



**EMVCo Associates Programme and Subscriber  
Programme  
Policy and Procedures**

**Version 5.1**

**Effective: 01 September 2021**

**Updated: 24 November 2021**

# Table of Contents

<b>1</b>	<b>Introduction .....</b>	<b>4</b>
1.1	Purpose .....	4
1.2	Scope .....	4
1.3	Programme Overview .....	4
1.3.1	Associates .....	5
1.3.2	Board of Advisors .....	5
1.3.3	Subscribers .....	6
<b>2</b>	<b>Participation.....</b>	<b>6</b>
2.1	Eligibility .....	6
2.2	Participation Requirements, Benefits and Fees .....	6
2.2.1	Associates .....	6
2.2.2	Subscribers .....	8
2.3	Application Process.....	9
2.4	Fee Payment.....	9
2.4.1	Payment Terms .....	9
2.4.2	Calculation of Associate Participation Fees .....	10
2.4.3	Non-payment.....	10
2.5	EMVCo Major Work Item Development Process .....	10
2.5.1	Major Work Items .....	10
2.5.2	Business Special Interest Meetings .....	10
2.5.3	Technical Special Interest Meetings .....	11
2.5.4	Request for Comments (RFC) and Disposition of Comments .....	11
2.6	Board of Advisors Participation .....	12
2.6.1	Composition .....	12
2.6.2	Major Work item Approval Process.....	12
2.7	Technical Meetings .....	14
2.7.1	Meeting Participation Rules .....	14
2.7.2	Industry Selection.....	15
2.7.3	Associates Working Group Contact(s).....	15
2.8	Meetings and Workshops.....	15
2.8.1	Scope .....	15
2.8.2	Frequency and Meeting Types.....	15
2.8.3	Location and Logistics.....	16
2.8.4	Travel Arrangements, Expenses, and Accommodation .....	16

2.8.5	Code of Conduct .....	16
2.8.6	Advance Materials.....	16
2.9	EAP Agreement.....	17
2.10	Subscriber Agreement .....	17
2.11	Changes in Type of Participation .....	18
<b>3</b>	<b>EMVCo Structure.....</b>	<b>18</b>
3.1	Executive Committee .....	18
3.2	Board of Managers.....	18
3.3	Working Groups .....	18
3.4	Task Forces.....	18
3.5	Secretariat Functions .....	19
3.6	EMVCo Structure Diagram.....	19

# 1 Introduction

In 2009, EMVCo first introduced an industry engagement programme, called the EMVCo Subscriber Programme, that provided subscribers with advance notice of pending developments, access to draft documents, and an opportunity to participate in a more regular and formal dialogue with EMVCo. The next year, EMVCo launched a more expanded participation framework, called the EMVCo Associates Programme (EAP), for payment industry stakeholders to play a more active role in the organisation's strategic and technical direction. The EAP and EMVCo Subscriber Programme (collectively the "Programmes") make it possible for organisations, such as payment card issuers, acquirers, merchants, processors, vendors and developers, to join as an Associate or Subscriber and provide varying levels of input to the process of creating specifications and testing programmes for existing and emerging payment technologies.

Beginning January 1, 2020, EMVCo consolidated the former participation categories of "Business Associate" and "Technical Associate." Thus, for Associates that joined the Associates Programme prior to January 1, 2020, all references to "Technical Associate" or "Business Associate" in the EAP Agreement will mean "Associate" as used in this document.

Effective September 1, 2021, the EAP evolved further, enhancing, and formalising participation at key points in EMV Specification development, and the approval of the release of EMV Specifications.

Participation in the Programmes is subject to a set of criteria and rules intended to ensure that the programme operates in an organized, orderly, and predictable fashion to optimize its efficiency and productivity to the benefit of all participants. The policies and procedures of the Programmes are described in this document.

## 1.1 Purpose

This document provides prospective and existing Associates and Subscribers visibility on the policy and procedures of the Programmes.

## 1.2 Scope

This document specifies the qualifications, requirements and benefits associated with the different types of participation in the Programmes. It additionally describes the structure, function and procedures associated with the ongoing operation of and participation of Associates and Subscribers in the Programmes.

The current version of this Policy and Procedures document is available on the EMVCo website at [www.emvco.com](http://www.emvco.com). The Programmes and this Policy and Procedures document are subject to change at any time by EMVCo, pursuant to the EMVCo Associates Programme Participation Agreement ("EAP Agreement") or EMVCo Subscription Agreement ("Subscriber Agreement"). Participation in the EAP does not give any equity or voting rights in the limited liability company of EMVCo, but Advisors are eligible to vote on specifications as discussed in section 2.6.2.

