described in Table 5.

Additionally the SECCOS EMV commands have to be personalized too (see chapter 4.2). Restrictions concerning the combination of Application "Maestro" and the version of the SECCOS EMV commands are described in Table 2

Optionally Application "Maestro" can be used for implementation of a girocard too (see Table 4, first combination option).

Application "VCPS"

No.	Subject	Document Title	Status	Approval period
[GC_EMV7_4_5]	Technical Interface Specification EMV Application	Interface Specifications for the SECCOS ICC - girocard EMV Application, Version 4.5, 29.12.2017	VGBIC	From: 29.06.2018 Up to: unlimited
[GC_EMV7_4_63]	Technical Interface Specification EMV Application	Interface Specifications for the SECCOS ICC - girocard EMV Application, Version 4.6.3, 18.05.2020	VGBIC	From: 26.03.2021 Up to: unlimited
[GC_EMV7_4_7]	Technical Interface Specification EMV Application	Interface Specifications for the SECCOS ICC - girocard EMV Application, Version 4.7, 12.03.2021	VGBIC	From: 06.08.2021 Up to: unlimited

If Application "VCPS" is supported, then Application "PSE" and Application "PPSE" shall be present as described in Table 5. Restrictions concerning the combination of Application "VCPS" and the version of Application "PPSE" are described in Table 7.

Additionally the SECCOS EMV commands have to be personalized too (see chapter 4.2). Restrictions concerning the combination of Application "VCPS" and the version of the SECCOS EMV commands are described in Table 2

Optionally Application "VCPS" can be used for implementation of a girocard too (see Table 4, first combination option).

Note: Either Application "girocard EMV", Application "girocard-Mastercard EMV", Application "girocard-Visa EMV", Application "girocard-Discover EMV", Application "Maestro" or Application "VCPS" can be implemented.

Application "Mastercard Application"

No.	Subject	Document Title	Status	Approval period
[Mc_C7_3_21]	Technical Interface Specification Mastercard Application	Interface Specifications for the SECCOS ICC – Mastercard Application for SECCOS, Version 3.2.1, 20.03.2019	V _{GBIC}	From: 12.04.2019 Up to: unlimited
[Mc_C7_3_3]	Technical Interface Specification Mastercard Application	Interface Specifications for the SECCOS ICC – Mastercard Application for SECCOS, Version 3.3, 27.04.2020	V _{GBIC}	From: 26.03.2021 Up to: unlimited

If "Mastercard Application" is personalized the support of the girocard function is mandatory in general (see Table 4, first combination option). In that case either [GC_EMV7_3_2], [GC_EMV7_3_4] or [GC_EMV7_3_5] must also be personalized (see Application "girocard EMV"). If "Mastercard Application" is supported, then Application "PSE" and Application "PPSE" shall be present as described in Table 5.

Additionally the SECCOS EMV commands have to be personalized too (see chapter 4.2). Restrictions concerning the combination of "Mastercard Application" and the version of the SECCOS EMV commands are described in Table 2

Application "Visa Application"

No.	Subject	Document Title	Status	Approval period
[Visa_C7_1_51]	Technical Interface Specification Visa Application	Interface Specifications for the SECCOS ICC - Visa Application, Version 1.5.1, 31.10.2019	V _{GBIC}	From: 07.11.2019 Up to: unlimited

If "Visa Application" is personalized the support of the girocard function is mandatory in general (see Table 4, first combination option). In that case either [GC_EMV7_3_2], [GC_EMV7_3_4] or [GC_EMV7_3_5] must also be personalized (see Application "girocard EMV"). If "Visa Application" is supported, then Application "PSE" and Application "PPSE" shall be present as described in Table 5. Restrictions concerning the combination of "Visa Application" and the version of Application "PPSE" and Application "PSE" are described in Table 7.

Additionally the SECCOS EMV commands have to be personalized too (see chapter 4.2).

Application "PPSE"

No.	Subject	Document Title	Status	Approval period
[PPSE_5]	Technical Interface Specification PPSE	Interface Specifications for the SECCOS ICC, Proximity Payment System Environment, Version 2.1, 21.04.2016	V _{GBIC}	From: 21.07.2016 Up to: unlimited
[PPSE_2_2_1]	Technical Interface Specification PPSE	Interface Specifications for the SECCOS ICC, Proximity Payment System Environment, Version 2.2.1, 26.02.2021	V _{GBIC}	From: 26.03.2021 Up to: unlimited
[PPSE_2_3]	Technical Interface Specification PPSE	Interface Specifications for the SECCOS ICC, Proximity Payment System Environment, Version 2.3, 03.11.2022	V _{GBIC}	From: 24.02.2023 Up to: unlimited

Note: If on a Dual Interface ICC no contactless transactions shall be allowed (LCCS Byte in the MF is set to '35') the personalization of Application "PPSE" is optional. On a contact based only ICC the personalization of Application "PPSE" is optional too. Application "PPSE" shall be present if for at least one personalized application the presence of Application "PPSE" is described with "Yes" in Table 5 or the described condition in Table 5 is fulfilled. Restrictions concerning the combination of applications with the different versions of Application "PPSE" are described in Table 6 and Table 7 and Table 8.

