

GBIC Approval Scheme

Payment Scheme: girocard

Detailed Approval Requirements for digital girocard/ girocard HCE (without CDCVM)

Version	Date	Valid from - to	Publication
V1.0	28.02.2020	28.02.2020 – 04.12.2020	28.02.2020
V1.1	05.12.2020	05.12.2020 – 30.12.2020	05.12.2020
V1.2	31.12.2020	31.12.2020 –	31.12.2020

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1 GBIC Agreements

Nr.	Subject	Document Title	Status ¹	Approval Period
[gc_VB]	girocard banks agreement	Vereinbarung über ein institutsübergreifendes System zur bargeldlosen Zahlung an automatisierten Kassen (girocard-System), Stand: Juli 2019	V _{GBIV}	From: 28.02.2020 Up to ² : unlimited
[gc_HCE1_VT]	girocard provider contract	Vertrag über die Zulassung als Betreiber digitaler Karten im girocard-System der Deutschen Kreditwirtschaft, Stand: 29.07.2019	V _{GBIC}	From: 31.12.2020 Up to: unlimited

2 Mapping of Roles to Institutions

The following table shows the mapping of the roles to institutions for the approval process of the approval object "girocard HCE" within the payment scheme girocard.

Role	Institution
Payment scheme	girocard
Approval Council	GBIC Arbeitsstab "Kartengestützte Zahlungssysteme"
Approval Office	VÖB
Technical Committee	GBIC Arbeitskreis "Zulassung"
Security Committee	GBIC Arbeitsstab "Sicherheitsfragen"
Testing Laboratory	DSV
Security Evaluators	BrightSight, SRC, T-Systems, TÜVIT, UL

Table 1: Mapping of Roles to Institutions

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

² The approval (for example first approval or 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.

3 Approval Object

The approval object within the girocard-system to use mobile devices for girocard contactless transactions based on Host Card Emulation (HCE) is the "girocard HCE" (s. chapter 5.4.3 "GBIC Approval Scheme").

The approval object "girocard HCE" represents a system consisting of

- the component "HCE server" as a system, including
 - o the hardware and software of the sub component "HCE HSM" as part of the component "HCE server",
 - o the operational environment of the sub component "HCE HSM" and
- the component "HCE SDK" as a software library, which can be integrated in Mobile Payment Apps,

covering the appendixes of the contract between GBIC and the provider for digital cards to carry out girocard contactless transactions supported by mobile devices based on Host Card Emulation (HCE). The operation of digital cards depends on the signed contract (s. above, chapter 1 "GBIC Agreement", [gc_HCE1_VT]).

According to the provider contract, the digital card provider has to be approved in order to start his operation.

The approval of the provider is issued as a provider personal approval to personalise and operate the approved type of digital cards for "girocard HCE".

The approval cannot be transferred to third parties.

4 GBIC Technical Interface Specifications and Security Requirements (according to [gc_HCE1_VT])

Nr.	Subject	Document Title	Status	Approval Period ³
[girocard mobile HCE_1_2]	Functional Specification	Common Payment Application Contactless Extension for Host Card Emulation (HCE) in a Consumer Device, girocard mobile HCE, Functional Specification, Version 1.2, 26.03.2019	V _{GBIC}	From: 28.02.2020 Up to: unlimited
[GC_EMV_HCE_1_2]	Data for HCE Application	Common Payment Application Contactless Extension for Host Card Emulation (HCE) in a Consumer Device, girocard mobile HCE, Data for the girocard EMV HCE Application, Version 1.2, 08.10.2018	V _{GBIC}	From: 28.02.2020 Up to: unlimited
[PERS_FF_abs_1_2]	Protection Data	Absicherung der Kartendaten zur Personalisierung von anderen Formfaktoren für das girocard-System, Version 1.2, 28.02.2019	V _{GBIC}	From: 28.02.2020 Up to: unlimited
[Update_HCE_1_0]	Update Data	Update von Daten von digitalen girocards über den HCE Server, Version 1.0, 07.11.2017	V _{GBIC}	From: 28.02.2020 Up to: unlimited

³ Please pay attention to the information of the migration date in chapter 5.3 and 6.5.

