

The German ELV-Forum plans recommendations for the card based electronic direct debit ELV-system

Düsseldorf, 4 March 2010 – The German ELV-Forum, a group of retailers, net providers, software producers and terminal manufacturers, will publish version 1.0 of its “Specifications for interfaces for EuroELV-applications” for consultation in the coming weeks.

This so called „EuroELV-specification“ describes operational sequences and processes on terminals, cards and the technical network operation which are necessary to process an electronic direct debit. These voluntary recommendations aim to provide a common structure for the development of new ELV-applications based on the EMV/chip-technology.

Ulrich Binnebösel, member of the ELV-Forum and in charge of payment systems with the German Retail Federation (HDE) explains:

„The ELV-system is a proprietary development of commerce from the eighties and has since undergone an impressive development. It is based on the „track 3“-magstripe-technology on cards from the German credit services sector. The latter has already shifted to the international EMV-standard, which means that consequently also the ELV-system has to be adapted. Accordingly, the „EuroELV-specification“ describes the processing of ELV-payment transactions via track 2 of the card magstripe employed by the credit services sector in the future. Moreover, it foresees the processing of ELV-payment transactions with use of the EMV-chip technology. This means that even according to the latest technical requirements of the credit services sector payments based on card and signature will continue to be possible.

In our view, the main advantage of the ELV-Forum recommendations is the creation of a common foundation for the co-ordination of software-producers, terminal manufacturers and net providers. On the basis of the ELV-specification providers of alternative card payment systems will be able to measure potential interactions with their own systems. Retailers, in turn, will be able to choose his providers based on the EuroELV-standard and can be sure that all components fit together. And in addition they will opt for a future-proof technology.”

The specification will be available upon demand at the ELV-Forum as soon as version 1.0 has been finalised.

www.elv-forum.de

On the ELV-Forum:

The ELV-Forum is a technically oriented body. Its aim is to adapt the so called electronic direct debit payment system (ELV) based on signature and card and well-established in Germany to the new framework conditions in the payments market, to promote standardisation and to define interfaces. The ELV-Forum is a non-incorporated association. Members of the association are companies offering ELV-payment transactions or involved in such payments or offering related services such as net providers, producers and federations.

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