

Technical Body Supports Travel Sector's Fight Against Transaction Fraud

Guidelines from EMVCo can help improve e-commerce payment authentication for air travel, with hotel and car rental purchases to follow

15 July 2020 – EMVCo, the global technical body that facilitates the worldwide interoperability and acceptance of secure payment transactions, has produced guidelines on how the travel industry can provide data to payment card issuers to better verify the authenticity of an e-commerce transaction using current payment authentication processes.

The [International Air Transport Association \(IATA\)](#) and travel technology company, [Amadeus](#), have worked extensively with EMVCo to detail how the travel industry can share travel data to improve risk-decisioning. Both contributors are part of [EMVCo's Associate Programme](#), engaging with the technical body across a number of payment topics.

“This work is an extension of EMVCo’s EMV 3-D Secure (3DS), a messaging protocol that promotes frictionless consumer authentication and enables consumers to authenticate themselves with their card issuer when making e-commerce purchases,” explains Junya Tanaka, Chair of the EMVCo Executive Committee. “The additional security layer can help prevent unauthorised e-commerce transactions and protect the merchant from exposure to fraud.”

The [EMV 3DS Travel Industry Message Extension](#) guidelines specifically describe how travel industry merchants can provide additional travel-related data to issuers for use in risk-decisioning, for example, information about the ticket, itinerary and travellers.

“The new guidelines document has been designed to help meet the specific needs of the airlines and travel agents to reduce transaction fraud using current systems, minimising additional friction during the purchase experience,” says Tanaka. “Work has already begun to update the guidelines to support hotel and car rental e-commerce transactions.”

Christophe Kato, Head, Payment Services at IATA, comments: “The airline industry has always looked to prevent fraud and better protect its customers. The EMV 3DS protocol helps make internet card payments more secure, while achieving a better balance between security and customer convenience by letting the card issuer know more details about the intended purchase. IATA is

proud to have supported the industry in the drafting of this extension by providing the details of the specific airline ticket data that can now be forwarded to the card issuer at transaction time.”

“As EMVCo Associates, we immediately saw the benefit of extending EMV 3DS authentication request messages with airline information,” adds Jean-Christophe Lacour, Head of Merchant Services, Payments at Amadeus. “The travel industry is somewhat different from other e-commerce businesses due to the prevalence of distribution channels and the complexity of booking several travel segments from different providers in one purchase. We worked together to examine specific travel use cases to understand the data transmitted at specific touch points. Being able to leverage existing data allows merchants to share more insight on travel transactions and supports issuers in fighting fraud while also reducing friction when processing travel payments. Right now, it’s even more important our industry combats fraud and keeps payment friction to a minimum. This new EMV 3DS Travel Industry Message Extension from EMVCo will help achieve that objective.”

The [EMV® 3DS Travel Industry Message Extension](#) is available on a royalty-free basis for anyone to download from the EMVCo website. To find out more about EMV 3DS, view resources on the [EMVCo website](#).

– ENDS –

For further EMVCo media information please contact Dave Amos / Lucie Rohani – Tel: +44 113 3501922 or email: david@iseepr.co.uk / lucie.r@iseepr.co.uk

To unsubscribe from future EMVCo news, reply ‘unsubscribe’ to this email.
Click [here](#) to read our privacy policy.

Notes to Editors:

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.

About the EMV Associates Programme (EAP):

The EAP provides anyone with an interest in EMV technology with opportunities for dynamic and early engagement on specification development beyond those offered to the general public. Many payment community stakeholders are active participants within EMVCo’s initiatives and have a significant influence on the work efforts of the organisation. [Find out more.](#)

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 its [Associates Programme](#) and encourages all interested parties to get involved.

www.emvco.com | [EMV® Insights](#) | [LinkedIn](#) | [Twitter](#) | [An Introduction to EMVCo](#) | [YouTube](#)