

SECURING CASHLESS PAYMENTS WITH SCION

PROTECTED, SEAMLESS AND RELIABLE
TRANSACTIONS AT THE POINT OF SALE



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scion
ASSOCIATION

MEANING OF SEPN



Definition & Purpose

SEPN – Secure **EFTPOS** Network

"The Cashless Payment ISD"

The Secure EFTPOS Network ("SEPN") is an independent communication network designed for cashless payments, allowing all users ("SEPN users") to communicate with each other in a protected and resilient system, reducing the likelihood of failure due to network outages and cyber risks from the internet, without needing to be connected to the same telecommunications provider.

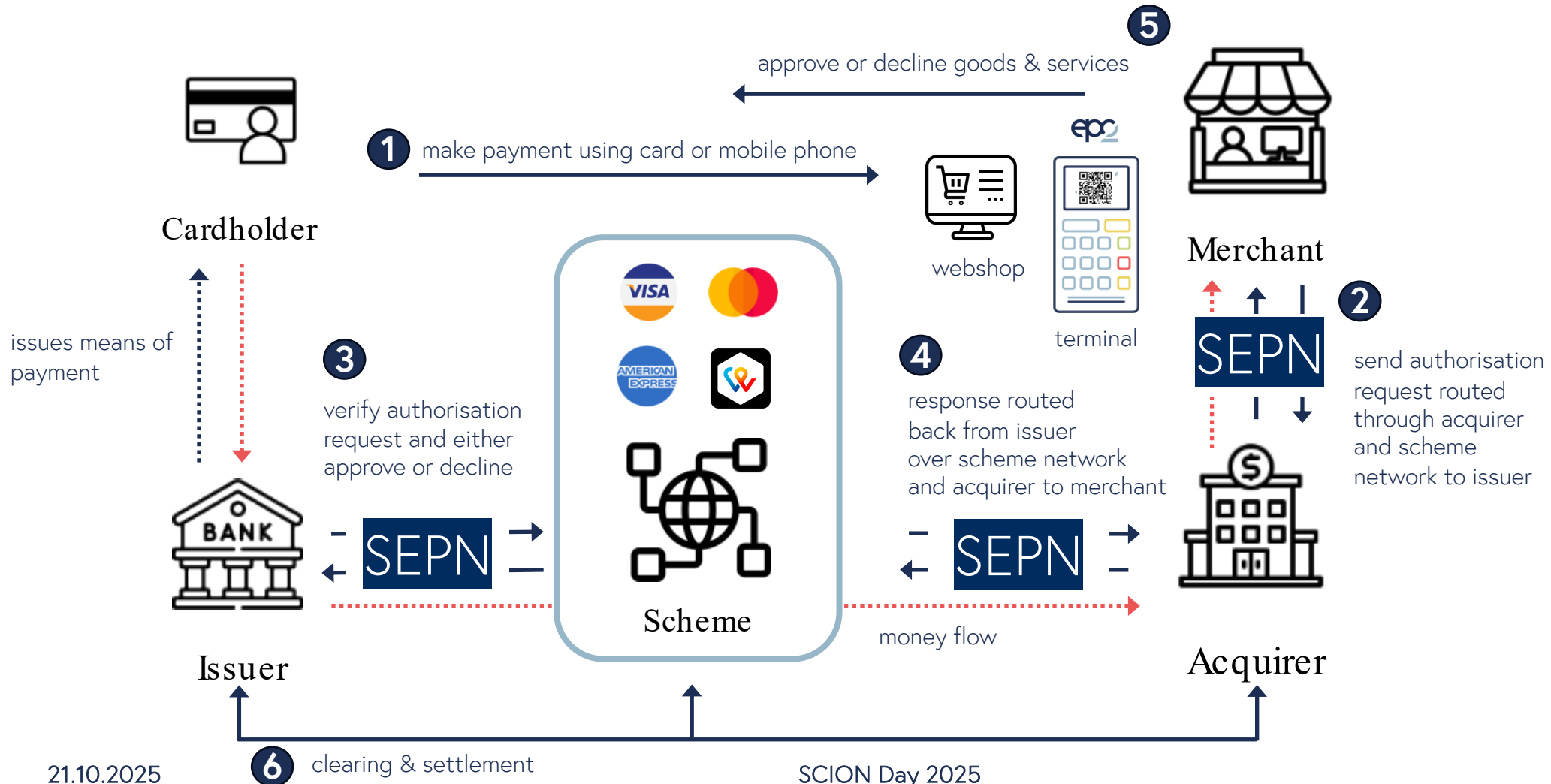
BACKGROUND & MOTIVIATION

Innovation, Risk Reduction & Lifecycle Management

- **Innovation**
 - Offer new secure network for critical payment flows
 - Introduction of SCION-based state-of-the-art Technology for PayTech's
 - Build a common, trusted connectivity model for all participating parties
- **Risk Reduction**
 - Protection of Payment flows against Cyber Threats, Attacks and Disruptions
 - Enhance Resilience and Robustness for the overall Payment eco-system
- **Lifecycle Management**
 - Replacement of legacy private network technologies
 - Position SEPN as Strategic Private Network alternative to the Internet for all participants in the payment ecosystem

