

FINAL

EMVCo to Manage Next Generation of 3D-Secure Specification

Enhanced industry specification will help make online shopping safer and more convenient for consumers

08 January 2015 – The global technical body, EMVCo, will increase its scope to lead the payments industry in advancing the next generation of 3D Secure (3DS), the online authentication protocol, to support new and emerging technologies in the remote payment environment.

3DS was initially invented by Visa to enable PC-based shopping through standard web browsers, supporting authentication between the cardholder and the issuer. Since the commercialisation of 3DS by the major payment brands, however, new consumer devices such as smartphones and in-app purchases have changed how consumers interact online and make purchases. An enhanced industry specification is therefore required to enable the authentication protocol to support and fully optimise new technologies.

EMVCo – which is collectively owned by American Express, Discover, JCB, MasterCard, UnionPay and Visa – will now be responsible for further developing the EMV 3DS 2.0 Specification and associated certification programme.

The enhanced specification will support additional data available during the transaction that will enable more intelligent risk-based decisioning. It will also offer a more seamless consumer experience and reduces reliance on the cardholder to authenticate themselves via a password prompt, better integrating with a merchant's offering and brand. The specification will also be enriched to support non-payment user identification and verification, as well as country-specific and regulatory requirements regarding cardholder authentication in the card-not-present environment.

Tac Watanabe, current EMVCo Executive Committee Chair, commented: "As e-commerce continues to gain popularity it is vital that the payments community ensures the security of card-not-present transactions. 3DS 2.0 will provide an infrastructure that allows cardholders, issuers and merchants to establish a secure link to authenticate each party. Increased security, however, should not cause product abandonment or make online shopping inconvenient. It also needs to align with the needs of today's market stakeholders. The EMV 3DS 2.0 Specification will address this by enabling the merchant to offer a better, more streamlined authentication experience across different devices and channels."

EMVCo will be working with industry stakeholders throughout 2015 to advance the enhanced specification and receive industry feedback as the work progresses. Interested parties can engage via EMVCo's [Associates Programme](#), an initiative that enables payment stakeholders to contribute to the activities of the technical body. The EMV 3DS 2.0 Specification is expected to be published and ready for market deployment in 2016.

"3DS 2.0 complements EMVCo's work to facilitate the worldwide interoperability and acceptance of secure payment transactions," explained Sean Conroy, current EMVCo Board of Managers Chair. "Our goal as a global technical body

is to define the specifications in conjunction with the payments community and to establish a reliable, international framework to enable digital commerce to achieve its full potential without compromising security. We recognise that advancing the enhanced 3DS specification to meet the needs of consumers and merchants today will greatly enhance the usability of the specification and its appeal to suitably authenticate e-commerce cardholders.”

The announcement from EMVCo follows a communication from MasterCard in November 2014, which highlighted its work with Visa to develop the 3DS 2.0 specification. “It was acknowledged by all payment systems that the draft framework developed by MasterCard and Visa should be progressed by EMVCo,” added Sean Conroy. “The body provides the technical depth and strategic knowledge to bring the relevant parties together to establish an industry available specification that will be scalable to support future market needs across a number of different stakeholders.”

Visa will maintain sole ownership of the 3DS version 1.0 specifications. When released, the 3DS 2.0 specification will be operated by EMVCo separately and in parallel with version 1.0. Visa plans to phase out version 1.0 over time once 3DS 2.0 reaches maturity.

This latest scope expansion from EMVCo follows its announcement last year to advance payment tokenisation and the publication of the [EMV Payment Tokenisation Specification - Technical Framework v1.0](#).

– ENDS –

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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. 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 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.

Visit www.emvco.com for further information and join EMVCo on [LinkedIn](#).