

SECURING CASHLESS PAYMENTS WITH SCION

PROTECTED, SEAMLESS AND RELIABLE
TRANSACTIONS AT THE POINT OF SALE



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MEANING OF SEPN

Definition & Purpose



SEPN – Secure EFTPOS Network powered by SCION **“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 & MOTIVATION



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

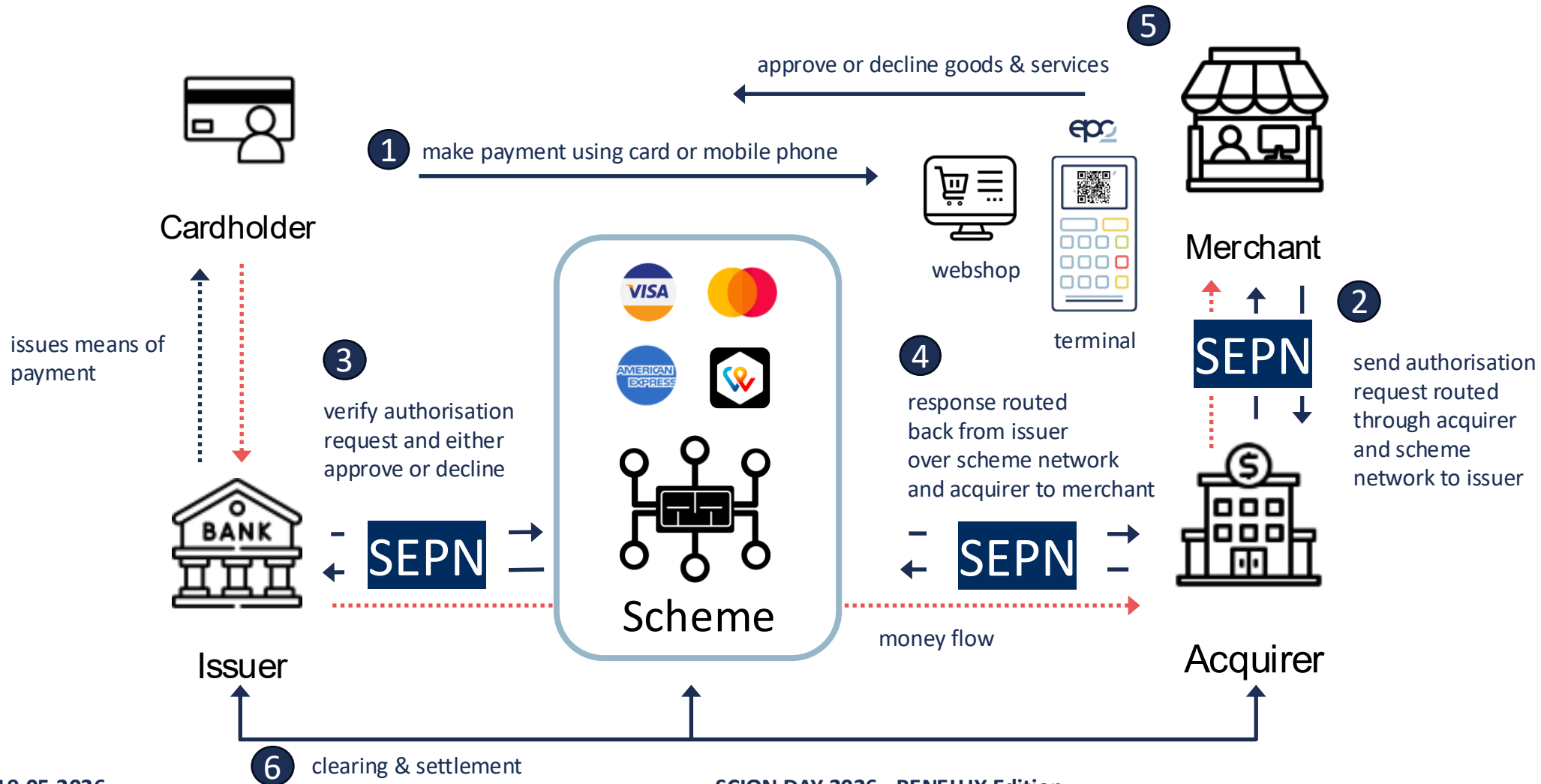
- Protection of Payment flows against Cyber Threats, Attacks and Disruptions
- Enhance Resilience and Robustness for the overall Payment eco-system