UNDERSTANDING SEPN

Key Use Case & Actors



SEPN GOVERNANCE

Founding Members and SEPN Association

Technical
Cooperation
ep2



Acquirer

VEZ Verband Elektronischer
Zahlungsverkehr
Association les Paiements
Electroniques



Merchant

SWISS
PAYMENT
ASSOCIATION **SPA**



Issuer

SEPN regulations & technical foundation

Executive Board (Voting Member)

- strategic management of the SEPN Association
- responsible for the TRC
- grants admission to SEPN
- elects management board

elects

Management Board (Product Owner)

- responsible for the operational business
- examination of approval criteria for service providers
- examination of approval criteria for users
- commissioning creation of certificate after approval has been granted

elects

Assembly of members (Assembly Member)

- defines the SEPN regulations on the basis of the SCION protocol
- admission criteria for service providers
- admission criteria for users
- operating model for overarching topics of the service providers (focus SEPN)
- elects the Executive Board
- based on the election requirements of its own association
- can elect new members

ROLES

Service Providers

Certificate Issuer
Carrier with core services
Carrier without core services
Endpoint provider
Provider SCION solution

are responsible for the concrete provision of all necessary services based on the SCION protocol so that SEPN users can exchange data with each other.

condition: service providers adhere to the regulations and fulfill the approval criteria

Users

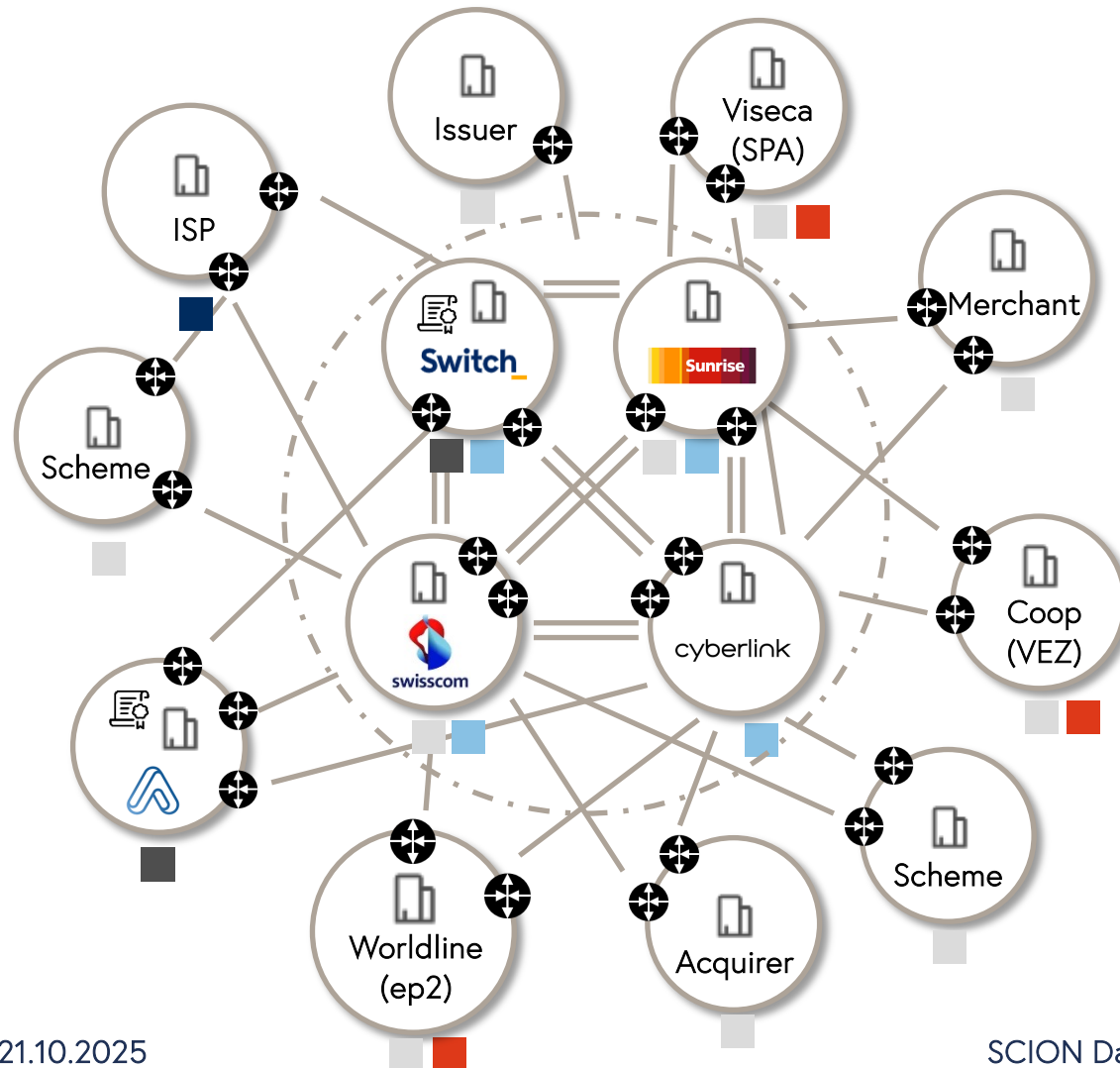
obtain the necessary services for the use of SEPN from the approved service providers and are themselves responsible for their SEPN connection

