



EMVCo Secure Remote Commerce Frequently Asked Questions (FAQ)

1. What is EMV® Secure Remote Commerce?

EMV Secure Remote Commerce (SRC) is a common approach that provides security and interoperability to promote a safer card payment experience in a remote payment environment.

EMVCo is defining a new technical framework and specification to enable the secure exchange of payment information through common interfaces between participating entities, which may include, for example, merchants and issuers. Establishing a common approach within remote payment environments such as e-commerce and card-not-present can ensure card data is protected and exchanged in a consistent and secure way.

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.

2. What is EMVCo producing?

EMVCo has started an effort to develop a technical framework that describes responsibilities and interactions between SRC actors involved in a remote / card-not-present transaction.

The EMV Protocol and Core Functions Specification, which will follow the technical framework, will detail requirements and define the interactions between the SRC actors. The technical framework and specification will be available to the public.

3. Why has EMVCo decided to launch a new specification?

The remote payment environment has evolved using proprietary solutions, with multiple participants and use cases. This has led to increased complexity associated with technology integration.

EMVCo's work in this area aims to improve remote transaction security by offering a global and interoperable technical framework and specification on which SRC systems can be built.

4. Why is EMVCo working in this area?

EMVCo has the strategic breadth, industry knowledge, and technical depth to develop and maintain specifications for digital card payments.

In addition to EMVCo's expertise, the global technical body has an organisational framework 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 for the payment industry as the risk landscape continues to evolve.

Fundamentally, EMVCo has the appropriate experience to ensure specifications maintain compatibility with the existing payment infrastructure.

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

A consistent technical framework and specification offers consumers, merchants and others within the payment industry the benefits of interoperability and a common definition of security.

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

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

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

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

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

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

9. 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’s current practice is to engage with its Associates to confirm understanding of requirements to support global interoperability and security. EMVCo will be seeking input from Associates, at both a technical and business level,



to enable global requirements to be addressed. EMVCo welcomes new participants who are interested in contributing to the secure remote commerce effort to join the Associates Programme. To find out more, visit the EMVCo website's "Ways to Participate" section.