


EMVCo Newsletter September 2019

Executive Welcome

EMVCo recently held its eleventh annual EMV® User Meeting in Prague, Czech Republic to meet with payments industry stakeholders from across the world. This valuable forum delivered insight into EMVCo's mission, structure and technical priorities, and offered attendees an opportunity to directly engage with subject matter experts.

A key focus at this year's event was the release of [EMV® Secure Remote Commerce \(SRC\) Specifications v1.0](#), which are available for free public download from the EMVCo website. The specifications facilitate a consistent, easy and smart card-based remote-checkout experience.

In parallel, EMVCo launched a new payment icon  that offers a consistent visual element which signals that EMV SRC is being used as a foundation to process card-based payment transactions in remote-checkout environments, including websites and apps.

EMVCo's goal in releasing these materials is to create a 'virtual payment terminal', which offers the same level of familiarity and confidence across remote-commerce transactions as consumers enjoy today in the physical world. Consumers, merchants, card issuers, payment networks and other stakeholders may benefit from the SRC ecosystem. Consumers will be provided with a more consistent purchase experience. The reduced need for entering card and shipping information has the potential to lower shopping cart abandonment for merchants. SRC participants can also benefit from a simplified integration, thanks to a consistent framework and interfaces across the digital commerce environment.

Read more about SRC [here](#).

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[Listen to EMVCo's education session from this year's ETA Transact.](#)

[Read about the latest updates to the EMV 3DS testing programme.](#)

[View the latest EMV 3DS webcast.](#)

[Watch the Electronic Transactions Association \(ETA\) webinar on 3DS.](#)

[Find out how EMVCo, FIDO Alliance, and W3C have formed an Interest Group to enhance the security and interoperability of web payments.](#)

[Learn how EMVCo is promoting confidence and consistency for EMV CDCVM solutions.](#)

[Read about EMVCo's update to its testing programme to enhance global interoperability for EMV® contactless payments.](#)

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¹ EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

Missed EMVCo at ETA Transact? Watch the Recording

Earlier this year, Brian Byrne and Clinton Allen hosted a free education session as part of ETA Transact, which provided attendees with insights into EMV SRC and how it can help address rising fraud levels in global e-commerce while reducing consumer friction during online checkout for card-based payments. If you weren't at the session, you can watch the presentation [here](#).

EMVCo Launches EMV® 3-D Secure 2.2.0 Testing Programme

EMVCo has updated the EMV 3-D Secure (3DS) Testing Programme, which includes test platform and process updates to support the EMV® 3DS 2.2.0 Core Specification and EMV® 3DS 2.2.0 SDK Specification released in [December 2018](#).

Using the EMV 3DS Test Platform, EMV 3DS product providers can validate that their products support all the enhancements introduced in EMV 3DS 2.2.0, such as the exemptions to Strong Consumer Authentication (SCA) for the European Second Payment Services Directive (PSD2). Additionally, the test platform will also validate support for FIDO enhancements, and authentication for new payment scenarios, such as mail order and telephone purchase transactions. It references additional features for merchants and issuers to maximise the benefit of the available SCA exemptions, including the ability of a consumer to whitelist a merchant.

Visit the EMV 3DS technology page [here](#).

EMV 3DS Webcast Now Available

Learn more about EMV 3DS in a webcast hosted by Tabitha Odom, former-Chair of the EMVCo 3DS Working Group. To access the webcast, please visit the [EMV® 3-D Secure Press Kit](#).

View Webinar Featuring EMVCo - New Frontiers in Secure Commerce: EMV 3DS

If you missed the recent ETA webinar on EMV 3DS, in which Tabitha Odom, former-Chair of the EMVCo 3DS Working Group participated, you can view it online. The webinar covers the latest developments in EMV 3DS, which include how it is being implemented in e-commerce environments, how it relates to new Strong Customer Authentication (SCA) requirements under PSD2, and the new PCI 3DS security standards. The webinar also features leading representatives from Google, CardinalCommerce and ControlScan.

To access the recorded webinar, please visit the [EMV® 3-D Secure Press Kit](#).

EMVCo, FIDO Alliance, and W3C Form Interest Group to Enhance Security and Interoperability of Web Payments

EMVCo, the FIDO Alliance, and the World Wide Web Consortium (W3C) announced in April the creation of a new Interest Group for organisations to collaborate on a vision for web payment security and interoperability. Participants in the [Web Payment Security Interest Group](#) will define areas of collaboration and identify gaps between existing technical specifications in order to increase compatibility among different technologies.

FIDO Alliance, W3C, and EMVCo develop complementary technologies that can enhance the security and convenience of web payments. This group has been created to better understand and shape the future of secure web-based payments and ensure alignment on the work of the three technical bodies. EMVCo looks forward to productive discussions and ultimately, increased interoperability for web payments.

EMVCo, FIDO Alliance, and W3C encourage their respective members to join the Interest Group. For more information about how to join the group, please see the [Web Payment Security Interest Group home page](#).