Application "PSE"

No.	Subject	Document Title	Status	Approval period
[PSE_3]	Technical Interface Specification PSE	Interface Specifications for the SECCOS ICC, Payment System Environment for SECCOS, Vers. 2.1, 07.10.2016	V _{GBIC}	From: 26.01.2017 Up to: unlimited
[PSE_2_2]	Technical Interface Specification PSE	Interface Specifications for the SECCOS ICC, Payment System Environment for SECCOS, Vers. 2.2, 05.07.2019	V _{GBIC}	From: 30.10.2019 Up to: unlimited
[PSE_2_4]	Technical Interface Specification PSE	Interface Specifications for the SECCOS ICC, Payment System Environment for SECCOS, Vers. 2.4, 08.03.2023	V _{GBIC}	From: 30.05.2023 Up to: unlimited

Note: Application "PSE" shall be present if – and only if – for at least one personalized application the presence of Application "PSE" is described with "Yes" in Table 5. Restrictions concerning the combination of applications with the different versions of Application "PSE" are described in Table 6 and Table 7 and Table 8.

Application "TAN-Application (Debit)"

No.	Subject	Document Title	Status	Approval period
[EMV_TAN_1_6]	Technical Interface Specification TAN Application	Interface Specifications for the SECCOS ICC, TAN Application (Debit) for SECCOS 6, Vers. 1.2.1, 18.12.2009	V _{GBIC}	From: 01.04.2015 Up to: unlimited
[EMV_TAN_2_1]	Technical Interface Specification TAN Application	Interface Specifications for the SECCOS ICC, TAN Application, Vers. 2.1, 23.05.2016	V _{GBIC}	From: 21.07.2016 Up to: unlimited

Additionally the SECCOS EMV commands have to be personalized too (see chapter 4.2).

Application "Signature Application"

No.	Subject	Document Title	Status	Approval period
[SIG_4_6]	Technical Interface Specification Application Signature	Interface Specification for the SECCOS ICC, Digital Signature Application for SECCOS 6, Version 1.3.1, 10.03.2011	V _{GBIC}	From: 01.04.2015 up to: unlimited
[SIG_2_7]	Technical Interface Specification Application Signature	Interface Specification for the SECCOS ICC, Digital Signature Application, Version 2.0, 04.11.2014	V _{GBIC}	From: 01.04.2015 up to: unlimited

Application "Marktplatz"

No.	Subject	Document Title	Status	Approval period
[ZA_MP6]	Technical Interface Specification Market Application	Schnittstellenspezifikation für die ZKA-Chipkarte, Zusatzanwendungen, Applikation Marktplatz für SECCOS 6, Vers. 1.0, 16.10.2006	V _{GBIC}	From: 01.04.2015 up to: unlimited

Application "Fahrschein"

No.	Subject	Document Title	Status	Approval period
[ZA_FS6]	Technical Interface Specification Ticket Application	Schnittstellenspezifikation für die ZKA-Chipkarte, Zusatzanwendungen, Applikation Elektronischer Fahrschein für SECCOS 6, Vers. 1.0, 16.10.2006	V _{GBIC}	From: 01.04.2015 up to: unlimited

If either Application "Marktplatz" or Application "Fahrschein" is personalized the following specification must also be personalized:

No.	Subject	Document Title	Status	Approval period
[ZA_MF6]	Technical Interface Specification	Schnittstellenspezifikation für die ZKA-Chipkarte, Zusatzanwendungen, Vorstrukturierung der Chipkarten für SECCOS 6, Vers. 1.0, 16.10.2006	V _{GBIC}	From: 01.04.2015 up to: unlimited

5.4 Technical Restrictions

The following table shows the possible combinations of application specification versions and the versions of the Masterfile (MF). For each block of applications only one version may be implemented.

