

FINAL

EMVCo Streamlines Approval Process for Mobile Payment Devices

EMVCo now delivers formal industry testing and certification for contactless mobile payment-enabled devices

17 August – Technical body, EMVCo, now provides formal industry approval to confirm that contactless mobile payment-enabled devices can operate seamlessly with EMV® Level 1* approved payment acceptance terminals. The new approval process incorporates Level 1 tests traditionally managed by the individual payment systems, bringing efficiencies to the process and reducing time to market.

EMV Contactless Mobile Payment Type Approval covers both secure element (SE) and host card emulation (HCE) technologies. This updated Level 1 testing and approval includes:

- Digital and analogue testing for the electrical, mechanical and communication protocol characteristics of the mobile device as defined within the EMV Contactless Communication Protocol Specification – Book D, version 2.5.
- Interoperability testing to validate the successful interaction between the mobile payment device and a range of EMVCo approved payment acceptance terminals.
- Performance testing of the mobile payment device to ensure optimal transaction times. This test is currently available for universal integrated circuit cards (UICCs) only, with embedded-SEs and HCE testing to follow in due course.

For mobile devices that host several SEs and HCE interfaces, multiple execution environment testing is also required. This ensures that all payment-enabled technologies within the device have been evaluated.

All types of mobile devices that are enabled to make contactless payments are eligible for certification including smartphones, wearables and tablets.

Jonathan Main, current EMVCo Board of Managers Chair, comments: “EMVCo recognises that the use of mobile devices to make contactless payments is growing in popularity. It is important that the payments industry supports manufacturers’ product development cycles, while ensuring that the correct testing is undertaken to confirm that a product will be interoperable with the established



payment infrastructure. The centralised testing framework from EMVCo will significantly streamline the existing process to optimise product time to market.”

This is the first time that EMVCo has provided formal certification for contactless mobile payment devices. The process will be managed and evolved by EMVCo in line with industry needs. Jonathan adds: “To get more engaged in the work of EMVCo and contribute to its approvals and certification activity, interested parties should look to become an [EMVCo Associate](#) or join the [Subscriber Service](#). We welcome all contributions that support the advancement of the mobile payments ecosystem.”

Accredited EMVCo laboratories have authorisation to use qualified tests tools to perform the required evaluations. The formal Letter of Approval is issued by EMVCo, and is recognised by the payments industry. To find out more, contact your local [EMVCo accredited laboratory](#).

**EMV Level 1 Specification defines the physical characteristics, radio frequency interface, and transmission protocol between credit and debit cards and the payment terminal.*

– ENDS –

For further EMVCo media information please contact David Amos or Sarah Jones – Tel: +44 1943 468007 or email: david@iseepr.co.uk / sarah@iseepr.co.uk

Notes to Editors:

EMV is a registered trademark or trademark of EMVCo LLC in the United States and other countries.

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, the EMVCo [Associates Programme](#) receives significant input from its Business and Technical Associates, which consist of industry participants including issuers, acquirers, payment networks, merchants, manufacturers, technology providers and testing laboratories from numerous countries. Any interested party is able to join EMVCo’s [Subscriber Service](#), which provides access to advance information regarding new developments and draft documents, and the opportunity to provide feedback and input on the work of EMVCo.

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