



Q2 2021 Update

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Welcome from the Chair of the EMVCo Board of Managers



As we close out the second quarter of 2021, ensuring card-based payments are reliable, convenient and secure remains a key priority for EMVCo.

This focus formed the agenda for EMVCo's annual user meeting, which brought together Associates and Subscribers virtually to engage on the latest EMVCo initiatives. After a general status report on the technical roadmap, key updates were shared from the EMVCo Wireless Task Force, TapToMobile Early Adopter Programme, and the EMV® 3DS Specification advances and testing programme. Additionally, EMVCo updated attendees on progress in efforts to identify if Click to Pay programmes that align to the EMV Secure Remote Commerce Specifications can be evaluated.

In addition to the annual EMV User Meeting, EMVCo has continued to maximise online engagement with a number of virtual meeting opportunities for Associates and Subscribers over the last few months. And, with travel planning continuing to be unpredictable for many, our approach to virtual gatherings is set to continue throughout the remainder of the year, with both the Board of Advisor and Technical Meetings to be held online. Dates and further registration details to follow.

EMVCo continues to deliver educational resources that provide detailed insights into current EMVCo activity and what's happening in the wider payments industry. In addition to new EMV Insights posts on QR codes for payments and EMV 3DS for the travel sector, the second episode in EMVCo's recently launched '[Talking Payments with EMVCo](#)' podcast was just released, which discusses the latest in online commerce. Also available now is an on-demand webcast that outlines how EMVCo collaborates with global technical bodies to improve security and payment experiences worldwide. As always, we encourage

you to take advantage of these resources and to share them via social platforms by following EMVCo on [LinkedIn](#), [Twitter](#) and [YouTube](#).

Finally, this will be my last newsletter as Chair. The Board of Managers rotates this position every 12 months, and I am pleased to welcome Jianhua Ni to the role. I look forward to working with Jianhua, the EMVCo community and the wider payments industry to advance the EMV Specifications and support the delivery of seamless and secure payments across the world.

Best,

Sophie Rainford,
Chair of the EMVCo Board of Managers

Upcoming Virtual Meetings

Register for the following virtual sessions via the [EMVCo website](#).

- Board of Advisors Meeting (week commencing 11 October)
- Technical Meeting (week commencing 15 November)

Recordings of EMVCo virtual meetings held over the past several months are available to watch anytime via the [EMVCo Associates Dashboard](#).

Not yet an EMVCo Associate? Find out more about [how to participate](#).

News



EMVCo Reports Over 10 Billion EMV Chip Cards in Global Circulation

Data published by EMVCo shows that at



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the end of 2020, 10.8 billion EMV chip cards were in global circulation – an increase of nearly one billion compared to the previous 12 months. In addition, EMVCo reports that 66% of issued cards are EMV, with over 86% of all card-present transactions conducted globally using EMV Chip technology. Read the [press release](#) for further information and view the [EMVCo infographic](#) for further insight into EMV Chip card adoption rates and the percentage of EMV card-present transactions by region.

EMVCo, FIDO Alliance and W3C have formally committed to continuing the Web Payments Security Interest Group (WPSIG) by extending its charter through 2023. The three technical bodies established the WPSIG in 2019 as a collaborative industry-led initiative focused on enhancing the interoperability of web payments. In late 2020, the WPSIG published a [document](#) explaining the roles of related EMVCo, FIDO and W3C technology specifications, that together can support merchants in delivering a more secure and convenient payment experience for the benefit of their e-commerce customers. [Read the interview](#) with Bastien Latge, EMVCo's Director of Technology, Ian Jacobs, Head of W3C Payments Activity, and Christina Hulka, Executive Director and Chief Operating Officer of FIDO Alliance, to learn what is next for the WPSIG.