		Masterfile Version	
Specification	Version	3.1	3.3
EMV Application			
girocard EMV Application (Application "girocard EMV", Application "VCPS", Application "Maestro")	3.2	X	X
	3.4	X	X
	3.5	X	X
	4.5	X	X
	4.6.y ₁	X	X
	4.7	X	X
	5.2	X	X
	5.3.y ₂	X	X
	5.4	X	X
	1.2.y ₃	-	X
	1.3	-	X
	1.2.y ₄	-	X
	1.3	-	X
	1.0	-	X
	3.2.y ₅	X	X
	3.3	X	X
	1.5.y ₆	X	X
"TAN-Application (Debit)"	1.2.y ₇	X	X
	2.1	X	X
"Signature Application"	1.3.y ₈	X	-
	2.0	X	-
Application "GeldKarte" (with or without Addendum)	1.3	X	X ⁶
	2.1	X	X ⁶
Application "Fahrschein"	1.0	X	X
Application "Marktplatz"	1.0	X	X
Application "PPSE"	2.1	X	X
	2.2.y ₉	X	X
	2.3	X	X
Application "PSE"	2.1	X	X
	2.2	X	X
	2.4	X	X

⁶ MF Version 3.3 is not allowed for implementation of GeldKarte-only cards (see Table 4, "Combinations", second and fourth column).

Depending on the Application Table 5 describes whether the application PPSE and PSE shall be present or not and the condition if applicable. For some combinations additional restriction apply described in Table 6 and Table 7 and Table 8.

Specification	Version	Application "PPSE" present	Application "PSE" present
EMV Application			
girocard EMV Application (Application "girocard EMV", Application "VCPS", Application "Maestro")	3.2	if contactless supported	Yes
	3.4	if contactless supported	Yes
	3.5	if contactless supported	Yes
	4.5	Yes	Yes
	4.6.y ₁	Yes	Yes
	4.7	Yes	Yes
	5.2	Yes	Yes
	5.3.y ₂	Yes	Yes
	5.4	Yes	Yes
Application "girocard-Mastercard EMV"	1.2.y ₃	Yes	Yes
	1.3	Yes	Yes
Application "girocard-Visa EMV"	1.2.y ₄	Yes	Yes
	1.3	Yes	Yes
Application "girocard-Discover EMV"	1.0	Yes	Yes
"Mastercard Application"	3.2.y ₅	Yes	Yes
	3.3	Yes	Yes
"Visa Application"	1.5.y ₆	Yes	Yes
"TAN-Application (Debit)"	1.2.y ₇	No	No
	2.1	No	No
"Signature Application"	1.3.y ₈	No	No
	2.0	No	No
Application "GeldKarte" (with or without Addendum)	1.3	if contactless supported	No
	2.1	if contactless supported	No
Application "Fahrschein"	1.0	No	No
Application "Marktplatz"	1.0	No	No

Table 5: Presence of PSE and PPSE ("Debit ICC")

The following table shows the restrictions for the combinations of Application "girocard-Mastercard EMV" and the versions of Application "PSE" and Application "PPSE".

Application	Version	Product	Application "PPSE" Version			Application "PSE" Version		
			2.1	2.2.y	2.3	2.1	2.2	2.4
Application "girocard-Mastercard EMV"	1.2.1	all Products	-	X	X	-	X	X
	1.3	all Products	-	-	X	-	-	X

Table 6: Restrictions for Combinations of Application "girocard-Mastercard EMV" and Versions of Application "PSE" and Application "PPSE" ("Debit ICC")

The following table shows the restrictions for the combinations of "Visa Application"/ Application "girocard-Visa EMV"/ Application "VCPS" and the versions of Application "PSE" and Application "PPSE".

Application	Version	Product	Application "PPSE" Version			Application "PSE" Version		
			2.1	2.2.y	2.3	2.1	2.2	2.4
"Visa Application"	1.5.1	Visa Credit	X	X	X	X	X	X
		Visa Debit	X	X	X	-	X	X
		Visa Debit with 2nd AID	-	X	X	-	X	X
Application "girocard-Visa EMV"	1.2.2 or 1.3	all Products	-	X	X	-	X	X
Application "VCPS"	4.7	all Products	-	X	X	X	X	X

Table 7: Restrictions for Combinations of "Visa Application"/ Application "girocard-Visa EMV"/ Application "VCPS" and Versions of Application "PSE" and Application "PPSE" ("Debit ICC")

The following table shows the restrictions for the combinations of Application "girocard-Discover EMV" and the versions of Application "PSE" and Application "PPSE".

Application	Version	Product	Application "PPSE" Version			Application "PSE" Version		
			2.1	2.2.y	2.3	2.1	2.2	2.4
Application "girocard-Discover EMV"	1.0	all Products	-	X	X	-	X	X

Table 8: Restrictions for Combinations of Application "girocard-Discover EMV" and Versions of Application "PSE" and Application "PPSE" ("Debit ICC")

5.5 GBIC Security Requirements

No.	Subject	Document Title	Status	Approval period
[LIT K]	Security requirements	Schnittstellenspezifikation für die ec-Karte mit Chip, Kriterien für die Bewertung und Konstruktion von chipkartengestützten Zahlungssystemen, Version 3.0, 2. April 1998	V _{GBIC}	From: 1998 Up to: Unlimited

5.6 Migration Dates

There are the following migration dates for the approval process "Debit ICC" (in connection with the dates as described in Table 3). Up to the listed dates an approval may be granted for the Debit ICC based on the approval for the specific SECCOS ICC.

