

*The EMV<sup>®</sup> Chip Specification made seamless and secure chip card payments possible anywhere in the world, by providing a blueprint for chip cards and terminals to work in the same way, no matter where they are used. Now, EMV Specifications have evolved beyond EMV Chip to support technologies that enable reliable and convenient online commerce.*



EMV Specifications provide foundational requirements for developing products that support seamless and secure in-store, online and remote card-based payments.

EMV 3-D Secure (EMV 3DS), EMV Secure Remote Commerce (EMV SRC) and EMV Payment Tokenisation support the global adoption of secure technologies that fight fraud and enable convenient and reliable payments across all online commerce channels and connected devices.

By offering convenience and confidence, these specifications\* help deliver a consistent and trusted payments experience for e-commerce merchants and their customers.

DID YOU KNOW?



EMV SRC, 3DS and Payment Tokenisation Specifications\* enable the consistent use of these fraud fighting technologies, which can be used together or separately to deliver a safe and convenient payment experience. EMVCo also works closely with organizations including FIDO Alliance and the World Wide Web Consortium (W3C) to promote industry-wide compatibility.



**||** *The airline industry has always looked to prevent fraud and better protect its customers. The EMV 3DS protocol helps make internet card payments more secure, while achieving a better balance between security and customer convenience by letting the card issuer know more details about the intended purchase.* **||**



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

## EMV Secure Remote Commerce

*EMV Secure Remote Commerce (EMV SRC) enables merchants to streamline their processes for payment acceptance and deliver a familiar, quicker and more convenient checkout experience for consumers.*

Complexity and unwanted friction are key challenges for e-commerce merchants and consumers.



The EMV SRC Specifications enable a common consumer e-checkout, *Click to Pay*, and provide the opportunity for all merchants globally, regardless of size, to offer trusted, safe and convenient card-based payments to consumers shopping online.

By enabling a common experience across online commerce sites, EMV SRC removes barriers to the purchasing process that can lead to abandonment, such as entering card and shipping information.

Participating merchants can use the *Click to Pay* icon to help consumers easily recognise when this technology is in place. When a consumer clicks on the prompt associated with the icon, they can be confident that they are entering a consistent payment space – regardless of the payment method or merchant – and can expect an easy, smart checkout.



## EMV Payment Tokenisation



*EMV Payment Tokenisation offers consumers and merchants the ability to protect payment data throughout a transaction to support security.*

In today's connected world, protecting data can be challenging. A particularly sensitive piece of payment data when shopping online is the primary account number (PAN) – the number on payment cards that is used to make purchases. EMV Payment Tokenisation provides a technology solution for protecting the PAN and securing digital and online payments.

EMV Payment Tokenisation is the process of replacing a consumer's PAN with a unique, payment token. Importantly, a payment token can be restricted in how it can be used. For example, a payment token may only be used on a specific device or merchant website.



This enhances the underlying security of digital and online payments by limiting the risk of the PAN being compromised or used fraudulently / without authorisation. It also reduces potential disruption for both consumers and merchants if a payment card is lost or stolen.

## EMV 3-D Secure



*EMV 3-D Secure (EMV 3DS) helps prevent the unauthorised use of a card online and provides consumers and merchants with the confidence that they are protected from fraud, while also supporting an easy and convenient purchasing experience that reduces the number of declined transactions.*

EMV 3DS is a fraud-prevention technology that enables consumers to authenticate themselves with their card issuer.

EMV 3DS supports intelligent, data-driven and risk-based decisioning that encourages frictionless authentication. This means that for most transactions, the consumer clicks or taps online and the payment is approved.



For transactions that are higher risk, EMV 3DS provides an additional layer of security to validate that the individual making the purchase is the legitimate cardholder.

What are examples of high risk transactions?

- Transactions made from a new device
- Transactions made for an unusually large amount
- Unexpected transaction types

EMV 3DS is designed to support many authentication methods. This provides flexibility to the issuing banks, which ultimately decide how the cardholder should be authenticated.

What are examples of authentication methods supported by EMV 3DS?

- One-time-passcodes
- Knowledge-based questions
- Biometrics



\*The Payment Tokenisation Specification provides an interoperable Technical Framework

**DID YOU KNOW?**



*The European payments community can leverage these features to comply with the Payment Service Directive 2 (PSD2) Strong Customer Authentication (SCA) regulation.*