## 1.3 Programme Overview

The EMVCo Associates Programme (EAP) offers the following participation levels:

- *Associate*, which is open to any payment industry stakeholder
- *Board of Advisors*, which is reserved for Associates that demonstrate an ongoing commitment to EMV® deployment and interoperability.<sup>1</sup> Participation is subject to approval by the EMVCo Board of Managers.

#### The Subscriber Programme

- Is available to the any interested party at a Company or Individual level.

Participation as an Associate or Subscriber is fee-based and affords EMVCo partial recovery of the ongoing costs of maintaining the Programmes.

Any payment industry stakeholder meeting the requirements described below may join the Associates Programme upon execution of the EAP Agreement and payment of the applicable fees. Organisations meeting the requirements described below may join the Board of Advisors once qualifications are verified.

The Subscriber Programme is available to any interested party at a Company or Individual level upon execution of the Subscriber Agreement and payment of the applicable fees.

*Please note that the existence, structure, organisation, composition, eligibility and participation requirements, benefits, fees and all other aspects of the Associates, Subscribers and Board of Advisors will be determined at EMVCo's sole discretion and are subject to change at any time. Please see the EAP and Subscriber Agreements for further details, including regarding EMVCo's right to revoke seats on the Board of Advisors.*

### **1.3.1 Associates**

Associates provide input and receive feedback on technical and operational matters associated with the EMV Specifications and processes. Associates interact with the EMVCo working groups via face-to-face meetings and other EMVCo meetings that Associates are eligible to attend. Associates may also be invited to participate in certain Special Interest Meetings that EMVCo may establish. Where appropriate and feasible, remote participation at Associate meetings will be an option. Comments, suggestions, feedback, and other input provided by Associates are subject to the intellectual property rights provisions of the EAP Agreement.

### **1.3.2 Board of Advisors**

Board of Advisors participation is reserved for those Associates that demonstrate an ongoing commitment to EMV® deployment and interoperability. Board of Advisors provide EMVCo with input on strategic and business topics related to the use and development of EMV Specifications, and approval of their release (see 2.5). Comments, suggestions, feedback, and other input provided by Board of Advisors are subject to the intellectual property rights provisions of the EAP Agreement.

The Board of Advisors' purpose is to provide an advisory role on EMVCo's future business direction and participate in the development of new EMV Specifications and major revisions of existing EMV Specifications.

---

<sup>1</sup> EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo.

This establishes a two-way communication link for feedback between EMVCo and the payments industry on the future direction of the EMV Specifications. Participation on the Board of Advisors is subject to the EAP Agreement.

### **1.3.3 Subscribers**

The Subscriber Programme allows interested parties to access advance information regarding revisions to Specifications, draft documents, and upcoming User Meetings. Subscribers may also contact EMVCo directly via the “Query” function on the EMVCo website to solicit feedback or guidance with respect to technical questions. Furthermore, Subscribers may be invited to participate in special interest meetings on topics they have indicated is of interest to their business. Comments, suggestions, feedback and other input provided by Subscribers are subject to the intellectual property rights provisions of the Subscriber Agreement; however, Associates participating in Subscriber Programme activities will remain subject to the EAP Agreement. Prior to participation in special interest meetings, Subscribers may be required to enter additional agreements concerning intellectual property rights.

## **2 Participation**

### **2.1 Eligibility**

Organisations may be eligible to participate in the EAP or Subscriber Programmes subject to certain terms and conditions discussed below. The following eligibility requirements, participation requirements, benefits and fees are subject to change by EMVCo at any time, pursuant to the EAP and Subscriber Agreements.

### **2.2 Participation Requirements, Benefits and Fees**

#### **2.2.1 Associates**

##### **2.2.1.1 Eligibility Requirements:**

A company or organisation must fulfil the following qualifications to be eligible to participate in the EAP as an Associate:

- Be a stakeholder in the payments industry, or a representative association of a type of such industry stakeholders; and
- Have a commercial or technical interest in monitoring the EMV Specifications and influencing them through interaction with the EMVCo working groups.

