

GBIC Approval Scheme

Payment Scheme: girocard

Detailed Approval Requirements for "Online-Netzbetreiber"

Version	Date	Valid from - to	Publication
V1.0	12.06.2024	12.06.2024	12.06.2024

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## 1 GBIC Agreements

Nr.	Subject	Document Title	Status <sup>1</sup>	Approval Period
[gc_VB_10/23]	girocard banks agreement	Vereinbarung über ein institutsübergreifendes System zur bargeldlosen Zahlung "girocard-System der Deutschen Kreditwirtschaft", Stand: 04.10.2023	V <sub>GBIV</sub>	From: 12.06.2024 Up to <sup>2</sup> : unlimited
[gc_ONB_VT_09/23]	girocard ONB contract	Vertrag über die Zulassung als Online-Netzbetreiber im girocard-System der Deutschen Kreditwirtschaft, Stand: 28.09.2023	V <sub>GBIC</sub>	From: 12.06.2024 Up to: unlimited
[gc_ONB_B_06/22]	girocard retail service conditions	Bedingungen für die Teilnahme am girocard-System der Deutschen Kreditwirtschaft im Online-Handel (Online-Händlerbedingungen), Version 1.0 vom 17.06.2022	V <sub>GBIC</sub>	From: 12.06.2024 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 "Online-Netzbetreiber" 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"
Security Evaluators	Brightsign, Deutsche Telekom Security, SRC, TÜVIT, UL

Table 1: Mapping of Roles to Institutions

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

<sup>2</sup> The approval (for example first 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 process E-Commerce transactions on behalf of its commissioned merchants is the "Online-Netzbetreiber" (see "GBIC Approval Scheme", Chapter 5.4.5).

The approval object "Online-Netzbetreiber" consists of

- a) the technical system (host) of the "Online-Netzbetreiber" and
- b) the operating environment of the system of the "Online-Netzbetreiber"

covering the appendixes of the contract between GBIC and the "Online-Netzbetreiber" to processing girocard E-Commerce transactions. The processing of girocard E-Commerce transactions depends on the signed contract (see above, Chapter 1 "GBIC Agreements", [gc\_ONB\_VT\_09/23]).

For the approval object "Online-Netzbetreiber", two technical variants are supported:

- a) "Online-Netzbetreiber (HCE)": The variant Host Card Emulation ("HCE") is based on Digital Cards in the Mobile Payment App of the card issuer on Android devices.
- b) "Online-Netzbetreiber (iOS)": The variant is based on the mobile payment solution for digital purses (wallets) containing Digital Cards and which are operated by a third party in the technical variant iOS ("iOS").

The approval owner is the provider of a system operating either the technical variant "HCE" or the technical variant "iOS" or both of them. Both technical variants must be registered separately and are approved separately.

According to the provider contract the "Online-Netzbetreiber" has to be approved in order to start his operation.

The approval of the provider is issued as a provider personal approval and cannot be transferred to third parties.

## 4 Component "Technical system (host) of the "Online-Netzbetreiber"

### 4.1 GBIC Technical Interface Specifications

Nr.	Subject	Document Title	Status	Approval Period
[gc_TA_ONB_1_2]	Technical appendix of the girocard ONB contract	Technical Appendix to Agreement on the Approval as Online Netzbetreiber in the girocard Scheme of the German Banking Industry, Version 1.2, 13.05.2024	V <sub>GBIC</sub>	From: 12.06.2024 Up to: unlimited

The document [gc\_TA\_ONB\_1\_2] covers the requirements for all technical variants ("HCE" and "iOS"). Requirements that are only required for a technical variant that is not to be approved do not have to be implemented.

### 4.2 Interfaces to be tested

The "Online Netzbetreiber" ensures the interoperability of the implementation of all requirements described in the technical appendix of provider contract for "Online-Netzbetreiber". Requirements that are only required for a technical variant that is not to be approved do not have to be implemented.

Interfaces to be tested in the integration functional test (Integrationsfunktionstest) for the technical system (host) of the "Online-Netzbetreiber" supporting either the technical variant "HCE" or the technical variant "iOS" or both of them based on functional test requirements according to Chapter 5.4.5.5.1, "GBIC Approval Scheme":

- Interface of the provider host system to the GBIC defined entry point (HCE [Lookup-Server] and/ or iOS [ONB-Hub]),
- Generation of data for clearing of girocard EMV (Umsatzdateien),
- Generation of data for fee collection (Entgeltdaten),
- Interface to the central centre for statistics (Statistik girocard).

Based on the integration functional test the appropriate interoperability testing must be confirmed in written form according the testing conformance statement (TCS) (see chapter 6).

### 4.3 GBIC Security Requirements

No security evaluation is required for the technical system (host) of the "Online-Netzbetreiber".

### 4.4 Migration Dates

None.

## 5 Component “Operational environment of the system of the Online-Netzbetreiber”

### 5.1 GBIC Technical Interface Specifications

No functional test required.