Technical Updates

EMV 3DS and EMV Payment Tokenisation Message Extension and Supporting White Paper

In early June, EMVCo published a message extension of how 3DS will support tokens, and a white paper of use cases and flows when a 3DS transaction is done using a token – developments requested by Associates and the wider industry. Specifically, the [EMV 3-D Secure Payment Token Message Extension v1.0](#) describes the extension and identifies how 3DS components can use it to provide or receive token-related information after a Payment Token has been de-tokenised. The [EMV 3-D Secure with Payment Token Use Cases v1.0](#) provides details to understand how EMV 3-D Secure components can provide and utilise additional Payment Token data to enhance the risk assessment during authentication.

EMV 3DS Travel Industry Message Extension v2.0

In April, EMVCo published an update to the EMV 3DS Travel Industry Message Extension to include support for hotel and car rental e-commerce payment transactions. [EMV 3-D Secure Travel Industry Message Extension v2.0](#) can be used by parties to develop and implement EMV 3DS-compliant products and services that support the travel industry in its efforts to improve e-commerce payment authentication.

TapToMobile User Experience Guidelines

EMVCo plans to publish TapToMobile User Experience Guidelines in the second half of 2021. TapToMobile allows merchants to accept contactless payments directly on their NFC-enabled consumer mobile devices. The goal of the TapToMobile User Experience Guidelines is to highlight the differences between a traditional terminal and a TapToMobile solution and identify how these differences effect the user experience. Associate review was completed earlier this month, and the document will be released to Subscribers for review in early July.

EMV Payment Tokenisation Specification – A Guide to Use Cases v2.1

EMVCo is updating the [EMV Payment Tokenisation Specification – A Guide to Use Cases v2.0](#), which describes relationship models and use case examples common to the Technical Framework. The Associate/Subscriber review period took place in Q2, and the Technical Working Group (TWG) will review the feedback and update the document in Q3, with the aim of publishing version 2.1 in Q4.

Sunset of EMVCo 3DS Approval for 2.1.0

In May, EMVCo published a bulletin introducing the strategy to sunset testing against the EMV 3DS Specification 2.1.0, which includes the timeline for the sunseting of testing the products supporting only version 2.1.0 and cut-off date for testing all products against specification 2.1.0. View the [Sunset of EMVCo 3-D Secure Approval for 2.1.0 bulletin](#) for more information.

SWG Key Length Bulletin

The Security Working Group (SWG) has begun its annual risk assessment regarding the strength of RSA key lengths. As with every year, in July EMVCo will publish a bulletin with recommendations on Certification Authority Public Key lengths and expiry dates.

Education

Talking Payments Podcast

Listen to Talking Payments with EMVCo for insight into the technologies and initiatives that are shaping the future of payments.

- [Episode 1 – 2021 and Beyond....](#)
 - In this introductory episode, join EMVCo's Director of Communications, Director of Engagement and Operations, and Director of Technology for insights on EMVCo's plans for 2021 and the near future, the impact of the COVID-19 pandemic, and the resulting growth of contactless and remote transactions.
- [Episode 2 – How to Realise the Potential of Online Commerce](#)

- With the increasing digitalisation of global economies, profound shifts in consumer behaviour due to the pandemic, we are seeing rapid and unprecedented growth in the number and diversity of online transactions. Tune into this episode for discussion on the opportunities and challenges these changes present and how EMVCo is responding.

[EMVCo Webcast – Aligning with Global Technical Bodies](#)

Tune into this webcast with Director of Technology Bastien Latge for an overview of how EMVCo collaborates with global technical bodies to improve security and payment experiences worldwide.

EMV Insights

Visit [EMV Insights](#) for updates and information on the latest EMVCo initiatives and resources, including:

- [Quick Resource: EMVCo Industry Engagement and Collaboration](#)
- [How EMVCo is Supporting the Rising Use of QR Codes for Payments](#)
- [EMVCo Marks – What and Why?](#)
- [EMVCo Launches New Podcast Channel](#)
- [Supporting the Travel Sector's Fight Against Transaction Fraud](#)
- [Why Global Payment Specifications Matter More than Ever](#)

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