##### **2.2.1.2 Participation Requirements:**

An Associate is expected to be an active participant in the EAP and meet all of the following requirements:

- Register in the EMVCo Associates Programme as an Associate on the EMVCo website and pay the applicable Participation Fee;
- Designate one or more representatives to fulfill the Associate's obligations under this document and the EAP Agreement;
- Actively participate in face-to-face meetings with EMVCo working groups and other EMVCo meetings to which Associates are invited

#### 2.2.1.3 **Benefits:**

Participation as an Associate provides the following benefits:

- Attend, provide input on agenda, and receive advance meeting materials for Technical face-to-face meetings
  - The meetings consist of two face-to-face meetings that alternate between three regions: the Americas, Asia, and Europe.
  - Associates have an opportunity to provide input on the meeting agendas.
  - Associates may submit technical contributions to the working groups subject to EMVCo's intellectual property policy as described in the EAP Agreement.
  - Associates will receive meeting materials for review in advance of each meeting.
  - It should be noted that Associates may send more than one individual to each face-to-face meeting, as explained in Section 2.6.1 of this document.
- Receive advance access and input to EMV Specifications during the development process.
- Provide input to EMVCo from the perspectives of its area of commerce, regarding the development and implementation of the EMV Specifications.
- Potential to participate in certain EMVCo special interest meetings as invited.
- Receive a Company Subscription to the EMVCo Subscriber Programme plus waived registration fees for three attendees to each EMVCo User Meeting.
  - Associates who are participating as a Merchant or Industry Group, as specified in 2.2.1.4, receive waived registration fees for two attendees.

Associates will represent a broad spectrum of industry sectors, allowing for interaction with representatives from many different industries with diverse perspectives.

#### 2.2.1.4 **Fees**

The Participation Fees for Associates fall into three categories discussed below. Each programme year runs from January through December for all Associates. Renewal requests are sent out in the 4<sup>th</sup> quarter.

- The standard fee for Associate participation is \$27,500 per one programme year of the EAP.
- The fee for Associates who elect to participate as Merchants is \$15,000. Participation at this level is subject to approval by the EMVCo Board of Managers.
  - A Merchant is defined as a company who accepts EMV products and whose primary business is the selling of consumer goods or services. If the company has multiple divisions, to qualify for the

merchant fee, those attending EMVCo meetings need to work in the division responsible for the acceptance of EMV products for the purpose of selling consumer goods or services.

- The fee for Associates who elect to participate as Industry Groups is \$15,000. Participation at this level is subject to approval by the EMVCo Board of Managers.
  - An Industry Group is defined as a body comprised of members (individuals, companies or other bodies) for a common industry purpose, such as an association, council or similar representative body.

The initial Participation Fee will be reduced, pro rata monthly, for registrations at least one (1) month after the beginning of the then-current programme year

## **2.2.2 Subscribers**

EMVCo also offers an EMVCo Subscriber Programme. Participation in the EMVCo Subscriber Programme is subject to the terms and conditions of the EMVCo Subscriber Agreement, which is available online at the EMVCo website. As described above, one benefit of being an Associate is participation in the EMVCo Subscriber Programme. The following provides an overview of the current programme, which is subject to change at any time, pursuant to the EMVCo Subscriber Agreement. Please see the EMVCo website for further details.

### **2.2.2.1 Qualifications and Subscription Types:**

Participation as an EMVCo Subscriber is open to the entire industry and available in two forms:

- A “Company Subscription” allows a company or organisation to join while affording multiple individuals in the company or organisation to share the benefits that otherwise would only accrue to an individual Subscriber. The Company Subscription is maintained by the registering company or organization, and each of its individual representatives registered with EMVCo under the Company Subscription is considered a “Company Subscriber.”
- An “Individual Subscription” allows a single representative of a company or organisation to join while affording only such individual to utilize the benefits. The Individual Subscription is maintained by the company or organization of the person registering for the subscription, however only the registering individual is considered an “Individual Subscriber.” Benefits of an Individual Subscription may not be shared among others in the Individual Subscriber’s company or organization.

### **2.2.2.2 Benefits:**

Participation as a Subscriber affords participants the following benefits:

- Access to certain draft documents and final documents available on the EMVCo website. An Individual Subscriber may not share such documents within his or her company or organization, other than to other Individual Subscribers (this limitation does not apply to Company Subscribers).



