



EMV® Secure Remote Commerce

Frequently Asked Questions (FAQ)

1. What is EMV®* Secure Remote Commerce?

EMV Secure Remote Commerce (SRC) offers an approach to promote security and interoperability within the card payment experience in a remote payment environment.

EMVCo is defining a technical framework and specification that enables a merchant to obtain a consistent, secure payload of customer payment information that can be used to facilitate authorisation through existing channels.

The framework and specification will:

- Define interfaces to enable secure exchanges of data between participating entities, which include merchants and issuers.
- Outline methods to help protect transactions with dynamic data (for example, the transmission of transaction unique data or a unique cryptogram for each transaction).
- Enable consistent integration of new technologies such as EMV Payment Tokenisation and EMV 3-D Secure.
- Facilitate the delivery of a consistent user experience, indicated by an SRC Mark, which conveys an SRC enabled merchant environment to a consumer.

This work is being developed with input from industry participants and will be available to all parties on a royalty-free basis from the EMVCo website once published.

2. How can EMV SRC add value to the remote payments environment and what challenges does it address?

EMV SRC offers the potential to address challenges within the remote payments environment to promote an enhanced payment experience for consumers.



Challenges that EMV SRC can address include the fact that remote commerce is often initiated through the manual entry and storage of the primary account number (PAN) into a website or application by the consumer. In parallel, data storage solutions that utilise usernames and passwords are widely implemented. As a result, the harvesting of manually entered data, or account takeover of established usernames and passwords, are a few examples of the vulnerabilities that can lead to the potential for massive data breaches. Also, the use of malware that exploits system vulnerabilities are increasingly common. EMV SRC aims to mitigate the impact of such potential risks from occurring.

In addition, the actual method of delivering the payment card data to the merchant is inconsistent. This has led to the development of a variety of solutions, which has created possible further vulnerabilities within the remote commerce environment that can potentially be exploited.

Also, the remote environment has evolved using proprietary solutions, with multiple participants and use cases increasing the complexity associated with technology integration, as independent merchant integration is required to facilitate the exchange of payment data.

EMVCo also recognises the benefits from a more consistent user experience, indicated by an SRC Mark that conveys a secure payments environment to consumers at participating merchants.

EMVCo's work in this area therefore aims to improve remote transaction security by offering a global and interoperable technical framework and specification upon which SRC systems can be built to improve security, simplify merchant integration, enhance scalability and enable a consistent consumer experience when conducting remote payments.

3. Why is EMVCo working in this area?

The EMV Chip Specifications have proven successful in limiting fraud at the physical point-of-sale, and EMV SRC aims to deliver comparable levels of security, interoperability and convenience to enhance the remote environment.

EMVCo has the strategic breadth, industry knowledge, and technical depth to develop and maintain frameworks and specifications that can help support secure digital card payments.

In addition to EMVCo's expertise, the global technical body has an organisational structure that enables collaboration within the payments community, and a well-established track record of technical specification delivery. EMVCo is dedicated to



developing globally interoperable specifications as the payment industry continues to evolve.

Fundamentally, EMVCo has the appropriate experience to ensure frameworks and specifications are developed that maintain compatibility with the existing payment infrastructure.

4. What is EMVCo producing?

In November 2017, EMVCo published [EMV® Secure Remote Commerce \(SRC\) – Technical Framework version 1.0](#), which describes the roles, high level processes and data descriptions that explain how card data can be protected and exchanged in a consistent and secure manner within remote commerce environments.

The EMV SRC Specification, which will follow the technical framework, will detail requirements and define the interactions among the SRC actors. The EMV SRC Draft Specification will initially be made available to EMVCo Associates and Subscribers for review to allow for incorporation of industry feedback in 2018.

EMVCo's EMV SRC work efforts aim to improve security, simplify merchant integration, enhance scalability and enable a consistent consumer experience for remote payments.

