



Q2 2022 Update

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Message from the Chair of the EMVCo Board of Managers



As we wrap up the second quarter of 2022, engagement with the EMVCo community continues to drive forward the work we are doing to evolve EMV[®] Specifications. After a long hiatus from in-person meetings, we were pleased to return to meeting together with Associates at both the Technical Meeting in Berlin and the EMV User Meeting in Hanoi, with Subscribers also in attendance at the latter.

Face-to-face engagement has been greatly missed, and these events provided forums for stakeholders to discuss in person the latest payment technologies, marketplace needs and the future of payment acceptance. Attendees were able to network with their peers, engage directly with EMVCo representatives and

receive the latest updates on technical initiatives including the EMV Contactless Kernel Specification, which is currently in development, and the continued evolution of the EMV 3-D Secure (EMV 3DS) and EMV Secure Remote Commerce (EMV SRC) Specifications.

Below please find a recap of key EMVCo news, technical updates and activities from the second 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.

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 Jonathan Main to the role. I look forward to working with Jonathan, 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. I thank you all for your support in the last year.

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

Upcoming Meetings

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

- Board of Advisors Meeting, 11-13 October 2022, Bali, Indonesia
- Technical Meeting, 14-17 November 2022 , Austin, USA
- Board of Advisors Meeting, 7-9 March, Amsterdam, Netherlands
- Technical Meeting, 17-20 April 2023, Singapore
- EMV User Meeting, 27-28 June 2023, San Diego, USA
- Board of Advisors Meeting, 10-12 October 2023, Nashville, USA
- Technical Meeting, 13-16 November 2023, Lisbon, Portugal

All 2022 meeting dates for the remainder of 2022, and 2023's planned meetings, are listed on the [Associate Dashboard](#).

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

News



EMV[®] Contactless Kernel

EMVCo has made available a [draft Contactless Kernel Specification](#) to simplify and advance global contactless payment acceptance. A contactless kernel provides a set of functions for payment acceptance devices (such as point-of-sale terminals and ATMs) to process contactless transactions. Following a detailed review with EMVCo Associates and a public review which closed in June, EMVCo plans to release the final specification later this year once its publication is approved by the Board of Advisors.

EMVCo will provide approval testing for the EMV Contactless Kernel Specification through EMVCo accredited and audited laboratories, using EMVCo qualified test tools. Additionally, the EMVCo website will publish the list of all approved EMV

Berlin Technical Meeting Highlights

In May, EMVCo held the first of two planned Technical Meetings this year. EMVCo Associates met in Berlin to discuss EMVCo technical priorities and provide input to specification development. Key discussions from the meetings included the announcement of the EMV Contactless Kernel Specification and EMVCo's continuing work to support new ways of paying in-store, the enhancements to EMV 3DS in EMV 3DS v2.3.1 and the publication roadmap for the EMV SRC Specifications.

[Read the EMV Insights post](#)

contactless kernels that are able to pass EMVCo's testing process. EMVCo will announce the availability of approval testing for the EMV contactless kernel at a later date.

[Read the press release](#)



EMV User Meeting Recap

In June, Associates and Subscribers convened in Hanoi, for the first in-person EMV User Meeting since 2019. The two-day meeting provided a range of opportunities for global users of EMV Specifications to engage with EMVCo representatives on technical EMV issues and developments and to connect with industry peers.

Formal sessions included updates from EMVCo on key areas of work, including the new EMV Contactless Kernel Specification and enhancements to the EMV 3DS and EMV SRC Specifications. EMVCo also discussed ongoing industry collaborations, including activities with FIDO Alliance and the World Wide Web Consortium (W3C) to enhance the security and convenience of web payments, and a new liaison relationship with the International Organization for Standardization (ISO) that focuses on contactless payments. During a Board of Managers Roundtable, attendees asked questions and shared feedback on EMVCo activities and marketplace challenges and opportunities.