- Access to an enhanced query facility where they can submit questions for response from EMVCo.
- Have the option of providing input to EMVCo on draft documents.
- Eligible to register for and participate in EMV User Meetings. Under an Individual Subscription, only the Individual Subscriber may register for an EMV User Meeting.
- Receive EMVCo newsletters.
- Subscribers may be invited to participate in special interest meetings on topics pertaining to their companies' primary areas of interest as indicated during registration as a Subscriber. Prior to participation in such meetings Subscribers may be required to enter agreements concerning intellectual property rights.

### 2.2.2.3 Fees

Fees to participate in the Subscriber Programme are as follows:

- The fee for a Company Subscriber is \$2,750 for a 12-month period.
- The fee for an Individual Subscriber is \$850 for a 12-month period.
- The fee for participation in a Special Interest Meeting is \$995 per participant.

Registration fees for EMV User Meetings are announced for each meeting.

## 2.3 Application Process

Prospective applicants may sign-up as an Associate on the EMVCo website at [www.emvco.com](http://www.emvco.com). Information is collected from the applicant to verify that the criteria for participation as the selected type of Associate are being met. As the Subscriber Programme is open to all interested parties there is no application process, and Subscribers can sign-up directly via the EMVCo website.

Information is also collected regarding the Industry Sector represented by the applicant for later use for invitation to special interest meetings.

## 2.4 Fee Payment

### 2.4.1 Payment Terms

Payment of Associate Programme Participation Fees can be done by credit or debit card or wire transfer. Checks are not accepted. Subscriber Participation fees are only payable by credit or debit card. Associates and Subscribers are required to pay the Participation Fee appropriate to their participation at the commencement of the initial and each subsequent year of the Programmes. Associates and Subscribers will pay the initial Participation Fee prior to commencing participation in the Programmes. Thereafter, for each renewal programme year, Associates and Subscribers will pay the year's Participation Fee by the first day of such renewal programme year. If full payment is not received within the given time period, participation in the Programmes and access to the restricted sections of the EMVCo website may be suspended. Except as provided in the EAP Agreement, the Participation Fee is non-refundable.

For Associate participation renewal, EMVCo will generate invoices approximately 60 days before the commencement of the following programme year, and dispatch these to Associates for payment.

#### **2.4.2 Calculation of Associate Participation Fees**

For Subscribers or Associates commencing participation in the middle of a programme year, Participation Fees will be prorated based on number of months left in the year.

All renewal Participation Fees are due by the first day of each programme year of the EAP.

The following additional special circumstances will be taken into consideration when calculating Participation Fees:

- If an EAP applicant is an existing Subscriber, the first year's Associate Participation Fee will be reduced by an amount proportionate to the number of months remaining in the Subscriber's subscription. For example: If there are six months remaining for the applicant at Individual Subscriber level, the applicant's initial Associate Participation Fee will be reduced by \$425 (i.e., half of the \$850 annual Individual Subscriber fee).

#### **2.4.3 Non-payment**

Payment of the appropriate Participation Fee is a prerequisite to receiving Subscriber or EAP benefits (including access to the restricted sections of the EMVCo website) upon initial sign-up. When it comes to renewal, any access to the EAP section of the EMVCo website may be suspended if payment is not received by the renewal date.

## **2.5 EMVCo Major Work Item Development Process**

For each Major Work Item undertaken, EMVCo will hold a minimum of one Business Special Interest meeting for Advisors and one Technical Special Interest Meeting for Associates. EMVCo also will request comments from Associates, Subscribers, and the public and will publish a public disposition of comments on the feedback received.

#### **2.5.1 Major Work Items**

A major work item means:

- New EMV specifications
- Major revisions to existing EMV specifications

#### **2.5.2 Business Special Interest Meetings**

For all Major Work Items, EMVCo will hold at least two Business Special Interest Meetings, open to all EMVCo Advisors. One at the initiation of the Major Work Item and another when the work item is close to finalization. Business SIMs may be held in conjunction with previously scheduled Board of Advisor meetings.

Advisors will be provided with sufficient material in advance, at least one week, to allow them to come to the meeting prepared with questions and suggestions related to the Work Item proposal.

Advisors will be invited to provide additional feedback and questions for at least one week after the date of the Business SIM. EMVCo will provide responses to this additional feedback as a companion document to the final meeting minutes.

### **2.5.3 Technical Special Interest Meetings**

For all Major Work Items, EMVCo will hold at least one Technical Special Interest Meeting open to all EMVCo Associates. Technical SIMs may be held in conjunction with previously scheduled Technical meetings.