	[SECCOS 7]					
		[SECCOS 7_Update]	[SECCOS 7_Update_19]	[SECCOS 7_Update_22]		
				Without SB-264	With SB-264	
First Approval	31.12.2020	31.12.2021	31.12.2022	31.12.2023	unlimited	
Approval Change						
Approval Extension			31.12.2024	31.12.2026		
Approval Prolongation						

There are the following additional migration dates for the approval process "Debit ICC". Up to the listed date an approval may be granted for the Debit ICC based on the specific application.

		Application "girocard-Mastercard EMV"	
		Version 1.2.1	Version 1.3
Debit ICC	First Approval	31.12.2025 (End of the approval process. Last date for approval meaning that production is permitted until 31.12.2025.)	unlimited
	Approval Change		
	Approval Extension		
	Approval Prolongation		

6 Approval Object "Credit ICC"

6.1 Description

The approval object "Credit ICC" is used in

- the payment and cash withdrawal scheme Mastercard,
- the payment and cash withdrawal scheme Visa,
- the payment scheme GeldKarte (electronic purse),
- the acceptance schemes for the functions "Marktplatz", "Fahrschein" and "TAN-Application".

ICC products using Mastercard and Visa functions are not part of the GBIC ICC approval objects, but successful interoperability testing according to GBIC testsuite is mandatory.⁷

The approval object "Credit ICC" represents hardware and software covering the interface specifications and security requirements of a GBIC operating system (like SECCOS) and the respective payment schemes.

An approval of an ICC module according to "SECCOS ICC" (see chapter 4) is the necessary precondition (basic approval) for an approval of an ICC product according to "Credit ICC".

⁷ ICCs using functions of these payment schemes must pass the approval process of the respective payment scheme.

6.2 Functions

The following tables show the possible combinations of functions for the approval object "Credit ICC".

Functions	Combinations
"Mastercard Application"	M
"GeldKarte - unlinked (electronic purse national)"	O
"Marktplatz"	O
"Fahrschein"	O
"TAN-Application (Credit)"	O
"TAN-Application (Debit)"	O

Functions	Combinations
"Visa Application" or "girocard-Visa EMV Application"	M
"GeldKarte - unlinked (electronic purse national)"	O
"Marktplatz"	O
"Fahrschein"	O
"TAN-Application (Credit)"	O
"TAN-Application (Debit)"	O

Legend: The columns represent possible combinations whereas "O" means "function is optional" and "M" means "function has to be on the chip" and "-" means "function is not allowed to be on the chip".

6.3 Technical Interface Specifications for Operating System SECCOS 7 (Applications)

If in this section more than one technical interface specification is listed for the Masterfile or an application then only one of these specifications can be implemented.

Masterfile

No.	Subject	Document Title	Status	Approval period
[MF CC_7_2]	Technical Interface Specification MF	Interface Specifications for the SECCOS ICC, Files in the MF of Credit Cards, Vers. 2.0 of 23.01.2015	V _{GBIC}	From: 01.09.2015 Up to: unlimited

Application "Mastercard Application"

No.	Subject	Document Title	Status	Approval period
[Mc_C7_3 _21]	Technical Interface Specification Mastercard Application	Interface Specifications for the SECCOS ICC – Mastercard Application for SECCOS, Version 3.2.1, 20.03.2019	V _{GBIC}	From: 12.04.2019 Up to: unlimited
[Mc_C7_3 _3]	Technical Interface Specification Mastercard Application	Interface Specifications for the SECCOS ICC – Mastercard Application for SECCOS, Version 3.3, 27.04.2020	V _{GBIC}	From: 26.03.2021 Up to: unlimited

If "Mastercard Application" is supported, then Application "PSE" and Application "PPSE" shall be present as described in Table 9. Restrictions concerning the combination of "Mastercard Application" and the version of Application "PSE" are described in Table 10.

Additionally the SECCOS EMV commands have to be personalized too (see chapter 4.2). Restrictions concerning the combination of "Mastercard Application" and the version of the SECCOS EMV commands are described in Table 2

Application "Visa Application"

No.	Subject	Document Title	Status	Approval period
[Visa_C7_ 1_51]	Technical Interface Specification Visa Application	Interface Specifications for the SECCOS ICC - Visa Application, Version 1.5.1, 31.10.2019	V _{GBIC}	From: 07.11.2019 Up to: unlimited

If "Visa Application" is supported, then Application "PSE" and Application "PPSE" shall be present as described in Table 9. Restrictions concerning the combination of "Visa Application" and the version of Application "PPSE" and Application "PSE" are described in Table 11.

