EMVCo Delivers Update On Its EMV Contactless Mobile Payments Advancements

14 December 2011 - EMVCo, the EMV® standards body collectively owned by American Express, JCB, MasterCard and Visa, has published a white paper providing an update on its work to securely standardise contactless mobile payment (CMP) deployment.

The paper, titled: 'EMVCo White Paper on Contactless Mobile Payments', highlights the areas in which EMVCo is engaged in the development of the CMP landscape and offers an overview of the other standards bodies providing input. Free to download from EMVCo's website, the document should be read by all stakeholders working to deliver CMP, and will be of particular interest to those parties that are new to the payments market.

Patricia Partelow, EMVCo Executive Committee Chair, comments: "EMVCo recognises the great potential of using a mobile handset to initiate a payment. At the same time, we acknowledge that this creates new challenges for the payments market that must be resolved to implement a secure, efficient and sustainable infrastructure. EMVCo has been working over the last few years to ensure that its specifications and testing processes meet the requirements of this emerging payment environment and the development of this white paper delivers a full update on the activity. The document also aims to enhance the understanding of EMV technology among CMP industry stakeholders."

In 2007, EMVCo released documents outlining two areas that required its involvement[1]. The status of both these issues is provided within this recent white paper. Firstly, EMVCo's work to coordinate the payment industry's efforts in the development lifecycle for CMP standards to align with the pace at which today's mobile devices are conceived, designed and brought to market. Secondly, EMVCo identified a number of technical infrastructure issues associated with enabling contactless payments via mobile handsets which required resolution before meaningful steps forward could be made.

Patricia adds: "EMVCo is continually looking to enhance the EMV Specifications to meet the evolving technical requirements of the advancing payment community. By understanding the needs of all players, including mobile network operators, handset manufacturers and other members of the mobile

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[1] *'The Role and Scope of EMVCo in Standardising the Mobile Payments Infrastructure',* and *'Technical Issues and Position Paper'*. Both white papers can be downloaded from the EMVCo website.

ecosystem, we can work to effectively and efficiently standardise the CMP landscape and deliver an interoperable and scalable payment environment. We call on these players to engage in the EMVCo Associates Programme which offers a participation framework that enables companies to support market convergence and have a more active role in guiding EMVCo's strategic and technical direction."

Moving forward, EMVCo remains committed to establishing a workable and consistent CMP certification process. It also continues to work with GlobalPlatform – the organisation which standardises the management of applications on secure chip technology – to advance specification work for payment applications residing in secure elements (SE) such as a UICC or embedded SE.

To find out more about opportunities to engage with EMVCo and to download its white papers visit www.emvco.com.

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Notes to editors:

[®] EMV is a registered trademark in the U.S., and is an unregistered trademark in other countries, owned by EMVCo.

About EMVCo
EMVCo LLC was formed in February 1999 by Europay, MasterCard and Visa to manage, maintain and enhance the EMV Integrated Circuit Card Specifications for Payment Systems. With the acquisition of Europay by MasterCard in 2002, JCB joining the organisation in 2004 and American Express becoming its fourth member in 2009, EMVCo is currently operated by American Express, JCB, MasterCard and Visa.

EMVCo's primary role is to manage, maintain and enhance the EMV Integrated Circuit Card Specifications to ensure interoperability and acceptance of payment system integrated circuit cards on a worldwide basis. EMVCo also maintains type approval processes for terminal compliance testing and Common Core Definitions (CCD) and Common Payment Application (CPA) card compliance testing. These testing processes ensure that a single terminal and card approval process is developed at a level that will allow cross payment system interoperability through compliance with the EMV specifications. Additional information can be found at www.emvco.com.