

# EMVCo Newsletter February 2019

## Executive Welcome

Throughout 2018, EMVCo continued to facilitate worldwide interoperability and acceptance of secure payment transactions through actively engaging the payments community in the development and evolution of the EMV®<sup>[1]</sup> Specifications, and related testing processes.

In October, EMVCo released its EMV SRC Specification v0.9, which provided merchants, card issuers and payment networks the opportunity to review and contribute to v1.0, which will be published in 2019. Read the EMV SRC update below to find out more.

Additionally, at the beginning of November, EMVCo's Technical Associates gathered in Rome to add their expertise to deep-dive discussion sessions focused on EMV SRC, EMV 3DS, CDCVM, Software-Based Mobile Payments and EMV 2nd Generation. The meetings provided a platform for Associates to engage with EMVCo Working Groups and Task Forces, receive advance insight into current initiatives and provide feedback on EMVCo activity.

Finally, in a further testament to the ongoing importance and relevance of EMVCo's work to the global payments' community, 17 new organisations joined the EMVCo Associates Programme in 2018 to play a part in the development, enhancement and evolution of the EMV Specifications.

Looking forward to the year ahead, EMVCo will continue to focus on the ongoing development and evolution of the EMV Specifications to create a common global payments acceptance infrastructure. It will continue to do this with engagement from payment industry participants and other technical bodies, to support the payment needs of consumers, merchants, businesses, financial institutions and domestic networks globally.

As part of this, EMVCo has announced details of the eleventh annual EMV User Meeting, which will be held in Prague, Czech Republic on 19-20 June, 2019 at the Alcron Hotel.

## In this issue...

### EMV Secure Remote Commerce (SRC)

[Read](#) the latest update on EMV SRC activity.

### EMV 3-D Secure (3DS)

[Learn more](#) about the launch of the latest EMV 3DS Specification.

### Software-Based Mobile Payments (SBMP) Evaluation Process

EMVCo has established a Security Evaluation Process for SBMP. [Find out more.](#)

### Self-Evaluation Processes for EMV QR Specifications

[Read about](#) EMVCo's self-evaluation processes for EMV QR Code®<sup>[2]</sup> Specifications.

### Merchant-Presented QR Guidance and Examples

[Learn more](#) about EMVCo's Merchant-Presented QR Guidance and Examples.

### EMV Level 3 Test Tool Qualification Update

EMVCo has activated an additional L3 Test Tool qualification testing service. [Find out more.](#)

### New Infographic

[View](#) the latest statistics on EMV Chip deployments and the global reach of the Associates Programme.

### New Associates

[Learn more](#) about the new organisations joining the EMVCo Associates Programme.

### EMV User Meeting

[Learn more](#) about the eleventh annual EMV User Meeting in Prague.

### Upcoming EMVCo Attendance at Industry Events

[Find out](#) which events EMVCo representatives will attend in 2019.

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<sup>1</sup> 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.

<sup>2</sup> QR Code is a registered trademark of DENSO WAVE.

## Draft EMV Secure Remote Commerce Specification v0.9

In October 2018, EMVCo published its EMV® Secure Remote Commerce (SRC) Specification v0.9. The draft specification provides a foundation which will enable the processing of e-commerce transactions in a consistent, streamlined fashion across a variety of digital channels and devices, including smartphones, tablets, PCs and other connected devices.

EMVCo made the decision to publicly release a draft version of the EMV SRC Specification before finalising the specification to allow as many payment industry participants as possible beyond EMVCo Associates and Subscribers the opportunity to review and contribute to v1.0, which will be published in 2019.

The draft specification was available for download and open for public comment for a period of 45 days. The comment period has now closed and the EMV® Secure Remote Commerce Specification v1.0 will be published in 2019 and made available for royalty-free download from EMVCo's website.

Read the [Q&A](#) for further information on EMVCo's SRC activity.

## EMV 3DS Protocol and Core Functions Specification v2.2.0 Publication

EMVCo has published the [EMV® 3-D Secure Protocol and Core Functions Specification v2.2.0](#). The updated specification includes enhancements to promote an optimised consumer experience while supporting new authentication channels when making e-commerce transactions.