At the discretion of EMVCo, Subscribers in verticals that provide additional relevant insight may be invited to attend Technical SIMs.

Associates and invited Subscribers will be provided with sufficient material in advance, at least one week, allow them to come to the meeting prepared with questions and suggestions related to the Specification proposal.

Associates and invited Subscribers will be invited to provide additional feedback and questions for at least one week after the date of the Technical SIM. EMVCo will provide responses to this additional feedback as a companion document to the final meeting minutes.

### **2.5.4 Request for Comments (RFC) and Disposition of Comments**

#### **2.5.4.1 Associate Engagement Phase**

EMVCo will issue at least one RFC to Associates during the Major Work Item development cycle.

Associates will be allowed at least two weeks to provide their feedback on draft Specifications.

EMVCo will track all comments received and create a Disposition of Comments document that will be shared with the Associates prior to the release of the next draft of the work item. EMVCo will provide a rationale for each comment that is not accepted for incorporation in the next draft of the Specification.

All comments and their disposition will be shared with all Associates. Associates will have the option to request that their name not be shared as the submitter of a comment or that the comment itself remain private to EMVCo and not shared in the published disposition of comments.

#### **2.5.4.2 Subscriber and Public Review Phase**

Following the same RFC and Disposition of Comments approach outlined in the Associate Engagement Phase, EMVCo will release a final draft of the Specification for Associate, Subscriber and Public review. The review period will be open for at least one month.

Before this phase, EMVCo will have held at least one Business SIM, one Technical SIM and will have completed one Associate RFC and Disposition of Comments.

After this step is complete, an updated final draft Specification will go to the Board of Advisors for the Work Item Approval process.

## 2.6 Board of Advisors Participation

### 2.6.1 Composition

The Board of Advisors is composed of Associates that demonstrate an ongoing commitment to EMV® deployment and interoperability. Participation is subject to approval by the EMVCo Board of Managers. The Board of Advisors holds two (2) annual face-to-face meetings, which rotate regionally.

#### 2.6.1.1 Objectives

The purpose of the EMVCo Board of Advisors is to provide an advisory forum facilitating discussion of EMV implementation and migration issues, the development and major revisions of EMV Specifications, the approval of the release of EMV Specifications, and other issues.

#### 2.6.1.2 Seats

Each Associate is eligible for one seat on the Board of Advisors. There is currently no cap on the number of Board of Advisor seats.

#### 2.6.1.3 Board of Advisor Meeting Attendance

While traditional practice is for each Board of Advisor organisation to send one (1) representative to each meeting, each Board of Advisor organisation may at its discretion send two (2) representatives to each meeting.

### 2.6.2 Major Work item Approval Process

After a major EMVCo work item has completed the development cycle, the Board of Advisors will be asked to approve the work item for publication.

#### 2.6.2.1 Voting Eligibility

All Advisors in good standing will be eligible to vote on all Major Work Items. To be in good standing means that the Advisor:

- Is current on their payment of annual Associate fees.
- Has been an EMVCo Associate for at least the five months prior to the date of the work item vote.

#### 2.6.2.2 Voting Expectations

As a general guideline, all eligible Advisors will be expected to vote on all Major Work Items. However, if an Advisor believes that their areas of payments activity are completely unrelated to the work item under consideration, they have the option to abstain.

#### 2.6.2.3 Voting Process

The default window for a vote to be cast will be two weeks. Each company or organisation with an EMVCo Associate account that is eligible to participate on the

EMVCo Board of Advisors and is in good standing will have one vote. Advisors will be asked to vote Yes, No or Abstain on the final draft of a Work Item.

Advisors will have had extensive opportunities for engagement and to provide feedback during the Work Item development process, including opportunities to consider any additional feedback received from the Subscribers and Public before the draft is finalized. Thus, EMVCo's expectation is that concerns raised by the Advisor will have been addressed prior to the vote. If, however, an Advisor is still opposed to the final draft of the work item, the Advisor will be required to accompany their "No" vote with a reason(s) for their opposition to the Work Item as currently proposed.

#### 2.6.2.4 ***Voting Cycle***

The first Advisor vote on the release of a Work Item will be an affirmative vote. For this vote a quorum is defined as 50% of eligible Advisors participating in the vote, established by the combined number of Yes, No and Abstention votes. If a quorum is not reached, EMVCo will conduct outreach to eligible Advisors to encourage involvement and extend the voting window by at least another two weeks. If a quorum still fails to be reached after an extension of the voting window, then the Advisors' vote moves forward without a quorum based on votes cast. A simple majority of the non-abstaining voting Advisors must vote in the affirmative for a final draft Work Item to be released.