■ 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



SEPN regulations & technical foundation

**Board of Directors
(Voting Member)**

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



**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

Service provision for SEPN & use of SEPN

**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



ROLES

Service Providers
 Certificate Issuer
 Core Member
 Carrier without core services
 Endpoint provider
 Provider SCION solution

Users

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.

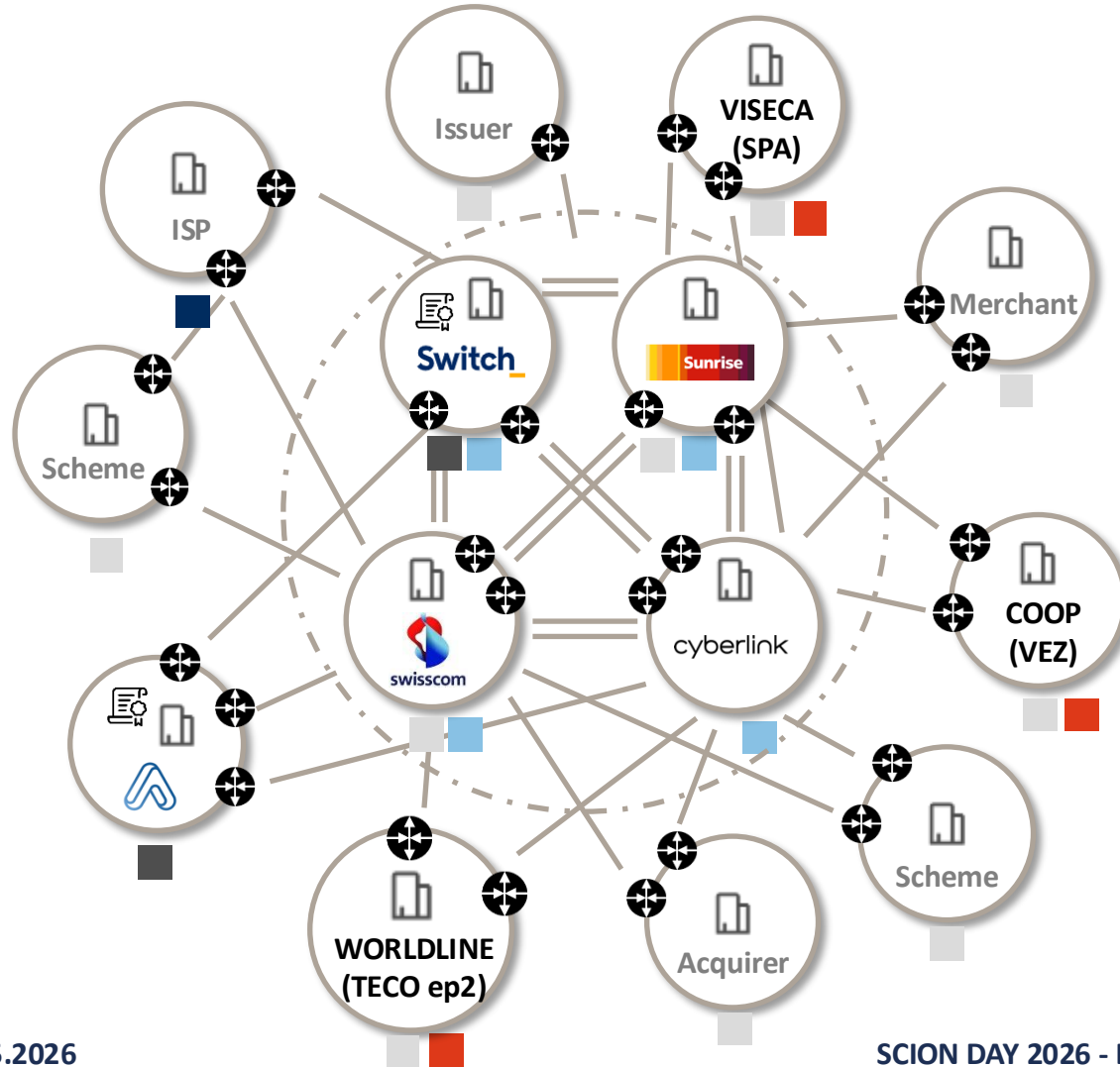
condition: service providers adhere to the regulations and fulfill the approval criteria

