



Q3 2021 Update

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Welcome from the Chair of the EMVCo Board of Managers



EMVCo's close collaboration with the payments community is crucial in adapting and advancing the EMV[®] Specifications. We encourage all our Associates to connect with our work programme through Business and Technical Special Interest Meetings, which review and validate the concept and scope of major work items, as well as take time to comment on Draft Specification Bulletins.

We ask the public to engage in our consultation periods to review pre-released specifications and, as the final step, that the Board of Advisors vote on whether a draft is ready for official publication by EMVCo.

This month the Board of Advisors voted to publish the EMV 3DS Specification v2.3, which introduces enhancements to increase flexibility for optimising EMV 3DS implementation across multiple channels and devices. [See full details later in this newsletter.](#)

Publication of the EMV Contact Chip Specification to support Elliptic Curve Cryptography (ECC) is being voted on by the Board of Advisors. The addition of ECC will help to achieve superior cryptographic strength with much smaller key sizes, enabling more efficient transactions in the future. Please [register your votes](#) by 18 October 2021.

Our meetings will remain virtual for the remainder of 2021, with the Technical Meetings scheduled for 9 and 11 November. [Registration is open.](#) We hope to connect again in person next year, with tentative dates and locations for the Spring 2022 meetings listed in the [Associate Dashboard](#).

Finally, I would like to thank Sophie Rainford for her time, energy and commitment in the 12 months to July when I succeeded her as Chair. I look forward to leading EMVCo in the

coming year as we hopefully begin to see the world reconnect, and the opportunity to meet with many of you again.

Best,

Jianhua Ni

Chair of the EMVCo Board of Managers, 2021 - 2022

Upcoming Virtual Meetings

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

- Technical Meeting, 19 & 11 November
- EMV Payment Tokenisation Special Interest Meeting, 30 November

2022 meeting dates and tentative locations have also been published and are listed on the [Associate Dashboard](#).

Recordings and supporting documents from past EMVCo virtual meetings are accessible within the meeting notices on the [EMVCo Associates Dashboard](#).

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

Upcoming Educational Webinars

Please encourage colleagues and industry peers looking to gain a better understanding of EMVCo and its work to join our upcoming public webinars

- EMV QR Code™ Payments: Supporting Fast, Touchless Transactions Worldwide
 - 19 Tuesday and 20 Wednesday October
 - Register [today](#)
- Introduction to EMVCo
 - 2 Tuesday and 3 Wednesday November
 - Register [today](#)
- EMV 3DS v2.3
 - w/c 1 December
 - Registration to go live in November



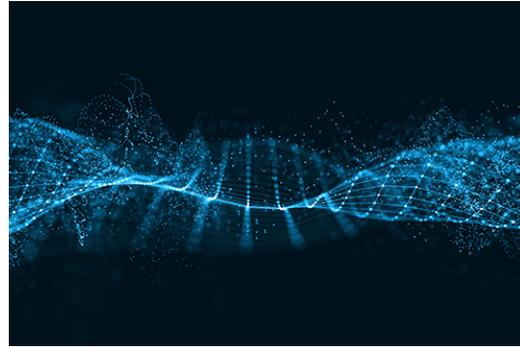
EMVCo Publishes EMV 3-D Secure Version 2.3

EMVCo has enhanced the EMV 3-D Secure (3DS) Specifications to help improve the consumer experience and fraud fighting capabilities for issuers, acquirers and merchants across e-commerce channels and devices. The latest version, EMV 3DS 2.3, has been published following approval of its release by EMVCo's Board of Advisors. To learn more, view the [press release](#).

Interactive [EMV® 3-D Secure \(EMV 3DS\) UX/UI Guidelines](#) have been [published](#) to help card issuers, banks, merchants and solution providers optimise the EMV 3DS payment authentication experience for e-commerce consumers. The guidelines are publicly available on the [EMVCo website](#) in an easy-to-use interactive format. To learn more, view the guidelines and [the Q&A with the EMV 3DS Working Group Chair](#).