Chip Deployment Figures

In June, EMVCo released the latest chip deployment figures. The data shows that at the end of 2021, 12 billion EMV chip cards were in global circulation. This is an increase of 1.1 billion compared to the previous twelve months. This significant increase demonstrates how EMV chip provides a trusted foundation that is supporting the ongoing shift away from cash and towards digital payments.

[Read the press release](#)

Technical Updates

EMV 3DS Update

Working with EMVCo Associates and Subscribers, EMVCo has identified new data elements required to support Secure Payment Confirmation (SPC), Out of Band (OOB) authentication and some additional enhancements in EMV 3DS.

These updates are included in a new version, EMV 3DS v2.3.1, which EMVCo aims to release in July 2022. The timing of the EMV 3DS v2.3.1 publication is aimed at maximising the work already underway for testing and product development, and to avoid interoperability impact.

EMVCo is postponing the release of testing for EMV 3DS v2.3.0 to align with EMV 3DS v2.3.1. Revised timing of this release will be advised in due course.

All test tools and product development underway for EMV 3DS v2.3.0 can incorporate the additional elements in EMV 3DS v2.3.1 and be tested accordingly. A Letter of Approval (LOA) extension will be issued to those product providers with LOAs expiring prior to the availability of EMV 3DS v2.3.1 testing, on confirmation of their intent to implement EMV 3DS v2.3.1.

Level 3 Testing Updates for Elliptic Curve Cryptography and EMV Contactless Kernel Specification

With the addition of Elliptic Curve Cryptography (ECC) to EMV Contact Chip Specifications, and the development of the EMV Contactless Kernel Specification, the Level 3 Testing Group is currently working to evaluate the impact to L3 testing. Once this evaluation is complete, the group will update the EMV L3 Testing Framework Implementation Guide accordingly.

EMV SRC Use Cases

Following an Associate and Subscriber review period, EMVCo plans to publish EMV Secure Remote Commerce - Use Cases Version 1.0. The document provides guidance on the range of digital checkout examples that EMV SRC Specifications support.

EMVCo held a Special Interest Meeting (SIM) in May 2022, following the Technical Meeting in Berlin, to discuss updates to the EMV SRC Specifications 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 Payment Tokenisation Use Cases

Following an Associate and Subscriber review period in Q1, EMVCo has published version 2.2 of the [EMV Payment Tokenisation – A Guide to Use Cases](#) document.

The document describes various use case examples to demonstrate the extent and flexibility of the EMV Payment Tokenisation Technical Framework. Version 2.2 adds use cases that show the combination of EMV Payment Tokenisation with EMV SRC and EMV 3DS technologies.

Events

EMVCo participated in this key industry event in Q2:

ETA Transact – Enabling Smoother and Safer Online Checkouts with EMV 3DS

In April EMVCo presented alongside Sony PlayStation at ETA Transact, discussing how EMV 3DS v2.3.1 offers the opportunity to improve fraud-fighting capabilities to support smoother, safer checkout experiences for existing and new digital payment scenarios, including in the gaming sector.

Don't miss EMVCo at these upcoming industry events in Q3:

U.S. Payments Forum (USPF) July Virtual Meeting

EMVCo is taking part in the USPF's annual summer meeting, presenting a high-level overview of the EMV Contactless Kernel Specification, and moderating a session with industry stakeholders on current payment trends.

Merchant Payment Ecosystem (MPE) Berlin

In July, EMVCo will participate at one of Europe's leading merchant payments events in Berlin, taking part in a panel session on "Data and payments coming together".

Educational Resources

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.

EMV Insights

- [Coming Soon: First EMV[®] Contactless Kernel Specification](#)
- [The What, Why and How of EMV Payment Tokenisation](#)
- [What is Level 3 Terminal Integration Testing?](#)

Webinars and Webcasts

- [EMV Payment Tokenisation: What, Why and How](#)
- [Webcast: EMV[®] 3DS 2.3: Fighting Fraud and Friction](#)

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