Q2 2020 Update

Executive Welcome

Despite the impact of COVID-19 on our ways of working, EMVCo has had a successful and busy first half of the year. We have delivered a host of Special Interest Meetings, as well as a number of technical initiatives all of which are detailed in this newsletter.

EMVCo held the annual EMV® User Meeting for over 200 attendees across two webinars on 8 and 11 June. The sessions delivered insight into EMVCo's mission, structure and technical priorities, and provided our Associates and Subscribers with direct access to subject matter experts.

Thank you to everyone who presented, attended, and shared feedback. The recordings are now available to watch via the Associate Dashboard.

As we move into the second half of the year, work continues across all areas of the organisation. Remaining 2020 meetings, including the Autumn Board of Advisors and Technical meetings, will be held remotely. We will resume face-to-face gatherings as soon as it is safe to do so. Please monitor the Associate Dashboard to receive the latest information and register for upcoming engagements.

In closing, this will be my last newsletter as Chair. The Board of Managers rotates this position every 12 months, and Sophie Rainford (who led day two of the EMV® User Meeting) has stepped into the role. We will continue to work together to advance the EMV® Specifications and respond to industry requirements.

Please continue to keep up to date with EMVCo news via the EMVCo website and on LinkedIn and Twitter.

Mark Rigby,
Chair of the EMVCo Board of Managers, 2019 - 2020

Virtual Special Interest Meetings

Click to register for upcoming virtual meetings:

- EMV® 3DS Technical Special Interest Meeting (SIM) Call (8 July)
- Board of Advisors Interim Call and Business SIM (16 July)
- October 2020 Board of Advisors Meeting (14 October)
- November 2020 Technical Meeting Call (18 November)

Recordings of SIMs held over the past several months are available to watch anytime via the Associate Dashboard:

- Business-focused SIMs:
  - Board of Advisors Call (11 March)
  - Single Contactless Kernel (25 March)
  - mPOS (8 April)
  - EMV® 3DS (15 April)
- Technical-focused SIMs:
  - Activities update (22 April)
  - EMV® Level 1 Technical (6 May)
- User Meeting:
  - Overview
  - EMV® User Meeting: EMVCo Technical and Roadmap Updates

Not yet an EMVCo Associate? Find out more about how to participate.

Solutions and Programmes Based on the EMV® SRC Specifications are to be known as Click to Pay

EMVCo to Pilot EMV® CDCVM Solution ID and Database

As the deployment of Consumer Device Cardholder Verification Method (CDCVM)

EMVCo has confirmed that consumer-facing solutions and programmes based on the EMV® Secure Remote Commerce (SRC) Specifications are to be known as Click to Pay. Adopting this universal description enables ease of recognition for consumers, and signals that a consumer can transact confidently through an easy e-checkout, regardless of the payment card, digital channel or device they use. The corresponding Click to Pay Icon ⟶⟫, signals availability at participating merchants who are able to visually display it. The specifications, icon and accompanying documents, including the Reproduction Requirements, are available from the EMVCo website for usage on a royalty-free basis. Read more.

solutions across the payments ecosystem increases, EMVCo is working to promote confidence and consistency by identifying and addressing specific security, functional and performance needs. We will be inviting participation in a pilot of a centralised EMV® CDCVM Solution Database shortly, where each registered CDCVM solution is assigned a unique, short identifier known as an EMV CDCVM Solution ID, together with a set of related metadata of the CDCVM solutions being entered and maintained in the database. Pilot participants' feedback will be collected throughout to determine viability. Further information regarding participation will be communicated shortly.

EMVCo Supports Travel Sector's Fight Against Transaction Fraud

EMVCo has produced guidelines on how the travel industry can provide data to payment card issuers to better interrogate the legitimacy of an e-commerce transaction using current payment authentication processes. These guidelines can help improve e-commerce payment authentication for air travel, with hotel and car rental purchases to follow. EMVCo Associates, the International Air Transport Association (IATA) and travel technology company, Amadeus provided

EMVCo to Support Expanding IIN Numbers

EMVCo is working to support expanding Issuer Identification Numbers (IIN) as defined by ISO and IEC. We invited public feedback on our 2nd Draft Specification Bulletin (DSB) in May which summarised the changes being proposed to the EMV® Integrated Circuit Card Specifications for Payment Systems, to ensure they evolve to support both future eight-digit IIN as well as the existing six-digit format. The new specification bulletin is scheduled to be published by the end of 2020 and become effective in 2021. For more information, read the FAQs.

input alongside Expedia. The EMV® 3DS Travel Industry Message Extension is available on a royalty-free basis from the EMVCo website.

EMVCo Creates a New Wireless Task Force

EMV® Specifications do not currently address the use of wireless technologies (such as Bluetooth and WiFi) for face-to-face payments. In response to feedback received from EMVCo Associates, EMVCo has initiated a Wireless Task Force to evaluate the need and scope for any EMV Specifications in this area. The group aims to identify how wireless technology may enhance the payment experience to determine if and how this should be addressed by EMV Specifications. To achieve this, the group will focus on identifying a set of key payment related use cases for wireless protocols, typically with a range greater than several metres, such as WiFi, Bluetooth or mobile data. As contactless technology including NFC is already covered by EMV Specifications, it is not considered as part of this work. The output of this effort will inform the development of any future EMV Specifications for the use of wireless technologies for face to face payments. Register for the Board of Advisors Interim Call and Business SIM,16 July to find out more.

EMV® Chip Payment Cards Reach 9+ Billion Worldwide in 2020

EMV® Chip technology offers benefits to merchants, acquirers, card issuers and consumers by improving face-to-face transaction security and reducing counterfeit fraud by enabling transactions on counterfeit cards to be identified and declined. Now, there are more than 9 billion EMV Chip payment cards worldwide.

View the latest EMVCo infographic which provides EMV chip statistics as of Q4 2019. Key data includes: the number of EMV chip payment cards in circulation globally; the percentage of issued cards that are EMV; the percentage of card-present transactions conducted using EMV chip technology; a breakdown of EMV chip card adoption rates; and the percentage of EMV card-present transactions by region.

Education

EMVCo is pleased to introduce EMV® Insights, a new educational resource to provide information and updates to support EMV understanding. Found on the EMVCo website, and updated regularly by our experts, readers can expect a variety of content, from insights on the latest EMV technical initiatives, to frequently asked questions (FAQs) and educational resources that explain the basics of EMV.

Visit the EMVCo website to start reading and subscribe to stay up to date on the latest EMV Insights via email. View the latest post to find out how EMVCo is streamlining EMV® terminal integration testing and certification.

To keep up with the latest from EMVCo, follow us on LinkedIn and Twitter.
For more information on EMVCo, please visit www.emvco.com.

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