Additionally the SECCOS EMV commands have to be personalized too (see chapter 4.2).

Application "girocard-Visa EMV"

No.	Subject	Document Title	Status	Approval period
[GC_Visa7_1_22]	Technical Interface Specification, Visa Application	Interface Specifications for the SECCOS ICC, girocard-Visa EMV Application, Vers. 1.2.2, 19.01.2022	V _{GBIC}	From: 28.01.2022 Up to: unlimited
[GC_Visa7_1_3]	Technical Interface Specification, Visa Application	Interface Specifications for the SECCOS ICC, girocard-Visa EMV Application, Vers. 1.3, 20.05.2022	V _{GBIC}	From: .12.08.2022 Up to: unlimited

If Application "girocard-Visa EMV" is personalized the support of the Visa credit function is mandatory. If Application "girocard-Visa EMV" is supported, then Application "PSE" and Application "PPSE" shall be present as described in Table 9.

Restrictions concerning the combination of Application "girocard-Visa EMV" and the version of Application "PPSE" and Application "PSE" are described in Table 11.

Additionally the SECCOS EMV commands have to be personalized too (see chapter 4.2). Restrictions concerning the combination of Application "girocard-Visa EMV" and the version of the SECCOS EMV commands are described in Table 2.

Application "PSE"

No.	Subject	Document Title	Status	Approval period
[PSE_3]	Technical Interface Specification PSE	Interface Specifications for the SECCOS ICC, Payment System Environment for SECCOS, Vers. 2.1, 07.10.2016	V _{GBIC}	From: 26.01.2017 Up to: unlimited
[PSE_2_2]	Technical Interface Specification PSE	Interface Specifications for the SECCOS ICC, Payment System Environment for SECCOS, Vers. 2.2, 05.07.2019	V _{GBIC}	From: 30.10.2019 Up to: unlimited
[PSE_2_4]	Technical Interface Specification PSE	Interface Specifications for the SECCOS ICC, Payment System Environment for SECCOS, Vers. 2.4, 08.03.2023	V _{GBIC}	From: 30.05.2023 Up to: unlimited

Note: Application "PSE" shall be present if – and only if – for at least one personalized application the presence of Application "PSE" is described with "Yes" in Table 9. Restrictions concerning the combination of applications with the different versions of Application "PSE" are described in Table 10 and Table 11.

Application "PPSE"

No.	Subject	Document Title	Status	Approval period
[PPSE_5]	Technical Interface Specification PPSE	Interface Specifications for the SECCOS ICC - Proximity Payment System Environment, Version 2.1, 21.04.2016	V _{GBIC}	From: 21.07.2016 Up to: unlimited
[PPSE_2_21]	Technical Interface Specification PPSE	Interface Specifications for the SECCOS ICC, Proximity Payment System Environment, Version 2.2.1, 26.02.2021	V _{GBIC}	From: 26.03.2021 Up to: unlimited
[PPSE_2_3]	Technical Interface Specification PPSE	Interface Specifications for the SECCOS ICC - Proximity Payment System Environment, Version 2.3, 03.11.2022	V _{GBIC}	From: 24.02.2023 Up to: unlimited

Note: If on a Dual Interface ICC no contactless transactions shall be allowed (LCCS Byte in the MF is set to '35') the personalization of Application "PPSE" is optional. On a contact based only ICC the personalization of Application "PPSE" is optional too. Application "PPSE" shall be present if for at least one personalized application the presence of Application "PPSE" is described with "Yes" in Table 9 or the described condition in Table 9 is fulfilled. Restrictions concerning the combination of applications with the different versions of Application "PPSE" are described in Table 11.

Application "TAN-Application (Credit)"

No.	Subject	Document Title	Status	Approval period
[TAN C_7]	Technical Interface Specification TAN Application	Interface Specifications for the SECCOS ICC, TAN Application (Credit), Vers. 1.1 of 16.10.2015	V _{GBIC}	From: 16.12.2015 Up to: unlimited
[TAN C_9]	Technical Interface Specification TAN Application	Interface Specifications for the SECCOS ICC - TAN Application (Credit), Version 2.2, 23.05.2016	V _{GBIC}	From: 21.07.2016 Up to: unlimited

Note: Only "TAN-Application (Credit)" or "TAN-Application (Debit)" can be implemented. Additionally the SECCOS EMV commands have to be personalized too (see chapter 4.2).