Nr.	Subject	Document Title	Status	Approval Period ³
[girocard mobile HCE_1_2]	Functional Specification	Common Payment Application Contactless Extension for Host Card Emulation (HCE) in a Consumer Device, girocard mobile HCE, Functional Specification, Version 1.2, 26.03.2019	V _{GBIC}	From: 28.02.2020 Up to: unlimited
[SI_KRI_1_4]	Security Criteria	Kriterien für die Konstruktion und Bewertung von Kundenkomponenten im girocard-System, Version 1.4, 06.09.2017	V _{GBIC}	From: 28.02.2020 Up to: unlimited

5 Component “HCE Server”

5.1 Sub Component “HCE HSM”

5.1.1 GBIC Technical Interface Specifications

No functional test is required.

5.1.2 GBIC Security Requirements

Nr.	Subject	Document Title	Status	Approval Period ⁴
[SI_KRI_1_4]	Security Criteria	Kriterien für die Konstruktion und Bewertung von Kundenkomponenten im girocard-System, Version 1.4, 06.09.2017	V _{GBIC}	From: 28.02.2020 Up to: unlimited

5.2 Sub Component “operational environment of the HCE HSM”

5.2.1 GBIC Technical Interface Specifications

No functional test is required.

5.2.2 GBIC Security Requirements

Nr.	Subject	Document Title	Status	Approval Period ⁴
[SI_KRI_1_4]	Security Criteria	Kriterien für die Konstruktion und Bewertung von Kundenkomponenten im girocard-System, Version 1.4, 06.09.2017	V _{GBIC}	From: 28.02.2020 Up to: unlimited

5.3 Migration Dates

30.06.2021: End of approval process for first approval, approval change and/ or approval extension according to girocard HCE (without CDCVM).

Approval prolongation for digital cards according to girocard HCE (without CDCVM) will be granted until further notice.

01.07.2021: Approval process only according to girocard HCE (with CDCVM).

Exception as described above: Approval prolongation for digital cards according to girocard HCE (without CDCVM) will be granted until further notice.

⁴ Please pay attention to the information of the migration date in chapter 5.3.

6 Component „HCE SDK“

6.1 GBIC Technical Interface Specifications

Nr.	Subject	Document Title	Status	Approval Period ⁵
[girocard mobile HCE_1_2]	Functional Specification	Common Payment Application Contactless Extension for Host Card Emulation (HCE) in a Consumer Device, girocard mobile HCE, Functional Specification, Version 1.2, 26.03.2019	V _{GBIC}	From: 28.02.2020 Up to: unlimited
[GC_EMV_HCE_1_2]	Data for HCE Application	Common Payment Application Contactless Extension for Host Card Emulation (HCE) in a Consumer Device, girocard mobile HCE, Data for the girocard EMV HCE Application, Version 1.2, 08.10.2018	V _{GBIC}	From: 28.02.2020 Up to: unlimited

Functional test is required.

6.2 GBIC Security Requirements

Nr.	Subject	Document Title	Status	Approval Period ⁵
[SI_KRI_1_4]	Security Criteria	Kriterien für die Konstruktion und Bewertung von Kundenkomponenten im girocard-System, Version 1.4, 06.09.2017	V _{GBIC}	From: 28.02.2020 Up to: unlimited

6.3 Confirmation Letter for a digital card by the security evaluator

Nr.	Subject	Document Title	Status	Approval Period ⁵
[SI_CL]	Confirmation Letter	girocard HCE Confirmation Letter, Stand: 04.02.2020	V _{GBIC}	From: 28.02.2020 Up to: unlimited

6.4 Interfaces to be tested

Interfaces to be tested in the functional test for the HCE SDK supporting girocard contactless transactions based on Host Card Emulation (HCE) according to chapter 5.4.5.2. “GBIC Approval Scheme”.

6.5 Migration Dates

30.06.2021: End of approval process for first approval, approval change and/ or approval extension according to girocard HCE (without CDCVM).

Approval prolongation for digital cards according to girocard HCE (without CDCVM) will be granted until further notice.

01.07.2021: Approval process only according to girocard HCE (with CDCVM).

Exception as described above: Approval prolongation for digital cards according to girocard HCE (without CDCVM) will be granted until further notice.

⁵ Please pay attention to the information of the migration date in chapter 6.5.