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

SEPN ROLES

Voting Members, Providers and Users



Roles in SEPN-ISD

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

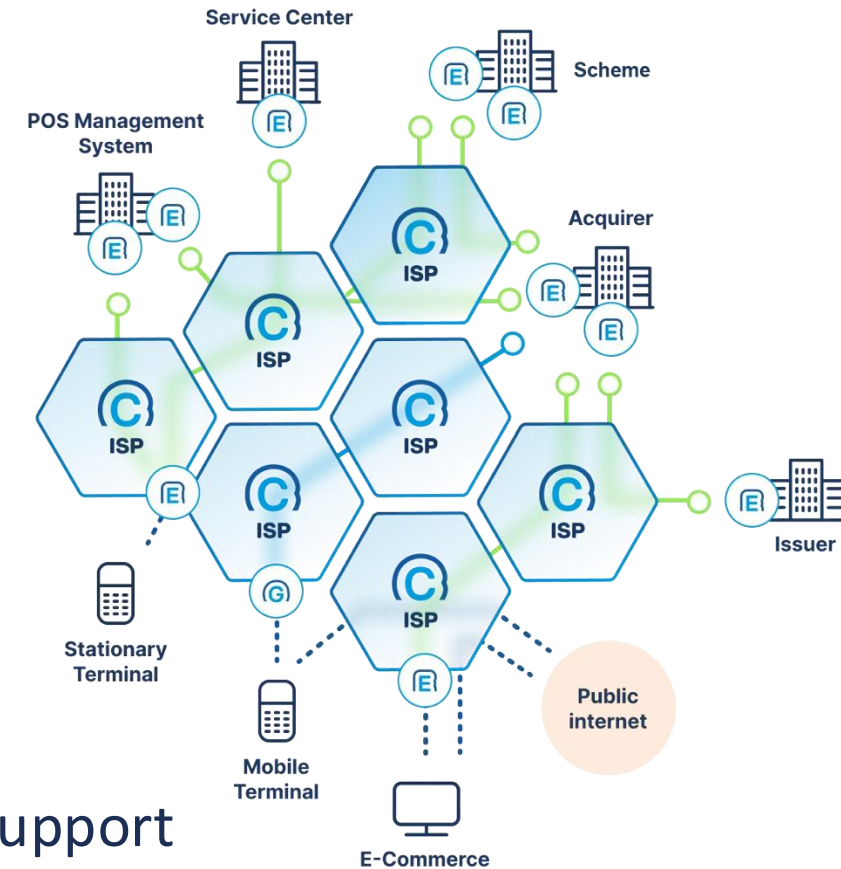
STATUS & OUTLOOK

Migration, Enhancements & Growth

- **SEPN is live!**
 - Core, Certificate Authority, Participants
 - Merchants, Acquirers, Issuers, Scheme onboarded
- **Migrations in progress**
 - Several use cases realized, for ep2 POS Terminals, Alternative Payments, eCommerce, ATM

#10 Merchants, Acquirers, Issuers or Schemes protected their business.	>4m Daily transactions, with ep2, APM or ATM	>200m Euros transferred daily.
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- **Future Plans**
 - Technology Enhancements: Encryption, DNS, GATE support
 - New Use Cases and International Expansion in evaluation





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