

# **Identification card systems - Inter-sector electronic purse - Part 1: Definitions, concepts and structures**

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## EESTI STANDARDI EESSÕNA

## NATIONAL FOREWORD

<p>Käesolev Eesti standard EVS-EN 1546-1:2000 sisaldab Euroopa standardi EN 1546-1:1999 ingliskeelset teksti.</p> <p>Käesolev dokument on jõustatud 11.01.2000 ja selle kohta on avaldatud teade Eesti standardiorganisatsiooni ametlikus väljaandes.</p> <p>Standard on kättesaadav Eesti standardiorganisatsioonist.</p>	<p>This Estonian standard EVS-EN 1546-1:2000 consists of the English text of the European standard EN 1546-1:1999.</p> <p>This document is endorsed on 11.01.2000 with the notification being published in the official publication of the Estonian national standardisation organisation.</p> <p>The standard is available from Estonian standardisation organisation.</p>
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<p><b>Käsitlusala:</b></p> <p>This part of EN 1546 gives an overview of an IEP System by describing the participants, physical devices and functions needed.</p>	<p><b>Scope:</b></p> <p>This part of EN 1546 gives an overview of an IEP System by describing the participants, physical devices and functions needed.</p>
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**English version**

Identification card systems

**Inter-sector electronic purse**

Part 1: Definitions, concepts and structures

Systèmes de cartes d'identification –  
Porte-monnaie électronique  
intersectoriel – Partie 1: Définitions,  
concepts et structures

Identifikationskartensysteme –  
Branchenübergreifende elektronische  
Geldbörse – Teil 1: Definitionen,  
Begriffe und Strukturen

This European Standard was approved by CEN on 1999-07-29.

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Up-to-date lists and bibliographical references concerning such national standards may be obtained on application to the Central Secretariat or to any CEN member.

The European Standards exist in three official versions (English, French, German). A version in any other language made by translation under the responsibility of a CEN member into its own language and notified to the Central Secretariat has the same status as the official versions.

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**CEN**

European Committee for Standardization  
Comité Européen de Normalisation  
Europäisches Komitee für Normung

**Central Secretariat: rue de Stassart 36, B-1050 Brussels**

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## Foreword

This European Standard has been prepared by Technical Committee CEN/TC 224 "Machine-readable cards, related device interfaces and operations", the secretariat of which is held by AFNOR.

This European Standard shall be given the status of a national standard, either by publication of an identical text or by endorsement, at the latest by February 2000, and conflicting national standards shall be withdrawn at the latest by February 2000.

According to the CEN/CENELEC Internal Regulations, the national standards organizations of the following countries are bound to implement this European Standard: Austria, Belgium, Czech Republic, Denmark, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland and the United Kingdom.

This European Standard consists of the following parts, under the general title "Identification card systems - Inter-sector electronic purse" :

- *Part 1 : Definitions, concepts and structures*
- *Part 2 : Security architecture*
- *Part 3 : Data elements and interchanges*
- *Part 4 : Data objects*

## Introduction

EN 1546 defines interfaces and functionality for IEP (Inter-sector Electronic Purse) Systems to a level of detail necessary to make it possible for Purse Holders to use their IEPs in other IEP Systems, e.g. in other countries.

Similarly, EN 1546 supports the use of IEPs from several Purse Providers in the same equipment if so allowed by business agreements.

It is outside the scope of EN 1546 to define administrative procedures and organisational structures, although, in order to improve overall understanding, the business relationships are described for a general IEP System.

Wherever possible, EN 1546 references other existing ISO and CEN standards.

Not described are "indirect" participants like authorities enacting general and/or special legislation concerning IEP Systems, legal courts, and possibly clearing systems.

## 1 Scope

This part of EN 1546 gives an overview of an IEP System by describing the participants, physical devices and functions needed.

The models presented here are the most general ones, and simpler systems ("closed systems") can be designed by selecting subsets of the functionality described. However, this could also lead to limitations in interoperability.

## 2 Normative references

This European Standard incorporates, by dated or undated reference, provisions from other publications. These normative references are cited at the appropriate places in the text and the publications are listed hereafter. For dated references, subsequent amendments to, or revisions of any of these publications apply to this European Standard only when incorporated in it by amendment or revision. For undated references the latest edition of the publication referred to applies.

EN 30202-1, *Financial transaction cards - Security architectures of financial transaction systems using integrated circuit cards - Part 1 : Card life cycle (ISO 10202-1:1991)*.

## 3 Terms and definitions

For the purposes of this standard, the following definitions apply :

### 3.1

#### **acquirer**

an organisation which collects and possibly aggregates transactions from several Purchase Devices and/or other Acquirer Hosts for delivery to one or more Purse Providers

### 3.2

#### **acquirer host**

the equipment used by the Acquirer in order to perform the IEP related tasks for the Acquirer

### 3.3

#### **activation**

a secure procedure under control of the Purse Provider, switching an IEP or a SAM to its active life state for normal operation

### 3.4

#### **aggregation**

for each Purse Provider and each currency, the process of adding several Totals into one overall Total. The result is a new Total with the Value equivalent to the sum of all the original Totals

### 3.5

#### **authentication**

a cryptographic process in which one entity proves its identity and the integrity of the data it may send to another entity

### 3.6

#### **card issuer**

the organisation responsible for the provision and distribution of ICCs for use in an IEP System

**NOTE** This definition of an IEP card issuer shall not be confused with the general use of that term in other card-based payment systems.

### 3.7

#### **collection**

the process of transferring data on transactions from PSAMs and/or Purchase Devices to Purse Provider Host(s) and PPSAM(s) directly or via Acquirers