If the Advisors approve release, the Work Item will be published. However, if the outcome of the affirmative vote is that a majority of non-abstaining voting Advisors are opposed to the Work Item as currently written, the Board of Managers has two options:

- terminate the Work Item, or
- revise the Work Item and then initiate a second vote

During the second, and any subsequent, vote, opposition to a Work Item is determined by more than 50% of all eligible Advisors (not 50% of a quorum) voting against the Work Item.

Unless more than 50% of all eligible Advisors are opposed, the Work Item will move forward.

If more than 50% of all eligible Advisors oppose the release of the Work Item, then the Board of Managers has three options:

- terminate the Work Item,
- revise the Work Item and then initiate another vote to determine if the majority of all eligible Advisors are opposed to the release of the revised Work Item, or
- move forward with the Work Item. This step would require unanimous consent by the Board of Managers. The Board of Managers will note the reasons provided by those Advisors voting against the release of the Work Item and document their rationale for the industry need for the Work Item. These reasons and rationale, including the vote counts, would be made available to the Advisors.

Per the Associates Programme agreement, Advisors must treat information related to the voting cycle confidentially.

## 2.7 Technical Meetings

Associates are eligible to participate in EMVCo working group face-to-face Technical Meetings. As noted above, there may also be additional special interest meetings as required to complete EMVCo's work. Associates will have the opportunity to provide input and receive feedback on certain work items of a specific working group. Materials will be distributed at least one week prior to each Technical Meeting, including a draft agenda. Associates may request modifications to the agenda including appropriate new items for discussion at a future meeting. Associates may also provide comments, suggestions, and feedback subject to the intellectual property provisions in the EAP Agreement.

### 2.7.1 Meeting Participation Rules

Associates are responsible for selecting participants within their organisation who are best suited to contribute to the technical content being discussed within each face-to-face Technical Meeting. The following rules apply to Associate participation in meetings:

- Each Associate can assign additional resources as necessary to support face-to-face meetings and special interest meetings; while many organisations will find that one individual will be able to appropriately contribute to a given topic.
- All participants in Technical meetings should have skills relevant to the content being discussed.
- For meeting continuity, the same person should remain on a task or in a meeting for the duration of the activity.
- All participants in Technical workshops must be from the same company. For Associations, participants on a given workgroup should be provided from only one company within the association.
- For face-to-face Technical workshops, three participants per meeting may attend without additional expense. If an Associate wishes to send additional resources, each participant beyond one per meeting will incur a nominal fee (circa \$250 - \$350 per day, depending on location).
  - Associates who have joined in the EAP in the Industry Group or Merchant Categories are limited to no more than two participants at Technical workshops.
- Each Working Group retains the right to flexibly manage meetings in accordance with the needs of that group.
- EMVCo expects all participants to conduct themselves in a professional and respectful manner. Inappropriate behaviour may lead to removal or disqualification from EMVCo meetings, events, and programmes. More specific details can be found in section 2.7.5.

### 2.7.2 Industry Selection

During the signup process (and anytime via the Dashboard), Associates are asked to select which industries are of primary interest to their organization. Indicating industry selection as part of one's profile helps EMVCo organize meetings and events of interest to the Associates audience.

### 2.7.3 Associates Working Group Contact(s)

Associates are asked to maintain accurate account access and associated contact information on the EMVCo website. It is important for accountholders and contact details to be maintained regularly in order for EMVCo to selectively communicate with Associates of a particular working group and for the Associate to remain duly informed.

## 2.8 Meetings and Workshops

The EAP meetings will be conducted specific to the needs of the Associates. Board of Advisor meetings focus on strategy and business decisions, while Technical meetings focus on technical matters of the Working Groups. Additionally, Subscribers and Associates are eligible for participation in the annual EMV User meeting. Meetings and workshops, including any special interest meetings, are to be conducted within the scope of the applicable EAP group's activity.

### 2.8.1 Scope

The scope of meetings will be determined by the meeting type (see section 2.7) and relate directly to the work items and activities of the Associates.