Application "TAN-Application (Debit)"

No.	Subject	Document Title	Status	Approval period
[EMV_TAN_1_6]	Technical Interface Specification TAN Application	Interface Specifications for the SECCOS ICC, TAN Application (Debit) for SECCOS 6, Vers. 1.2.1, 18.12.2009	V _{GBIC}	From: 01.09.2015 Up to: unlimited
[EMV_TAN_2_1]	Technical Interface Specification TAN Application	Interface Specifications for the SECCOS ICC, TAN Application, Vers. 2.1, 23.05.2016	V _{GBIC}	From: 21.07.2016 Up to: unlimited

Note: Only "TAN-Application (Credit)" or "TAN-Application (Debit)" can be implemented. Additionally the SECCOS EMV commands have to be personalized too (see chapter 4.2).

Application "GeldKarte"

No.	Subject	Document Title	Status	Approval period
[EB6_CL]	Technical Interface Specification Application Electronic Purse	Schnittstellenspezifikation für die ZKA-Chipkarte, GeldKarte, Applikation elektronische Geldbörse für SECCOS 6 (mit Ergänzungen zum Laden und Bezahlen über die kontaktlose Schnittstelle), Vers. 1.3 vom 21.03.2011	V _{GBIC}	From: 01.09.2015 Up to: unlimited
[EB7_21]	Technical Interface Specification Application Electronic Purse	Schnittstellenspezifikation für die SECCOS-Chipkarte, GeldKarte, Applikation elektronische Geldbörse für SECCOS (mit Ergänzungen zum Laden und Bezahlen über die kontaktlose Schnittstelle), Vers. 2.1 vom 10.02.2017	V _{GBIC}	From: 25.04.2017 Up to: unlimited

If Application "GeldKarte" is supported, then Application "PSE" and Application "PPSE" shall be present as described in Table 9.

If Application [EB6_CL] is supported the following amendment may be implemented:

No.	Subject	Document Title	Status	Approval period
[add_EB6_CL_11]	Addendum Technical Interface Specification Application Electronic Purse	Schnittstellenspezifikation für die ZKA-Chipkarte, GeldKarte, Applikation elektronische Geldbörse für SECCOS 6 (mit Ergänzungen zum Laden und Bezahlen über die kontaktlose Schnittstelle), Vers. 1.3 vom 21.03.2011, Ergänzung für SECCOS 7, Vers. 1.1 vom 08.02.2017	V _{GBIC}	From: 25.04.2017 Up to: unlimited

Application "Marktplatz"

No.	Subject	Document Title	Status	Approval period
[ZA_MP6]	Technical Interface Specification Market Application	Schnittstellenspezifikation für die ZKA-Chipkarte, Zusatzanwendungen, Applikation Marktplatz für SECCOS 6, Vers. 1.0, 16.10.2006	V _{GBIC}	From: 01.09.2015 up to: unlimited

Application "Fahrschein"

No.	Subject	Document Title	Status	Approval period
[ZA_FS6]	Technical Interface Specification Ticket Application	Schnittstellenspezifikation für die ZKA-Chipkarte, Zusatzanwendungen, Applikation Elektronischer Fahrschein für SECCOS 6, Vers. 1.0, 16.10.2006	V _{GBIC}	From: 01.09.2015 up to: unlimited

If either Application "Marktplatz" or Application "Fahrschein" is personalized the following specification must also be personalized:

No.	Subject	Document Title	Status	Approval period
[ZA_MF6]	Technical Interface Specification	Schnittstellenspezifikation für die ZKA-Chipkarte, Zusatzanwendungen, Vorstrukturierung der Chipkarten für SECCOS 6, Vers. 1.0, 16.10.2006	V _{GBIC}	From: 01.09.2015 up to: unlimited

6.4 Technical Restrictions

The following table shows the possible combinations of application specification versions and the versions of the Masterfile (MF). For each block of applications only one version may be implemented.

		Masterfile Version	
Specification		Version	2.0
EMV Application			
	"Mastercard Application"	3.2.y ₁	X
		3.3	X
	"Visa Application"	1.5.y ₂	X
	Application “girocard-Visa EMV”	1.2.y ₃	X
		1.3	X
TAN Application			
	"TAN-Application (Credit)"	1.1	X
		2.2	X
	"TAN-Application (Debit)"	1.2.y ₄	X
		2.1	X
Application "GeldKarte" (with or without Addendum)		1.3	X
		2.1	X
Application "Fahrschein"		1.0	X
Application "Marktplatz"		1.0	X
Application "PPSE"		2.1	X
		2.2.y ₅	X
		2.3	X
Application "PSE"		2.1	X
		2.2	X
		2.4	X

Depending on the Application Table 9 describes whether the application PPSE and PSE shall be present or not and the condition if applicable. For some combinations additional restriction apply described in Table 10 and Table 11.