Additionally, several educational resources are now available on EMV 3DS and how it helps fight e-commerce fraud and friction to enable a secure and easy checkout experience. These include:

- [Animation – What is EMV 3DS?](#)
- [Quick Resource – EMV 3DS for E-Commerce](#)



New Resources Enable Use of EMV Payment Token Data for EMV 3DS Authentication

EMVCo has published [new resources](#) to help card issuers and merchants to optimise the EMV® 3-D Secure (EMV 3DS) authentication experience for online shoppers when EMV Payment Tokens are in use, enhancing the fraud-prevention benefits that EMV 3DS provides.

The EMV 3DS Payment Token Message Extension and supplemental white paper provide guidance on how payment token related data elements can be used to support the authenticity of EMV 3DS transactions. Using the extension, issuers can leverage additional payment token data to better identify the transaction and consumer. This reduces the need for additional consumer authentication in the form of a challenge, such as a one-time passcode or biometric.

To learn more, view the EMV Insights post: [EMV 3-D Secure Transactions and Leveraging EMV Payment Token Data](#).

- [EMV Insights on EMV 3DS](#)



EMV Secure Remote Commerce Updates 2021

As part of EMVCo's ongoing work to enhance and evolve EMV Specifications, EMVCo has confirmed a three-phase approach to update the EMV Secure Remote Commerce Specifications in 2021.

Phase one focuses on simplifying and enhancing the structure of the core EMV SRC Specification; phase two focuses on alignment of EMV SRC Specifications and development of EMV SRC Specifications v1.3; and phase three focuses on stabilisation and alignment of EMV SRC Specifications v1.3 to support industry adoption.

In accordance with EMVCo's standard review process for specification development, there will be several opportunities throughout the phased approach for Associates to review and provide feedback on the EMV SRC documents. The first phase review period ended in early May, and EMVCo Associates will be notified of the review timeline for phase two when confirmed. View [EMV Insights](#) for further information.

Technical Updates

Early Adopter Programme Update

The commercial off the shelf ([COTS](#)) [Mobile Early Adopter Programme](#) for functional evaluation of consumer mobile devices has been renamed the TaptoMobile Early Adopter Programme. Based on feedback from payments stakeholders, in September EMVCo extended the Early Adopter Programme to NFC chipset providers, who design new products and manage NFC integration for many device makers. Originally set to conclude in September, the programme will now run through April 2022 to allow additional time for NFC chipset providers to participate.

Interested device makers and NFC chipset providers can contact terminal_approval@emvco.com and refer to the EMVCo [press release](#) and [FAQ](#) for additional information.

Specification Bulletin 243 – Introduction of ECC for EMV Specifications

EMVCo has advanced the EMV Contact Chip Specification to support Elliptic Curve Cryptography (ECC). The addition of ECC into EMV Specifications helps achieve superior cryptographic strength with much smaller key sizes, enabling more efficient transactions in the future. This makes it an appealing option for use in devices with limited storage and processing capabilities. The Draft Specification Bulletin is available for Board of Advisor vote until 18 October. [Please register your vote today.](#)

Draft Specification Bulletin 265 - Contact TCK Check Character Requirement in ATR

EMVCo liaises with ISO and other standards bodies to align requirements where appropriate. In September, EMVCo published [Draft Specification Bulletin 265 First Edition](#) outlining proposed changes to the EMV Integrated Circuit Card Specifications for Payment Systems that clarify in line with ISO/IEC standards the terminal requirements when handling the TCK byte in the Answer to Reset (ATR) and as a consequence clarify when an ICC may return a TCK byte. Comments on the draft may be submitted via the ['Query System'](#) on the EMVCo website by the end of October.

EMV Card Personalisation Specification with AES

In August, EMVCo published version 2.0 of the EMV Card Personalisation Specification (CPS) to include the Advanced Encryption Standard (AES). The CPS previously detailed the use of the Data Encryption Standard (DES) when personalising EMV cards. Two-key Triple DES still provides sufficient security for EMV, but AES is a newer, stronger design, is standardised by NIST and ISO, and offers better performance. As AES is now used widely within marketplaces, the specification has been updated to reference and define the use of AES in addition to DES, so that the industry benefits of the CPS are not diluted, and supplier choice can continue to be offered to card issuers. View the [EMV Insights post](#) for additional information.

