



EMVCo Associates Programme Frequently Asked Questions (FAQ)

1. What is the EMVCo Associates Programme (EAP)?

The EMVCo Associates Programme (EAP) is the way that interested members of the payments industry can actively engage in activity related to the EMV Specifications. It establishes two new types of EMVCo participation: Business Associate for Payment Service Providers and Technical Associate for all other industry stakeholders. Participation in both categories is fee-based, with the objective being to recover a portion of the costs associated with introducing and maintaining the programme on an ongoing basis.

2. Why has EMVCo implemented an Associates Programme?

By introducing the EAP, EMVCo encourages broader participation in the specifications development work of the organization. The Associates Program facilitates interaction with EMVCo staff and access to monitor and participate in the specification development work of EMVCo.

3. What is included in the Associates Programme?

The EAP establishes two new types of EMVCo participation: Business Associate for Payment Service Providers and Technical Associate for all other industry stakeholders. Each participation type has its own set of benefits, which include opportunities for regular interaction with EMVCo staff, input to and feedback from specification development efforts, free Company Subscriber benefits, and more. [Click here](#) for more details on the programme.

4. What is a Business Associate?

A Business Associate is one of two participation types provided for in the Associates Programme. To participate as a Business Associate, the company applying must be a Payment Service Provider, that is, a payment card issuer or acquirer that bears the risk associated with payment transaction processing, or a representative association or network of Payment Service Providers. Furthermore, to qualify as a Business Associate, an organization must have an active presence in the marketplace that can reasonably be expected to demonstrate and continue to demonstrate a commitment to EMV deployment and interoperability.

5. What are the benefits of being a Business Associate?



Business Associate benefits include a seat on EMVCo's Board of Advisors, which meets twice annually to discuss strategic issues related to specifications in the payments industry. Benefits also include discounted Technical Associate fee, input to development and implementation of the EMV Specifications, free registration for EMVCo's annual User Meeting for one attendee, complimentary Company Subscriber status, and focused networking opportunities..

6. What is the annual participation fee for a Business Associate?

The annual participation fee for a Business Associate is \$12,500, payable in advance. Fees are payable on an annual basis and prorated for those organizations that join mid-year.

7. What is a Technical Associate?

A Technical Associate is one of two participation types provided for in the EAP. To participate as a Technical Associate, the applicant must be a stakeholder in the payment card industry (such as a card or terminal manufacturer, merchant/retailer, or Payment Service Provider), or a representative association of a type of such industry stakeholders, and have an interest in monitoring the EMV Specifications.

8. What are the benefits of being a Technical Associate?

Technical Associate benefits include workshops three time a year with EMVCo Working Groups (two by conference call and one in-person), advance access and input to EMV Specifications development, the opportunity to participate in certain EMVCo ad hoc task force activities, eligibility to vote for and/or be elected to up to six seats to represent a number of industry sectors on the Board of Advisors, complimentary Company Subscriber status, free registration for EMVCo's annual User Meeting for three attendees, and industry specific networking opportunities.

9. What is the annual participation fee for Technical Associates?

The annual participation fee for a Technical Associate is \$25,000 payable in advance. Fees are payable on an annual basis and prorated for those organizations that join mid-year.

10. Can I apply to be both a Business Associate and Technical Associate?

If an applicant qualifies in terms of the criteria to be a Business Associate and Technical Associate, the applicant is eligible to participate at both levels.



11. What is the fee to participate as both a Business Associate and Technical Associate?

Assuming the applicant qualifies for both participation types, the total annual participation fee is \$25,000. Applicants who have already paid the \$12,500 annual Business Associate fee, incrementally pay \$12,500 for Technical Associate status, i.e., a total of \$25,000 per year. Technical Associates who have already paid the \$25,000 annual Technical Associate fee and meet the requirements of Business Associate status, will receive Business Associate status with no additional fees payable.

12. Why is there a difference in the fees paid by a Business Associate and Technical Associate?

The difference in fees relates directly to the value proposition of each participation type, as well as the costs associated with supporting each on an ongoing basis. As an example, Technical Associate benefits include three workshops per year, access to the EMVCo Working Groups and the draft documentation they produce, and more. It requires more resources to organize, prepare for and facilitate the Technical Associate meetings and workshops.

