



EMVCo Launches Evaluation Programme to Support Contactless Payment Acceptance on Consumer Mobile Devices

EMVCo Responds to Industry Need with New Early Adopter Programme for Vendors to Submit COTS Devices for Functional Evaluation Against the EMV® Contactless Interface Specification.

13 October 2020 – Technical body EMVCo has launched a pilot testing programme to evaluate consumer mobile devices for contactless payment acceptance. The Early Adopter Programme is open to vendors for functional evaluation of smartphones and tablets that can be used by merchants to take payments, without the need for added hardware, such as a dongle.

EMVCo has introduced the Early Adopter Programme to address industry requests to support merchants and acquirers that want to use commercial-off-the-shelf (COTS) consumer mobile devices to accept contactless payments.

The programme is an interim step in a longer-term EMVCo initiative exploring how to adapt the terminal testing programme and EMV® Contactless Specifications for COTS mobile devices in general to support the delivery of a consistent payment experience. [EMVCo Associates](#) and [Subscribers](#), comprised of banks, vendors, and merchants, amongst others, are working with EMVCo on this effort. This includes collaboration via dedicated Special Interest Meetings (SIM), the first of which took place earlier this year.

“While COTS devices have limitations due to integration constraints, EMVCo believes that such devices could still provide a satisfactory user experience for some specific use cases. The goal of EMVCo’s initiative is to enable a good consumer experience when mobile devices are used for contactless payment acceptance,” explains Junya Tanaka, Chair of the EMVCo Executive Committee. “We are pleased to take the first step towards this with the Early Adopter Programme that meets merchant and acquirer needs for testing processes to support the use of COTS mobile devices.”

The functional evaluation processes available through the Early Adopter Programme will evaluate the performance of COTS consumer mobile devices with built-in contactless capability (with no additional hardware needed) based on current interoperability requirements related to read range



and user experience needs, as outlined in the EMV® Level 1 Specifications for Payment Systems-EMV® Contactless Interface Specification, v3.0.

Based on these criteria, an evaluation score will be made available to the vendor after the device evaluation is completed. Mobile vendors can then use these scores to refine their product designs and to demonstrate the performance of their devices to acquirers, merchants, payment systems and other interested parties.

The programme is open now to mobile vendors to submit their devices for evaluation. To participate, interested parties will need to complete the Early Adopter Programme Agreement and be approved for participation. Once approved they can submit their device(s) for evaluation by EMVCo labs.

To learn more read the [COTS Early Adopter Programme FAQs](#).

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Notes to Editors:

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About EMVCo:

EMVCo is the global technical body that facilitates the worldwide interoperability and acceptance of secure payment transactions by managing and evolving the EMV Specifications and related testing processes. EMV is a technology toolbox that enables globally interoperable secure payments across face-to-face and remote environments. Adoption of EMV Specifications and associated approval and certification processes promotes a unified international payments framework, which supports an advancing range of payment methods, technologies and acceptance environments. The specifications are available royalty free, designed to be flexible, and can be adapted regionally to meet national payment requirements and accommodate local regulations.

EMVCo is collectively owned by American Express, Discover, JCB, Mastercard, UnionPay and Visa, and focuses on the technical advancement of the EMV Specifications. To provide all payment stakeholders with a platform



to engage in its strategic and technical direction, EMVCo operates an [Associates Programme](#) and encourages all interested parties to get involved.

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