



## Q1 2022 Update

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### Welcome from the Chair of the EMVCo Board of Managers



In 2022, EMVCo continues to work with Associates and Subscribers, other industry partners and the wider EMV® community, to evolve EMV Specifications to enable seamless and secure payments for businesses and consumers worldwide.

EMVCo hosted the first of two annual Board of Advisors meetings in March, with 122 Advisors attending. During the virtual session, EMVCo engaged with Advisors on key initiatives underway in 2022, including the EMV Secure Remote Commerce (SRC) roadmap, an update on the growth in the deployment of the EMV QR Code specifications and a discussion on payment industry trends and developments. Advisors had the opportunity to further interact with EMVCo and raise

questions and topics for discussion during a dedicated follow up call.

As we start the second quarter of 2022, EMVCo is pleased to recommence face to face engagement opportunities for Associates and Subscribers for the first time since the start of the pandemic, with the [Technical Meeting](#) taking place in Berlin on 9 – 12 May, followed by the [EMV User Meeting](#), in Hanoi on 8 – 9 June. As we all continue to navigate these challenging times, EMVCo will also make these meetings accessible virtually for those who are not able to attend in person.

Whether face to face, or virtually, we encourage your continued [involvement](#) in 2022 to help advance EMV Specifications and resources that enable the delivery of consistent, convenient and secure payment experiences worldwide.

Below please find a recap of key EMVCo news, technical updates and activities from the first quarter, and a snapshot of the latest educational resources available to support understanding of EMVCo's work. We encourage you to share this newsletter with your colleagues and industry peers.

Best,

**Jianhua Ni**  
Chair of the EMVCo Board of Managers, 2021 - 2022

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## Upcoming Meetings

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Associates and Subscribers can register for the following sessions via the [EMVCo website](#).

- Technical Meeting, 9 - 12 May 2022, Berlin, Germany
- EMV User Meeting, 8 - 9 June 2022, Hanoi, Vietnam
- Board of Advisors Meeting, 11 - 13 October 2022, Bali, Indonesia
- Technical Meeting, 14 - 18 November 2022, Austin, USA

All 2022 meeting dates and virtual sessions are listed on the [Associate Dashboard](#), including recordings and supporting documents from past EMVCo virtual meetings.

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

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## News

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## Annual Report

The EMVCo 2021 Annual Report is now available. The report reviews the opportunities, collaborations and key technical milestones of the last calendar year. It also details the year ahead in technology, exploring how EMV Specifications can work together to enable seamless and secure payments in new scenarios and use cases.

[View the Annual Report](#)

## EMV Brand Guidelines

EMVCo has published a document intended for anyone writing or using the term 'EMV' or referencing EMV technology. In it, specific use cases are shared that detail how the EMV naming convention and the registered EMV® word mark are to be used, including in technical documents, presentations, websites, traditional and social media, external business publications, images and videos/ animations.

[View the EMV Brand Guidelines](#)



## **EMV Chip Specifications Now Support Elliptic Curve Cryptography**

Announced in Q4 2021, the EMV Contact Chip Specification, managed by [EMVCo](#), now supports Elliptic Curve Cryptography (ECC). Use of this cryptography standard by the payment community can enable enhanced security without impacting technical performance of a payment device or slowing transaction processing time. The inclusion of ECC is required to support new, future payment scenarios. EMVCo published the EMV Contact Chip Specification for ECC ([Specification Bulletin 243](#)) following approval of its release by EMVCo's Board of Advisors.

[Read the press release](#)

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## **Technical Updates**

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### **EMV SRC Use Cases Document**

In February, EMVCo released for Subscriber and public review a draft document outlining guidance on the range of digital checkout examples that EMV SRC Specifications support. The EMV SRC Use Cases review and comment period concluded on 18 March, and EMVCo is currently reviewing the feedback received before finalising it for publication.

As work continues to update the EMV SRC Specifications for release later this year, input from EMVCo stakeholders and the wider payments industry on how the specification is being used today – and how it could potentially be used in the future – will help ensure EMV SRC Specifications continue to enable consistent, seamless and trusted digital checkout experiences and support payment choice and convenience.

### **EMV 3DS Bridging Messaging Extension**

In January, EMVCo released a draft EMV 3DS Bridging Message Extension for Associate review. The review and comment period concluded on 16 February and EMVCo is currently reviewing the feedback before finalising it for publication.