EMV 3DS specification version 2.2.0 builds upon the current specification version 2.1.0 which is available on the EMV 3DS Test Platform, enabling 3DS product providers to confirm that their solutions will perform in accordance with the specification. Support of v2.1.0 is required in order to implement v2.2.0. Key updates within version 2.2.0 include:

- Improved communication between merchants and issuers, enabling Europe's Second Payment Services Directive (PSD2) exemptions for Strong Consumer Authentication to be applied. While the previous version of the EMV 3DS Specification supports PSD2 compliance, the latest updates provide additional features for merchants and issuers to maximise the benefit of the available exemptions.
- Two new features to enable authentication for various payment scenarios, including mail order and telephone order transactions:
  - 3DS Requestor Initiated (3RI) payments – enabling a merchant to initiate a transaction even if the cardholder is offline.
  - Decoupled authentication – allowing cardholder authentication to occur even if the cardholder is offline.
- Expansion of existing data elements to promote communication of pre-checkout authentication events and associated data as part of the EMV 3DS transaction from systems such as those supporting the FIDO Alliance standards.

These enhancements are available if all 3DS components involved in the transaction have updated their software to support v2.2.0.

To learn more about EMV 3DS, please read the [Q&A](#) that is available for download from the EMVCo website.

## Software-Based Mobile Payments Evaluation Process

EMVCo has established a Security Evaluation Process for software-based mobile payments (SBMP) to provide an efficient, flexible offering for product providers and promote a robust security foundation for SBMP solutions.

There are an increasing number of solutions being deployed that use software applications to store and perform payment transactions on mobile devices. As SBMP applications must operate in the more vulnerable consumer device environment, solutions often utilise a layered security approach incorporating various device and software components to help with combating the potential threats.

EMVCo recognised an opportunity to develop a common approach to evaluating the security of SBMP solutions, consolidating existing processes and industry-best practices. The SBMP Security Evaluation Process therefore introduces a 'component' and 'integration' evaluation model. This allows components to be evaluated either independently or together to validate the security of the overall solution. Individual component evaluation modules include:

- Trusted Execution Environment (TEE)
- Consumer Device Cardholder Verification Method (CDCVM)

EMVCo has also developed programme documents to describe the security requirements, evaluation process and methodology.

For more information on the EMVCo's SBMP Security Evaluation Process, click [here](#).

## Self-Evaluation Processes for EMV QR Code Specifications

In 2017, EMVCo published the [EMV QR Code Specifications](#) to address two prevalent QR Code payment use-cases:

- **Consumer-presented** – the consumer displays the QR Code on their mobile device and the merchant uses an optical scanner to read the code.
- **Merchant-presented** – the merchant displays the QR Code and the consumer uses their mobile device to scan the code.

As part of its ongoing work to facilitate worldwide acceptance and interoperability for EMV QR Code payments, EMVCo has developed [self-evaluation processes](#) for both the consumer-presented and merchant-presented specifications.

The self-evaluation processes, available to all EMVCo Associates and Subscribers, enable point of interaction (POI) implementers to confirm if their QR Codes are generated or interpreted in compliance to the EMV QR Code Specifications. As it is a self-evaluation process, EMVCo will not provide certification or approvals.

## Merchant-Presented QR Guidance and Examples

Since the publication of the EMV QR Code Specifications in July 2017, there have been a number of markets either implementing, or announcing EMV Merchant-Presented QR Code adoption plans. EMVCo has created the Merchant-Presented QR Guidance and Examples in order to assist the industry during implementation of the specification.

The objectives of the Merchant-Presented QR Guidance and Examples are to:

- Provide a number of QR Code examples for different scenarios to clarify the purpose of some data objects and their intended use.
- Provide expected behaviour of the consumer QR application and network processing with respect to the data objects in the QR Code.
- Provide additional guidance on the impact to QR Code readability relating to size of code and media type.

To learn more about EMV Merchant-Presented QR Guidance and Examples, please visit the [EMVCo website](#).