		Application "PPSE" present	Application "PSE" present
Specification	Version		
EMV Application			
"Mastercard Application"	3.2.y ₁	Yes	Yes
	3.3	Yes	Yes
"Visa Application"	1.5.y ₂	Yes	Yes
Application "girocard-Visa EMV"	1.2.y ₃	Yes	Yes
	1.3	Yes	Yes
TAN Application			
"TAN-Application (Credit)"	1.1	No	No
	2.2	No	No
"TAN-Application (Debit)"	1.2.y ₄	No	No
	2.1	No	No
Application "GeldKarte" (with or without Addendum)	1.3	if contactless supported	No
	2.1	if contactless supported	No
Application "Fahrschein"	1.0	No	No
Application "Marktplatz"	1.0	No	No

Table 9: Presence of PSE and PPSE ("Credit ICC")

The following table shows the restrictions for the combinations of the "Mastercard Application" and the versions of Application "PSE".

Application	Version	Product	Application "PSE" Version		
			2.1	2.2	2.4
"Mastercard Application"	3.2.1 or 3.3	Debit Mastercard product or Mastercard credit	No restrictions		

Table 10: Restrictions for Combinations of "Mastercard Application" and Version of Application "PSE" ("Credit ICC")

The following table shows the restrictions for the combinations of "Visa Application"/ Application "girocard-Visa EMV" and the versions of Application "PSE" and Application "PPSE".

Application	Version	Product	Application "PPSE" Version			Application "PSE" Version		
			2.1	2.2.y	2.3	2.1	2.2	2.4
"Visa Application"	1.5.1	Visa Credit	X	X	X	X	X	X
		Visa Debit	X	X	X	-	X	X
		Visa Debit with 2nd AID	-	X	X	-	X	X
Application "girocard-Visa EMV"	1.2.2 or 1.3	all Products	-	X	X	-	X	X

Table 11: Restrictions for Combinations of "Visa Application"/ Application "girocard-Visa EMV" and Versions of Application "PSE" and Application "PPSE" ("Credit ICC")

6.5 GBIC Security Requirements

No.	Subject	Document Title	Status	Approval period
[LIT K]	Security requirements	Schnittstellenspezifikation für die ec-Karte mit Chip, Kriterien für die Bewertung und Konstruktion von chipkartengestützten Zahlungssystemen, Version 3.0, 2. April 1998	V _{GBIC}	From: 1998 Up to: unlimited

6.6 Migration Dates

There are the following migration dates for the approval process "Credit ICC" (in connection with the dates as described in Table 3). Up to the listed dates an approval may be granted for the Credit ICC based on the approval for the specific SECCOS ICC.

	[SECCOS 7]					
		[SECCOS 7_Update]	[SECCOS 7_Update_19]	[SECCOS 7_Update_22]		
				Without SB-264	With SB-264	
First Approval	31.12.2020	31.12.2021	31.12.2022	31.12.2023	unlimited	
Approval Change						
Approval Extension			31.12.2024	31.12.2026		
Approval Prolongation						

7 Approval Object "SAM ICC"

7.1 Description

The approval object "Secure Application Module" is used in

- the payment scheme GeldKarte (electronic purse) based on the function "Händlerkarte" **and**
- the acceptance schemes for the functions "Marktplatz" and "Fahrschein".

The approval object "Secure Application Module" represents hardware and software covering the interface specifications and security requirements of a GBIC operating system (like SECCOS) and the respective acceptance schemes.

An approval of an ICC module according to "SECCOS ICC" (see chapter 4) is the necessary precondition (basic approval) for an approval of an ICC product according to "SAM ICC".

7.2 Functions

The following table shows the allowed combinations of functions for the approval object Secure Application Module.

Functions	Combinations		
"electronic purse Secure Application Module ("Händlerkarte")"	M	O	O
"Marktplatz" Secure Application Module "MSAM"	O	M	-
"Fahrschein" Secure Application Module "FSAM"	O	-	M

Legend: The columns represent possible combinations whereas "O" means "function is optional" and "M" means "function has to be on the chip" and "-" means "function is not allowed to be on the chip".