The messaging extension enables existing EMV 3DS v2.1.0 and v2.2.0 components to provide or consume additional data available in the EMV 3DS Specification v2.3.0.0., in particular, information about the recurring transaction, and optimising the user experience during an out of band (OOB) challenge

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## Events

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EMVCo participated in several industry events in the first part of 2022, providing updates and insight on key EMVCo initiatives.

### **Smart Payment Day - Seamless and Secure Payments**

In January, EMVCo spoke at MUST High-Tech Expo's virtual conference, Smart Payment Day, on enhancements to in-store payment experiences. This explored some of the key advancements made in touchless payments and security, including EMV Secure Remote Commerce, QR Code payments, TapToMobile and advances in Elliptic Curve Cryptography (ECC).

### **Payments Summit 2022 – EMV 3DS v2.3**

EMVCo was invited to present at the Payments Summit 2022, hosted by the U.S. Payments Forum and Secure Technology Alliance. EMVCo explained how the latest EMV 3DS Specifications address rising e-commerce and payments fraud by enabling consumer authentication for card-not-present (CNP) purchases, without adding unnecessary friction to the checkout process.

### **MRC Vegas - EMV 3DS v2.3**

In March, EMVCo spoke at the Merchant Risk Council's Las Vegas event, providing insight into how the latest EMV 3DS Specifications can help merchants fight card-not-present fraud, while improving the consumer experience.

### **Wolfe FinTech Forum - Securing FinTech's Future**

EMVCo participated in a panel session at the Wolfe FinTech Forum in March, alongside representatives from FIDO Alliance, HYPR and Jumio. During the virtual session on 'Securing FinTech's Future', panellists discussed how changing consumer behaviours have increased the need for better authentication.

Don't miss EMVCo at this upcoming industry event:

### **ETA Transact - Discussing how EMV 3DS Enables Smoother and Safer Online Checkouts**

EMVCo will be speaking alongside Sony PlayStation at ETA Transact, which takes place 12 - 14 April in Las Vegas, Nevada, on how EMV 3DS v2.3 improves fraud-fighting capabilities to support smoother, safer checkout experiences for existing and new digital payment scenarios, including in the gaming sector.

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## Educational Resources

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Do you have colleagues, partners or customers who would benefit from greater EMV

understanding? Check out and share these latest educational resources for insights and information on the role and value of EMVCo and EMV Specifications.

## About EMVCo

- [Annual Report 2021](#)
- EMV Insights: [How does EMVCo work with other global technical bodies?](#)
- EMV Insights: [What are the EMV Specifications?](#)
- Podcast: [EMVCo 2021 review and looking ahead to 2022](#)
- Webinar: [An Introduction to EMVCo – What it Does and How it Does it](#)

## EMV 3DS

- EMV Insights: [Supporting the growth of e-commerce with EMV 3DS, SRC and Payment Tokenisation](#)
- EMV Insights: [What is New with EMV-3DS v2.3?](#)
- Podcast: [EMV 3DS 2.3: Fighting Fraud and Friction](#)
- Webcast: [How EMV Specifications support continued growth in online commerce](#)
- Webinar: [Enhancing EMV 3DS for eCommerce: Fighting Fraud and Friction](#)

## EMV QR Code

- Podcast: [EMV-QR Code Payments: Supporting Fast, Touchless Transactions Worldwide](#)
- Webinar: [‘EMV QR Code Payments: Supporting Fast, Touchless Transactions Worldwide’](#)

## You may also be interested in...

- EMV Insights: [Contactless Payment Acceptance: How EMVCo is Supporting Consumer Mobile Devices Update](#)
- EMV Insights: [What are EMV Level 1 and Level 2 Testing?](#)
- Webcast: [EMV Payment Tokenisation: What, why and how](#)

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## Follow EMVCo on Social Media

For the most up to date EMVCo news and updates, follow us on social media for the best insights into the organisation and its work.

- Visit [emvco.com](https://www.emvco.com) to access our Quick Resource Guides
- Join us on [LinkedIn](#)
- Follow us on [Twitter](#)
- Subscribe to [EMV Insights](#)
- Watch more on [YouTube](#)
- Listen to our podcast: [Talking Payments with EMVCo](#)

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