

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

**17 April 2019** — The FIDO Alliance, EMVCo, and the World Wide Web Consortium (W3C) announced today the creation of a new Interest Group for organizations 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.

### **Industry Demand for Interoperability**

"FIDO Alliance, W3C, and EMVCo develop complementary technologies that can enhance the security and convenience of web payments," said Karteek Patel, Chair of the EMVCo Executive Committee. "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."

"FIDO standards for simpler, stronger authentication can help secure user interactions specified in domain-specific standards developed in other technical bodies," added Brett McDowell, executive director, FIDO Alliance. "We are pleased to be working with our payment industry partners on how FIDO authentication and authenticator metadata can support their transaction authorization goals. This interest group will help to streamline coordination and requirements sharing with EMVCo and W3C."

The Web Payment Security Interest Group complements existing specification-level discussions around EMV® Secure Remote Commerce (SRC), EMV 3-D Secure (3DS), FIDO Alliance's FIDO2 specifications, and W3C's Web Authentication and Payment Request APIs. The group also provides the foundation for collaboration around future technical specifications.

### **Deliverables: Vision and Analysis**

The [Web Payment Security Interest Group charter](#) defines a scope of activities that includes formulation of a vision for web payment security, development of use cases, gap analysis, liaisons with other organizations, and identification of standardization opportunities for each organization. The Interest Group does not publish specifications. Technical work is carried out in other groups within each organization, such as the FIDO2 Technology Working Group, the W3C Web Payments Working Group, or one of EMVCo's working groups.

"W3C's authentication and payments standards are part of the bigger story of the transformation of the payments industry," said Jeff Jaffe, W3C CEO. "The transformation will continue in unpredictable ways as the web adds new services such as streaming video, real-time communications, and augmented

reality. This Interest Group will help ensure that new payment models for these services will have security as a fundamental requirement."

### **Call for Participation**

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](#).

### **About the FIDO Alliance**

The FIDO (Fast IDentity Online) Alliance, [fidoalliance.org](http://fidoalliance.org), was formed in July 2012 to address the lack of interoperability among [strong authentication](#) technologies, and remedy the problems users face with creating and remembering multiple usernames and passwords. The FIDO Alliance is changing the nature of authentication with standards for simpler, stronger authentication that define an open, scalable, interoperable set of mechanisms that reduce reliance on passwords. FIDO authentication is stronger, private, and easier to use when authenticating to online services.

### **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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### **About the World Wide Web Consortium**

The mission of the World Wide Web Consortium (W3C), [www.w3.org](http://www.w3.org), is to lead the Web to its full potential by creating technical standards and guidelines to ensure that the Web remains open, accessible, and interoperable for everyone around the globe. W3C develops well known specifications such as HTML5, CSS, and the Open Web Platform as well as work on security and privacy, all created in the open and provided for free and under the unique W3C Patent Policy. For its work to make online videos more accessible with captions and subtitles, W3C received a 2016 Emmy Award.

W3C's vision for "One Web" brings together thousands of dedicated technologists representing nearly 500 [Member organizations](#) and dozens of industry sectors. W3C is jointly hosted by the [MIT Computer Science and Artificial Intelligence Laboratory](#) (MIT CSAIL) in the United States, the [European Research Consortium for Informatics and Mathematics](#) (ERCIM) headquartered in France, [Keio University](#) in Japan and [Beihang University](#) in China. For more information see <https://www.w3.org/>.

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