7.3 Technical Interface Specifications for SAM based on operating system SECCOS (Applications)

Masterfile

No.	Subject	Document Title	Status	Approval period
[MF_SAM_6]	Technical Interface Specification Secure Application Module Data	Schnittstellenspezifikation für die ZKA-Chipkarte, Dateien des MF für SECCOS 6 Sicherheitsmodule, Vers. 1.0 vom 08.10.2010	VGBIC	From: 29.11.2010 Up to: unlimited

Application "Händlerkarte"

No.	Subject	Document Title	Status	Approval period
[HK_6]	Technical Interface Specification Application Secure Application Module	Schnittstellenspezifikation für die ZKA-Chipkarte, GeldKarte, SECCOS 6 – Händlerkarte, Vers. 1.0 vom 08.10.2010	VGBIC	From: 29.11.2010 Up to: unlimited

Application "Marktplatz/Fahrschein"

No.	Subject	Document Title	Status	Approval period
[MSAM_6]	Technical Interface Specification Market Application	Schnittstellenspezifikation für die ZKA-Chipkarte, Zusatzanwendungen, SECCOS 6 - Sicherheitsmodul Marktplatz, Vers. 1.0.1 vom 18.07.2011	VGBIC	From: 06.09.2011 Up to: unlimited
[FSAM_6]	Technical Interface Specification Ticket Application	Schnittstellenspezifikation für die ZKA-Chipkarte, Zusatzanwendungen, SECCOS 6 - Sicherheitsmodul Fahrschein, Vers. 1.0 vom 08.10.2010	VGBIC	From: 29.11.2010 Up to: unlimited

If either Application "Marktplatz" or "Fahrschein" is personalized the following specification must also be personalized:

No.	Subject	Document Title	Status	Approval period
[VSAM_6]	Technical Interface Specification Secure Application Module Data	Schnittstellenspezifikation für die ZKA-Chipkarte, Zusatzanwendungen, Vorstrukturierung SECCOS 6 Sicherheitsmodule, Vers. 1.0 vom 08.10.2010	VGBIC	From: 29.11.2010 Up to: unlimited

7.4 Technical Restrictions

The following table shows the possible combinations of application specification versions and the versions of the Masterfile (MF). For each block of applications only one version may be implemented.

		Masterfile Version
Specification	Version	1.0
SECCOS-Händlerkarte	1.0	X
SECCOS-Sicherheitsmodul Fahrschein	1.0	X
SECCOS-Sicherheitsmodul Marktplatz	1.0.x1	X

7.5 GBIC Security Requirements

No.	Subject	Document Title	Status	Approval period
[LIT K]	Security requirements	Schnittstellenspezifikation für die ec-Karte mit Chip, Kriterien für die Bewertung und Konstruktion von chipkartengestützten Zahlungssystemen, Version 3.0, 2. April 1998	V _{GBIC}	From: 1998 Up to: Unlimited

7.6 Migration Dates

There are the following migration dates for the approval process "SAM ICC" (in connection with the dates as described in Table 3). Up to the listed dates an approval may be granted for the "SAM ICC" based on the approval for the specific SECCOS ICC.

	[SECCOS 7]				
		[SECCOS 7_Update]	[SECCOS 7_Update_19]	[SECCOS 7_Update_22]	
				Without SB-264	With SB-264
First Approval	31.12.2022	unlimited	unlimited	unlimited	unlimited
Approval Change					
Approval Extension					
Approval Prolongation					

8 Interfaces to be tested

Based on the technical interface specifications the following functional tests have to be performed:
"Testsuite 1" – non-personalised GBIC ICC:

Tests for the approval object "SECCOS ICC":

Test scope:

- security attributes
- commands
- file and memory management
- data objects
- interface tests at protocol layer
- recovery measures

Additional tests if GeldKarte is included:

Test scope:

- security attributes
- data of the GeldKarte
- "Ergänzungskommandos" for GeldKarte
- recovery measures

Additional tests if EMV-Commands are included:

Test scope:

- specific commands for EMV
- recovery measures

Additional tests if "SAM ICC" is included:

Test scope:

- "Ergänzungskommandos" for "Händlerkarte"
- "Ergänzungskommandos" for "MSAM"
- "Ergänzungskommandos" for "FSAM"
- Verification of overall "Ergänzungskommandos" and functionalities for Secure Messaging
- Recovery measures

"Testsuite 2" – Personalised GBIC ICC:

For each application to be tested the following test scenarios must be performed:

- Test of data structures
- Test of file contents
- Test of cryptographic key usage
- Test of command process flow (e.g. "Laden")

The following applications are tested by "Testsuite 2" dependent on the approval object:

- GeldKarte
- girocard EMV (Debit)
- girocard-Mastercard EMV (Debit)
- girocard-Discover EMV (Debit)
- Maestro (Debit)
- VCPS (Debit)
- Marktplatz (Customer Chip)
- Fahrschein (Customer Chip)
- TAN-Application (Credit/ Debit)
- Signature Application
- Mastercard Application (Credit/ Debit)
- Visa Application (Credit/ Debit)
- girocard-Visa EMV (Credit/ Debit)
- „Händlerkarte“ (SAM)
- "Marktplatz" ("MSAM")
- "Fahrschein" ("FSAM")