### 5.2 GBIC Security Requirements

Nr.	Subject	Document Title	Status	Approval Period
[gc_TA_O NB_1_2]	Technical appendix of the girocard ONB contract	Technical Appendix to Agreement on the Approval as Online Netzbetreiber in the girocard Scheme of the German Banking Industry, Version 1.2, 13.05.2024	V <sub>GBIC</sub>	From: 12.06.2024 Up to: unlimited
[SI_KRI_O NB_1_0]	Security Criteria	Sicherheitskriterien für Dienstleister für girocard im Online-Handel, Version 1.0, 16.03.2022	V <sub>GBIC</sub>	From: 12.06.2024 Up to: unlimited

### 5.3 Migration Dates

None.

## **6 "Testing Conformance Statement (TCS)"**

The Approval Applicant submits to GBIC via the Approval Office a "Testing Conformance Statement for the Integration Functional Test" (TCS) about its successful completion according to the technical variant ("Online-Netzbetreiber (HCE)" or "Online-Netzbetreiber (iOS)") announced in the registration request.

Depending on the technical variant implemented one of the following two forms has to be used for documentation and confirmation (see "GBIC Approval Scheme", Chapter 5.4.5.5 ff.).

## 6.1 TCS for Integration Functional Test "Online-Netzbetreiber (HCE)"

The successful result of the integration functional test based on the test plan "TP ONB (HCE)" has to be confirmed by the Approval Applicant and the provider of the Lookup-Server.

Statement of the Approval Applicant		Integration Functional Test "Online-Netzbetreiber (HCE)"	
Company name		.....	
Contact (first name, surname)		.....	
Registration number		.....	
<b>Lookup-Server as test partner</b>			
Company name		.....	
Contact (first name, surname)		.....	
Approval number <u>or</u> Registration number		.....	
		Remarks: .....	
<b>Requirements</b> GBIC Technical Interface Specifications: [gc_TA_ONB_1_2]		<b>Testing Results</b> <b>Approval Applicant</b>	
<b>Integration Functional Testing</b> based on the test plan "TP ONB (HCE)" (made available by the provider of the Lookup-Server and confirmed by a Technical Expert in the context of the Lookup-Server's approval):  Title: .....  Version: ..... Date: .....		<b>Successful</b>  Without Deviations: <input type="checkbox"/> With Deviations: <input type="checkbox"/>	
Description of Deviation(s) stated by the Approval Applicant:  .....			
<b>Date and Signature of the Approval Applicant</b>  .....			

Statement of the Test Partner (Lookup-Server provider of girocard)		Assessment Results Test Partner	
<b>Assessment</b> of the Interoperability Testing Results provided by the Approval Applicant according to [gc_TA_ONB_1_2] and the test plan "TP ONB (HCE)" declared above		<b>Successful</b>  Without Deviations: <input type="checkbox"/> With Deviations: <input type="checkbox"/>	
Assessment of Deviation(s) stated by the Approval Applicant or found by the test partner:  .....			
<b>Date and Signature of the Test Partner</b>  .....			

It can be that no approved partner is available for the applicant to perform the required integration functional test. This should be stated in the field "Remarks" with "partner not yet approved" or "partner still in approval process". The acceptance of the results of the interoperability tests is then made by a single case decision of the approval body.

## 6.2 TCS for Integration Functional Test "Online-Netzbetreiber (iOS)"

The successful result of the integration functional test based on the test plan "TP ONB (iOS)" has to be confirmed by the Approval Applicant and the provider of the ONB-Hub.

Statement of the Approval Applicant		Integration Functional Test "Online-Netzbetreiber (iOS)"	
Company name		.....	
Contact (first name, surname)		.....	
Registration number		.....	
<b>ONB-Hub as test partner</b>			
Company name		.....	
Contact (first name, surname)		.....	
Approval number <u>or</u> Registration number		.....	
		Remarks: .....	
<b>Requirements</b> GBIC Technical Interface Specifications: [gc_TA_ONB_1_2]		<b>Testing Results</b> <b>Approval Applicant</b>	
<b>Integration Functional Testing</b> based on the test plan "TP ONB (iOS)" (made available by the provider of the ONB-Hub and confirmed by a Technical Expert in the context of the ONB-Hub's approval):  Title: .....  Version: ..... Date: .....  Description of Deviation(s) stated by the Approval Applicant:  .....		<b>Successful</b>  Without Deviations: <input type="checkbox"/> With Deviations: <input type="checkbox"/>	
<b>Date and Signature of the Approval Applicant</b>  .....			

Statement of the Test Partner (ONB-Hub provider of girocard)		Assessment Results Test Partner	
<b>Assessment</b> of the Interoperability Testing Results provided by the Approval Applicant according to [gc_TA_ONB_1_2] and the test plan "TP ONB (iOS)" declared above		<b>Successful</b>  Without Deviations: <input type="checkbox"/> With Deviations: <input type="checkbox"/>	



Assessment of Deviation(s) stated by the Approval Applicant or found by the test partner:

.....

**Date and Signature of the Test Partner**

.....

It can be that no approved partner is available for the applicant to perform the required integration functional test. This should be stated in the field "Remarks" with "partner not yet approved" or "partner still in approval process". The acceptance of the results of the interoperability tests is then made by a single case decision of the approval body.