



EMV® is a technology toolbox that enables globally interoperable secure payments across face-to-face and remote environments.



## EMV® Secure Remote Commerce

Remote commerce, also called e-commerce, continues to grow worldwide with the popularity of online purchasing. In a remote commerce transaction, the consumer does not interact with a physical terminal. Remote commerce involves a checkout process whereby a merchant or commerce provider requests permission to use a consumer's payment method to complete a transaction.

The current remote commerce ecosystem enables payments using a range of integration models and implementation practices. This may create friction, inconsistency and complexity during consumer checkout. Additionally, the key entry, transmission and subsequent storage of live primary account numbers (PAN) may introduce risk of fraudulent use of the cardholder data or PAN.

EMVCo is collaborating with the payments industry to offer a global and interoperable specification upon which Secure Remote Commerce (SRC) solutions may build to simplify merchant integration, enhance scalability and enable a common consumer experience.

### EMV® Technology

EMV SRC is a set of specifications developed by EMVCo that enable the creation of a 'virtual payment terminal'. It provides a foundation that will enable industry solutions for a common, streamlined checkout across a variety of remote-checkout environments and consumer devices, including smartphones, tablets, PCs and other connected devices.

EMVCo has also launched a new EMV SRC payment icon  which signals EMV SRC availability at participating remote-checkout environments. The icon will become a trusted, easy-to-recognise visual symbol which conveys to consumers that they can expect an easy checkout wherever it appears, regardless of which payment card or channel they use.

EMV SRC may:

- Increase consistency across the remote environment by enabling solutions that can deliver interoperability and convenience.
- Reduce ecosystem complexity by enabling consistent and simplified integration processes and interfaces among stakeholders.
- Enhance the security of remote commerce websites and applications through the introduction of dynamic data as well as the secure transmission of payment and checkout information.
- Allow for integration possibilities with other EMV Specifications, including EMV 3-D Secure and EMV Payment Tokenisation.
- Reduce repetitive manual PAN entry by enabling the consistent identification of the consumer, potentially lowering shopping cart abandonment.
- Facilitate consumer recognition, through a payment icon, which can be used on a royalty-free basis.
- Facilitate industry innovation by providing a baseline for remote commerce across new devices, remote-checkout environments and technologies.



EMV SRC enables the creation of a 'virtual payment terminal'

### Resources

- [EMV SRC Frequently Asked Questions](#)
- [Payment Icon Reproduction Requirements](#)
- [Video: EMV SRC Education Session](#)
- Additional resources are available at [www.emvco.com](http://www.emvco.com)



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