13. Given the difference in participation fees, why does a Business Associate only pay \$12,500 incrementally for Technical Associate benefits?

Only applicants that qualify as a 'Payment Service Provider' (that is, payment card issuer or acquirer who bear the risk of financial payments) are eligible to join the EAP as a Business Associate. Given this mandatory qualification, a Business Associate may optionally join the Technical Associate type at a discounted fee of \$12,500. On the other hand, a Technical Associate who meets these requirements has the option to join the Business Associate type at no additional fee. Also, a Technical Associate elected to represent any of the six industry sectors on the Board of Advisors, can participate as a Business Associate without additional fees.

14. Whom can I contact for more information on the Associates Programme?

If you have any questions that are not addressed in the FAQs or the [EAP Policy and Procedure document](#), you may send an email request to associatesupport@emvco.com.

15. Would joining the Associates Programme allow me to use EMVCo logos in marketing material for my EMVCo approved product?



The EMV and EMVCo logos are for exclusive use by EMVCo LLC. They may not be used by anyone other than EMVCo. However, the EMVCo Approved Certification Mark is available for use in respect of EMVCo-approved products subject to eligibility and signing a Trade Mark License Agreement. Please check the EMVCo website for details.

16. Is the Associates Programme participation fee refundable?

The annual Associates Programme fees are not refundable.

17. How do I know if my company has already joined the Associates Programme?

You may confirm your company's participation by checking the [Associates Programme Participants Page](#). You may also send an email to associatesupport@emvco.com.

18. What payment options do I have?

EMVCo will issue an invoice to you for the appropriate participation fee. Payment for Associate participation can be made by wire transfer. Subscribers may pay via credit or debit payment cards (American Express, Discover, JCB, MasterCard, UnionPay and Visa). EMVCo does not accept checks.

19. Whom do I contact for problems with payment processing?

If you have trouble processing payment, first contact your bank regarding authorisation, reserved funds or any other issue that may prevent payment from being processed. Also ensure that the payment information has been entered correctly. If these steps do not correct the problem, contact the Associates Programme staff at associatesupport@emvco.com.

20. How do I join the Associates Programme?

Registration can be done by following the link from the EMVCo home page to the EAP page. After reviewing the information provided, select "sign up now" and fill out the information requested on the "sign-up" page.

21. What if I am a Subscriber and wish to sign up as an Associate?

If you are already a Subscriber, sign in as a subscriber. Under the "My Account" header click "Click here" and then choose "Status Upgrade". Follow the on-screen instructions to upgrade to the appropriate Associate level. Note that you will receive



a prorated credit for Subscriber fees already paid and an invoice for the additional programme fees will be sent to you.

22. What if I am a Business Associate and I want to sign up as a Technical Associate?

If you are already a Business Associate, sign in as a Business Associate. Select the "Account Functions" tab and then choose "Status Upgrade". Follow the on-screen instructions to add Technical Associate participation. An invoice for additional programme fees will be sent to you

23. What if I am a Technical Associate and I want to sign up as a Business Associate?

If you are already a Technical Associate, sign in as a Technical Associate. Select the "Account Functions" tab and then choose "Status Upgrade". Follow the on-screen instructions to add Business Associate participation. Your request will be reviewed by EMVCo's Board of Managers, and if authorised, your account will be modified.

24. How do I login as an Associate?

On the EMVCo website homepage, select 'Login' located at the upper right corner of the page.

25. I forgot my user ID. Whom can I ask for the information?

Please send an email request to associatesupport@emvco.com.

26. What are the meetings Associates can attend?

Business Associates can attend the Board of Advisor meetings held twice per year. Technical Associates can attend the three workshops held each year with the EMVCo Working Groups (two conference calls and one in-person meeting). Also note that the EMV User Meeting, held mid-year, is open to all Subscribers and Associates. Business Associates may send one representative free of charge, whereas Technical Associates may send up to three representatives free of charge. Additional attendees will be billed at the normal meeting cost.

27. Is there a registration or attendance fee for any of the Associates Meetings?

There is no registration or attendance fee payable for any of the Associates meetings, but it should be noted that Associates are responsible for their own travel expenses and accommodations for in-person meetings.