## EMV Level 3 Test Tool Qualification Update

In the February 2018 edition of the newsletter, EMVCo announced activation of the first phase of its Level 3 (L3) Test Tool Qualification Service, which enables qualification of third-party provided L3 Card Simulators that are used by chip acquirers and their service providers to perform L3 terminal integration testing. The first phase of the service went live on 1 January 2018.

EMVCo is now pleased to announce the successful activation of an additional L3 Test Tool qualification testing service for qualification of the L3 Test Tool (L3 TT) Engine component of the L3 Test Tool. This additional service went live on 1 August 2018.

EMVCo's work in this area is in response to industry demands for L3 process standardisation and part of its ongoing remit to evolve the EMV Chip Specifications and related testing processes to effectively support current global needs.

Visit the [EMVCo website](#) for further information about the Qualification Service. To learn more about EMVCo's activity in this area, [read the general Q&A](#).

## Download the new EMVCo Infographic

EMVCo has developed an infographic which details the latest worldwide EMV Chip deployment statistics and demonstrates how EMVCo is facilitating worldwide interoperability and acceptance of secure payment transactions. It also outlines the distribution of industry stakeholders that participate as EMVCo Associates and provides an overview of EMV technologies.

The infographic is available to view and download from the [EMVCo website](#).

## EMVCo Welcomes Seventeen New Associates

EMVCo has welcomed 17 new organisations to its Associates Programme to increase cross-industry collaboration in the development of EMV Specifications. The newest Associates have joined since December 2017.

Joining as Technical Associates, Adyen, Everi, Nectetera, Tencent and Toshiba Global Commerce Solutions can provide input to, and receive feedback on, detailed technical and operational issues connected to the EMV Specifications, and related testing and security evaluation processes.

Bank of America, European Card Payment Association (ECPA), Financial Software & Systems (FSS), Merchant Advisory Group and STET have joined as Business Associates. Participation at this level is available to organisations with a business responsibility for an EMV transaction. Business Associates can provide input to strategic and business topics related to the use of the EMV Specifications.

Combining both technical and business participation are Amazon, AsiaPay, Bankalararası Kart Merkezi A.S. (BKM), Citi, Expedia Group, Google, and Sony Interactive Entertainment. In addition to the 17 new Associates, re-joining Associates include Australian Payments Network, Panasonic Mobile Communications and the Saudi Arabian Monetary Authority.

The EMVCo Associates Programme allows global payment industry stakeholders - including card or terminal manufacturers, processors, banks, payment systems, mobile network operators, transaction processors and merchants - to play an active role in the strategic and technical direction of the global technical body.

Visit the EMVCo website for further detail on the [EMVCo Associates Programme](#) and how to join.

## Payments Community to Address Emerging Trends at Annual EMV User Meeting

EMVCo has announced the eleventh annual EMV User Meeting will be held in Prague, Czech Republic on 19-20 June, 2019 at the Alcron Hotel. The flagship event provides payments industry stakeholders with an update on key EMVCo initiatives facilitating the worldwide interoperability and acceptance of secure payment transactions, such as EMV Secure Remote Commerce, EMV 3-D Secure, EMV Payment Tokenisation and EMV Chip technologies.

The EMV User Meeting is a proven platform that delivers insight into EMVCo's mission, structure and technical priorities, as well as the opportunity to directly engage with subject matter experts. It will be of interest to all payment ecosystem participants, including payment card issuers, acquirers, merchants, processors, card and terminal vendors, networks, and their respective associations.

To participate, attendees must be an EMVCo Associate or Subscriber. An early bird rate for EMVCo Subscriber registrations confirmed before 15 April 2019 is USD \$295. After this date, the meeting registration fee will be USD \$495. EMVCo Business Associates and EMVCo Technical Associates are entitled to complimentary meeting registration for one and three passes, respectively.

To register for the EMVCo User Meeting and for further details on the EMVCo Associates Programme and Subscriber Programme, please visit the [EMVCo website](#).

## Industry Events

EMVCo participation has been confirmed at the below upcoming 2019 events:

- [2019 Payments Summit Conference](#) (11-14 March, Phoenix)
- [MRC Vegas 2019](#) (18-21 March, Las Vegas)

Keep up-to-date with all EMVCo activity on the [EMVCo website](#).