
CPA Success Story Switzerland

The Swiss Maestro issuers have been using CPA since the introduction of the so-called EMVI'08 chip generation (CPA plus proprietary functionality, start of project 2005, roll-out 2008, planned to be in personalization until end of 2012). Maestro is the main card base in Switzerland: With a population of 7 Mio. inhabitants there are more than 5 Mio. Maestro cards. CPA is now in use for four years (including pilot testing) on Swiss Maestro cards and no interoperability issues due to CPA have been detected.

The Swiss Maestro issuers were one of the first users of CPA, which obviously caused some first-mover problems with type approval and certification. Moreover the Swiss Maestro issuers always enhance the functionality of their chips by including some proprietary functions. A CPA certification process, which allows the activation of these proprietary functions and checks only the CPA-functionality and interoperability, is still missing. A working but more complex alternative would be the CCD type approval and certification process. However recent talks with MC and Visa Europe seem to indicate that in the near future there may be an EMVCo CPA type approval and certification process which allows the activation of proprietary functionality, as long as it does not interfere with the CPA specification.

From the start, the Swiss Maestro issuers were enthusiastic about the possibilities for parameterisation offered by CPA.

Today there is also a Maestro plus V PAY dual-issuing perspective for debit cards, so that a single certification process turns out to be quite attractive. In addition to this, the issuing processing can be standardized, to a large extent, in a brand-neutral way thus avoiding having two development and maintenance programs.

A further benefit of CPA is its independence of a single card scheme:

1. CPA it is, by definition, not subject to business decisions within a single card scheme which makes it a more stable and reliable platform than any scheme-proprietary implementation specification for EMV.
2. Whereas the proprietary EMV chip application specifications from MC and Visa are normally restricted to be used on their respective branded cards, CPA may be used (for the time being) on any card, e.g. on bank cards in order to combat counterfeit fraud.

Also the current EMVI'12 project is based on CPA (CPA plus proprietary functionality, start of project 2009, scheduled roll-out 2012, scheduled to remain in personalization until end of 2017).

Given the relatively large purchasing volumes of the Swiss debit market and the resulting pricing level, some Swiss credit issuers show interest in migrating their card base from M/Chip and VSDC dual-spec chips to EMVI'12, i.e. CPA. If adopted by all Swiss credit issuers, this may redouble the Swiss market size for CPA chips.

With regard to CPA's future it is important that CPA is always kept up-to-date, so that innovations and new market demands are not only reflected in scheme-proprietary specifications, but also in CPA.

For contactless, we would welcome a CPA-like approach (CCA). Unfortunately CCA is delayed at the level of EMVCo so that the evolving terminal base, which is based solely on proprietary specifications of the international schemes, may turn out to be a migration hurdle. It would be of benefit, if CCA were to be specified und implemented more rapidly.

To achieve this, it would be of benefit if CPA and CCA, and their further developments, as well as the corresponding type approval and certification processes could be governed with a stronger involvement of the users of these specifications.