New Working Group Chairs

In Q3, EMVCo welcomed the following individuals as working group chairs:

- Hitoshi Shioda replaces Masao Noda as Level 2 Working Group (L2WG) Chair.
- David Worthington replaces Evelyn Loran as Tokenisation Working Group (TWG) Chair.
- Lisa Breitengross replaces Ryan Geidner as Marks Management Task Force (MMTF) Chair.

Education

Events

EMVCo participates in MAC Level Up

In July, EMVCo presented at the Merchant Acquirers' Committee's annual flagship event, providing insight into how the EMV 3DS, EMV SRC, and EMV Payment Tokenisation Specifications help deliver a consistent and trusted payments experience for e-commerce merchants and their customers.

EMVCo joins FIDO Alliance and W3C at the US Payments Forum

In July, EMVCo also joined FIDO Alliance and W3C to participate in a panel session at the virtual US Payments Forum meeting. The three associations offered delegates insight into how the three technology specifications fit together in the payments environment, as well as how key technological developments across mobile platforms and web browsers enable safer, convenient consumer payment transactions.

EMVCo presents alongside panellists at MPC 2021

In August, EMVCo joined a panel at the Mobile Payments Conference (MPC) alongside Bluefin and Envestnet/Yodlee, to discuss emerging security standards. The organisations offered delegates an insight into their global roles and learnings from the pandemic, as well as ongoing work to advance secure, compliant commerce across payments acceptance channels. You can watch this session [online](#).

EMVCo speaks at MRC Vegas

In August, EMVCo conducted a roundtable session at the Merchant Risk Council's Las Vegas event, providing first-hand insight into how the EMV Specifications can help merchants respond to the evolution of global eCommerce. Consumer demand for online commerce rose during the pandemic, while requiring convenience, security and interoperability in remote payments globally. EMVCo also presented on the same topic at MRC Vegas Virtual in September.

Quick Resource Guides

Quick Resource Guides provide at-a-glance insight into the benefits that EMVCo and the EMV Specifications bring to the global payments industry. To find out more and download, [click here](#).

Talking Payments Podcast

Catch up on all 3 episodes of Talking Payments with EMVCo podcast [here](#).

[Episode 1 – 2021 and Beyond...](#) provides listeners with an overview of EMVCo's 2021 activity, including technical innovations, technical maintenance and wider industry engagement and collaboration.

[Episode 2 - How to Realise the Potential of Online Commerce](#) explores the challenges and opportunities posed by the growth of online commerce, and how EMV Specifications have evolved beyond EMV Chip to enable reliable and convenient online payments globally.

[Episode 3 - EMV QR Code Payments: Supporting Fast, Touchless Transactions Worldwide](#) discusses the rise of QR Code payments and how the EMV QR Code Specifications enable quick, reliable and trusted transactions for both merchants and consumers. A guest appearance is also made by Johan Buitendag, Strategy and Research Manager at the Payment Association of South Africa, who speaks about the impact of QR Code payments in the region.

Make sure you never miss an episode by subscribing [here](#).

EMV Insights

Visit EMV Insights for updates and information on the latest EMVCo initiatives and resources, including:

- [What is EMV 3-D Secure](#)
- [Supporting Frictionless In-Game Payment Experiences](#)
- [EMV Secure Remote Commerce Updates in 2021](#)
- [How EMVCo Collaborates with the Payment Community to Develop EMV Specifications](#)
- [Optimising EMV 3-D Secure Payment Experience: UI/ UX Design Guidelines](#)
- [How EMVCo is Supporting Card Data Encryption for Advancements for Card Personalisation](#)
- [How EMV Specifications are supporting online commerce](#)
- [EMV 3-D Secure Transactions and Leveraging EMV Payment Token Data](#)
- [Quick Resource: EMV QR Code™ for Payments](#)

You can stay up to date on the latest EMV Insights by subscribing to receive [email alerts](#).

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