condition: users adhere to the regulations and fulfill the admission criteria

controls/examine

SEPN ROLES

Voting Members, Providers and Users



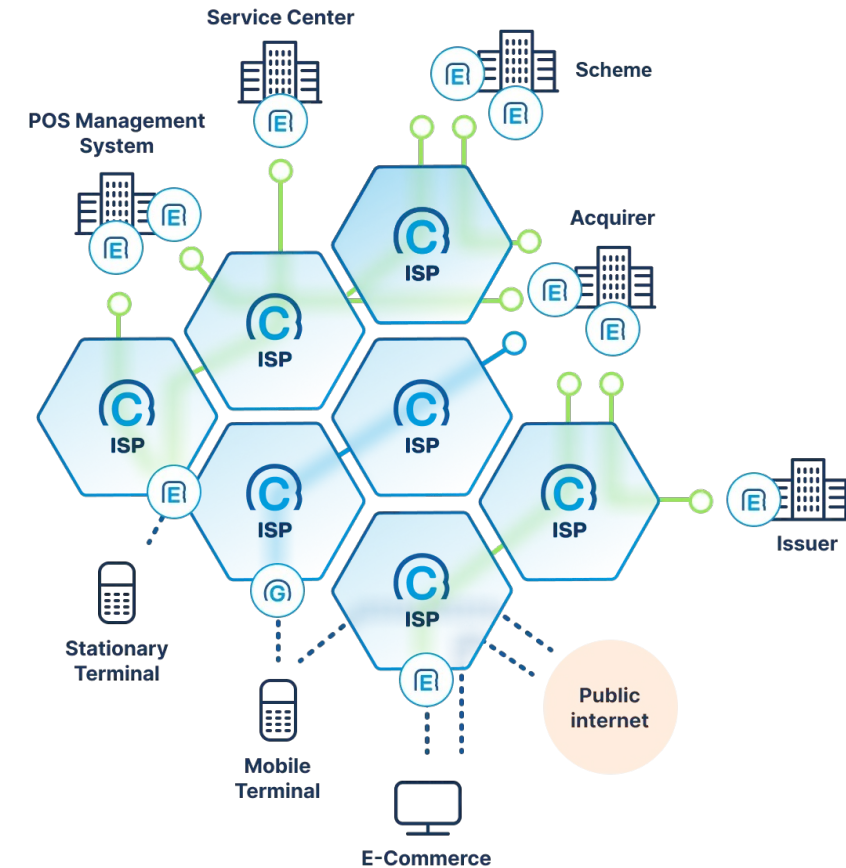
Roles in SEPN-ISC

-  Voting Member
-  Certificate Issuer
-  Core Member
-  Carrier (without Core Services)
-  User
-  SCION-Gateway
-  Certificate Issuing service
-  AS
-  ISC Core

STATUS & OUTLOOK

Migration, Enhancements & International Expansion

- SEPN is live!
 - Core, CA, Participants
- Migrations in progress
 - Merchants, Acquirers, Issuers, Scheme onboarded
 - Use Cases for ep2 POS Terminals, Alternative Payments, eCommerce, ATM realized
- Future Plans
 - New Use Cases
 - International Expansion (DE, AT, UK, Benelux)
 - Enhancements: Encryption, DNS, GATE





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