Enabling Seamless and Secure Payments Worldwide

**EMVCo** develops and manages specifications to support the global use of secure technologies for payments. Organisations in Europe and around the world use **EMV Specifications** to develop and deploy card-based payment products that will work together seamlessly and securely, regardless of where their customers make or accept payments. This is important to the delivery of reliable and convenient payments that merchants, businesses and consumers expect globally.

**FREQUENTLY ASKED QUESTIONS**

**What is EMV?**
EMV is a trademarked term dating back to 1999, and it refers to all the specifications administered by EMVCo.

**Who runs EMVCo?**
EMVCo’s members are the six global card payments networks, which recognise a shared responsibility for the reliability and security of payment transactions and the technology infrastructure that makes them possible. Payments industry stakeholders provide input and feedback to EMV Specifications and supporting programmes, and can vote on whether a specification is ready for official publication through participation on EMVCo’s Board of Advisors. The work is carried out through various working groups and task forces.

**Does EMVCo mandate EMV Specifications?**
No, EMVCo does not mandate the use of EMV Specifications. EMVCo is a technical body solely responsible for creating and maintaining EMV Specifications, which are publicly available for use by any organization royalty-free.
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**EMVCo engages and collaborates with the payments industry**

Hundreds of banks, merchants, technology providers and other payments system stakeholders provide expertise and input to the development of EMV Specifications and supporting programmes, with many participating as EMVCo Associates to enable direct participation in this work.


**To develop EMV Specifications and supporting testing, product certification and marks programs**

EMV Specifications have evolved beyond the original EMV Chip Specification to support a wide range of technologies for card-based payments, including Contact, Contactless, Mobile, Payment Tokenisation, QR Code, Secure Remote Commerce, and 3-D Secure.

EMV Specifications provide a common foundation for adopting technologies that are proven to increase security and fight fraud.

Banks, merchants, vendors, and national and regional payment networks in Europe and around the world use EMV Specifications to develop products for seamless and secure in-store, online and remote card-based payments.

Payments industry stakeholders use EMVCo testing, certification and marks to validate and demonstrate to their customers that their products meet EMV Specifications for compatibility and security.

**Which support the delivery of reliable and convenient payments globally**

EMV Specifications and supporting programmes provide a common foundation for developing and deploying products that support a consistent and trusted payment experience for merchants and consumers worldwide.

The world’s card payments systems facilitate billions of euros of consumer and business spending each year.

Millions of card-based payments are made and accepted daily across the world.

The payment process is familiar, convenient and reliable.

You can expect your payment card to work anywhere you use it.

For more information on EMVCo please visit: [www.emvco.com](http://www.emvco.com)

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.