5. What will be the benefits to the payments industry?

The benefits of EMVCo's EMV SRC initiative are to:

- Increase consistency across the remote environment by delivering security, interoperability and convenience.
- Reduce ecosystem complexity by providing consistent and simplified integration processes and interfaces among stakeholders.
- Enhance the security of remote commerce websites and applications through the introduction of dynamic data to enable the secure transmission of payment and checkout information.
- Provide integration options for other EMV Specifications, including EMV 3-D Secure and EMV Payment Tokenisation.



- Reduce the requirement for repetitive manual PAN entries by enabling the consistent identification of the consumer, potentially lowering shopping cart abandonment.
- Deliver a consistent user experience, indicated by an SRC Mark, which can be used on a royalty-free basis by any payments industry participants choosing to provide EMV SRC solutions.
- Facilitate industry innovation by providing a baseline for remote commerce in the evolving digital environment across new devices, channels and technologies.

6. Are there other solutions like EMV SRC in the marketplace today?

Solutions exist today that provide security and convenience. However, each requires a unique integration that adds complexity for merchants and an inconsistent experience for consumers.

EMV SRC's objective is to create the secure transmission of data as well as enable a more consistent merchant integration for card payments, much like what occurs at the physical point of sale.

Existing solution providers will have the option to use the EMV SRC Specification for their implementations.

7. Will other industry stakeholders be able to provide input to the new SRC specification?

EMVCo has an established Associates Programme that is open to industry stakeholders. EMVCo receives input from Associates, at both a technical and business level, to support global interoperability and security.

EMVCo encourages new participants who are interested in contributing to the EMV SRC initiatives to join the EMVCo [Associates Programme](#) or become an [EMVCo Subscriber](#).

8. Will the specification be available to all parties without charge?

Yes. Both the technical framework and a related specification will be available to all industry participants from EMVCo, on a royalty-free basis. EMVCo has an established process for delivering payment specifications through open and transparent processes in consultation with industry stakeholders.



9. Are any other industry bodies working in this area?

EMV SRC is focused on providing consistency and security for card-based payments within remote payment environments.

EMVCo aims to work closely with industry participants such as W3C to capitalise on opportunities for alignment where appropriate.

10. How will the specification be adopted by payment systems and other payments stakeholders?

As an organisation striving to facilitate enhanced security and interoperability across the payments ecosystem, EMVCo plays an important role in bringing together stakeholder interests among payments industry participants.

While EMVCo is creating the EMV SRC technical framework and specification for any industry participant to adopt on a royalty-free basis for its own remote commerce solutions, EMVCo does not establish obligations, requirements, or otherwise for the adoption and implementation of its specifications. EMVCo does not mandate or enforce EMV compliance or the implementation policies for issuers, merchants and acquirers, which are handled by payment systems independently outside of EMVCo.

To learn more about the role EMVCo plays within the payments ecosystem, read its Operating Principles, which can be found in the [“About EMVCo”](#) section of the website.

11. Will EMVCo be offering a supportive testing and certification infrastructure?

Due to the evolving nature of the remote payments environment and dynamic advancement of technology within this area, the nature and applicability of such a programme is under consideration.

12. Will the EMV SRC Specification utilise other EMV Specifications?

Yes, the EMV SRC Specification will provide integration options for the [EMV® 3-D Secure – Protocol and Core Functions Specification](#) (EMV 3DS) and [EMV® Payment Tokenisation Specification – Technical Framework](#).



EMV SRC seeks to improve security, simplify merchant integration, enhance scalability and enable a consistent consumer experience for remote payments. It is not intended to be a replacement for EMV 3DS and EMV Payment Tokenisation.

EMV 3DS may optionally be used within EMV SRC to enable consumers to authenticate themselves with their card issuer during a transaction. EMV Payment Tokenisation may be used, for example, to restrict usage of a digital card to the remote commerce acceptance channel at a specific merchant.

Future versions of each specification may detail respective integration options.

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