EMVCo Promotes Confidence and Consistency for EMV Consumer Device Cardholder Verification Method (CDCVM) Solutions

The deployment of Consumer Device Cardholder Verification Method (CDCVM) solutions across the payments ecosystem is increasing. EMVCo is therefore working to promote confidence and consistency by identifying and addressing specific security, functional and performance needs for CDCVM. As CDCVM is very different to traditional CVM, EMVCo has developed a dedicated process to evaluate the security of CDCVM solutions and has defined industry best-practices to address functional and performance

considerations:

- **[EMV® CDCVM Security Requirements](#)** and **[Security Evaluation Process](#)** – to help promote protection from fraud across the consumer and wider payments ecosystem, it is imperative that solution assets (such as a user's biometric or password) be adequately secured. Also, the delivery of results must not be manipulated, falsified or exploited, and the solution must not be maliciously abused, disabled or bypassed. To support these objectives, EMVCo has published CDCVM Security Requirements and has established a Security Evaluation Process to help ensure CDCVM solutions maintain certain minimum levels of security, including mechanisms and protections designed to withstand known attacks.
- **[EMV CDCVM Best Practices](#)** – EMVCo has defined guidelines for functional and performance behaviours to promote a consistent user experience and global interoperability.

To learn more about CDCVM, please read the [FAQ](#) that is available for download from the EMVCo website.

EMVCo Advances Testing Programme to Enhance Global Interoperability for EMV Contactless Payments

EMVCo has advanced its testing programme to streamline the deployment and acceptance of contactless payment technologies worldwide. The work addresses emerging interoperability needs between EMV acceptance devices and increasingly diverse contactless payment form factors, such as smartphones and wearables.

[EMV® Level 1 Specifications for Payment Systems – EMV Contactless Interface Specification v3.0](#) was published in 2018, following significant industry input, to provide additional clarity and improved alignment across the contactless ecosystem. This was supported by test process enhancements for new form factors to mitigate the risk of interoperability issues before EMV contactless products are deployed in the field.

EMVCo has now qualified several test tools for contactless card readers, contactless smart cards and mobile devices against the enhanced specification. Various testing laboratories have also received accreditation, and the laboratory accreditation process will continue throughout 2019.

Following this progress, EMVCo activated testing against the updated specification for contactless card readers on 1 April and has issued its first v3.0 Letter of Approval for a contactless card reader product. Testing against v3.0 was also activated for cards and mobile devices on 1 July.

Read more [here](#).

EMVCo Releases EMV QR Marks Best Practice Use Case Guide

EMVCo has created an EMV QR Marks Best Practice Use Case Guide. It is intended for any stakeholder using the EMV® QR Payment Mark and EMV QR Scan Icon. The document details best practice use cases to demonstrate how each of the marks should best be used in both consumer-presented and merchant-presented scenarios.

Download the guide from the [EMVCo website](#).

EMVCo Publishes EMV® Payment Tokenisation Specification – Technical Framework v2.1 and EMV® Payment Tokenisation – A Guide to Use Cases v1.0

EMVCo has announced the availability of its EMV® Payment Tokenisation Specification – Technical Framework v2.1 and EMV® Payment Tokenisation – A Guide to Use Cases v1.0.

The updated technical framework introduces the role of a Payment Tokenisation Aggregator. By facilitating a single connection between key entities, a Payment Tokenisation Aggregator such as a Token Requestor Aggregator and/or a Card Issuer Aggregator, can enhance flexibility, deliver efficiencies and simplify the process by reducing the number of integrations for ecosystem parties. The latest version also includes updated and simplified Token Requestor Types. Additionally, the EMV® Payment Tokenisation – A Guide to Use Cases v1.0 refines and enhances payment tokenisation use-cases, detailing the relationships between key entities.

For more information, [click here](#).

Download the Latest EMVCo Infographic

This infographic provides readers with:

- An overview of the worldwide distribution of industry stakeholders that make up the EMVCo Associates Programme.
- An explanation of the EMV® technology toolbox that enables globally interoperable secure payments across face-to-face and remote environments.
- The latest worldwide EMV chip deployment statistics, including the number of EMV chip payment cards in global circulation, the percentage of EMV cards issued and the number of card-present transactions conducted using EMV chip technology.
- Insight into EMV chip card adoption rates and percentage of EMV card-present transactions by region.

The infographic is available to view and download from the [EMVCo website](#).

EMVCo Welcomes New Associates

Since our last newsletter, EMVCo has welcomed nine new organisations to its Associates Programme to increase cross-industry collaboration in the development of EMV Specifications.

Joining as Business Associates, BC Card, Checkout Ltd, Shopify and Wakefern Food Corp can provide input to strategic and business topics related to the use of the EMV Specifications. As EMVCo's latest Technical Associates, IC Solutions, Endeavour Internet Business Solutions and INFINITIUM can provide input to, and receive feedback on, detailed technical and operational issues connected to the EMV Specifications, and related testing and security evaluation processes. In addition, FrenchSys and 2C2P will take on both technical and business participation.

The EMVCo Associates Programme allows global payment industry stakeholders including card or terminal manufacturers, processors, banks, payment systems, mobile network operators, transaction processors and merchants to play an active role in the strategic and technical direction of the global technical body.

Visit the EMVCo website for further detail on the [EMVCo Associates Programme](#) and how to join.

Industry Events

EMVCo participation has been confirmed at the following upcoming 2019 events:

- **[National Restaurant Association Information Technology Executive Study Group Meeting](#)** (10-11 September, Dallas)
- **[PCI SSC North America Community Meeting](#)** (17-19 September, Vancouver)
- **[IATA World Financial Symposium](#)** (23-26 September, Miami)
- **[PCI SSC European Community Meeting](#)** (22-24 October, Dublin)

Keep up to date with all EMVCo activity via the [EMVCo website](#).