### 2.8.2 Frequency and Meeting Types

Meetings for the Associate Programme and Subscribers are expected to be held as indicated in the table below:

Meeting	Audience	Frequency	Approximate Timing
Board of Advisors	Advisors	Twice Annually	March & September
Business Special Interest Meetings	Advisors	As Required	As Required
Technical Meetings	Associates	Twice Annually	April, October
Technical Special Interest Meetings	Associates and invited Subscribers	As Required	As Required
EMV User	Subscribers**	Annually	June

\*\* Associates are eligible to attend

### **2.8.3 Location and Logistics**

Locations for all meetings shall be established by the EMVCo Board of Managers. Where appropriate and feasible, remote participation will be an option. As EMVCo is a global technical body, meetings generally are held in various locations throughout the world.

### **2.8.4 Travel Arrangements, Expenses, and Accommodation**

Associates and Subscribers are required to pay for their own travel to and from meetings, all associated meals, other expenses, and accommodation. While EMVCo generally tries to arrange for reasonably-priced accommodations, Associates and Subscribers are responsible for booking and paying for any such accommodations. Associates and Subscribers may also choose to make their own arrangements for alternative accommodation.

Beyond the annual Participation fees, there are no meeting fees associated with the Board of Advisors, Technical face-to-face, or special interest meetings, except as noted in Sections 2.2 and 2.6.1. Namely, there is no additional charge for the meeting room or any meals and refreshments that may be provided by EMVCo during scheduled meetings.

Attendance at the EMV User Meeting entails an additional attendance fee for Subscribers, to be paid at the time of registration for the event.

### **2.8.5 Code of Conduct**

EMVCo expects all participants in EMVCo meetings, events, and programmes to abide by the following code of conduct.

Participants must conduct themselves in a professional and respectful manner that is considerate of others. Unacceptable behaviours include harassing, abusive, discriminatory, derogatory, demeaning, offensive, or dangerous conduct, as well as other behaviours that would be considered inappropriate within a professional setting. EMVCo activities bring together individuals from all over the world, and participants are encouraged to be mindful of how their conduct may affect others. Participants must also observe all applicable laws and the rules and regulations of the meeting or event venue.

If a participant engages in unacceptable behaviour, EMVCo may take any action it deems appropriate, up to and including expulsion and/or disqualification from EMVCo meetings, events, and programmes without warning.

### **2.8.6 Advance Materials**

Materials and supporting items to be discussed at upcoming Board of Advisors or Technical meetings, including a draft agenda, will be distributed by EMVCo at least one week in advance of all meetings to give attendees an opportunity to prepare sufficiently for each meeting.

#### **2.8.6.1 *Registration and Attendance***

EMVCo advises Associates of upcoming meetings via email and website communications. Attendance at Board of Advisor meetings is limited to individuals



on the Board of Advisors. Attendance at Technical meetings is limited to Associates. Attendance at special interest meetings is limited to invited Associates and Subscribers. Participants have the option to select from a list of industry sectors online to indicate their companies' primary areas of interest. Participants are asked to make these selections, which will be used for demographic information as well as Associate and Subscriber eligibility for certain special interest meetings.

To help with planning the various meetings throughout the year, EMVCo asks that Associates and Subscribers register for the meetings as soon as their intention to attend is known. If plans change and you are no longer able to attend, EMVCo requests that you unregister from the meeting.

Registration to a meeting is not required to access to the corresponding meeting documentation.

#### **2.8.6.2 *Input/feedback Documents***

Routinely, draft documents are provided to Associates for comment and input. On completion of the final draft Subscribers may also have the opportunity to provide feedback prior to publication.

#### **2.8.6.3 *Meeting Minutes***

For Technical and Board of Advisor meetings, notes will be taken at each meeting, which will be made available to all meeting participants. Rather than being a detailed, word-for-word account, the notes will be a meeting report reflecting the discussion items.

#### **2.8.6.4 *Substitute Attendees***

If after registration for a meeting, it becomes impossible for the registered participant to attend the event, a substitute within the same EAP participating organisation may be identified to attend the meeting. However, the EMVCo meeting organiser must be informed of such substitution in advance of the meeting.

## **2.9 EAP Agreement**

All Associates are required to agree and execute the EAP Agreement before EAP access to the EMVCo website and EAP materials will be granted. The EAP Agreement is available as a "click to accept" document at time of sign-up for the programme. The individual signing up for the programme and executing the EAP Agreement must be pre-authorized by his/her company or organisation to agree to the terms and conditions of the EAP Agreement on behalf the company or organisation. The current version of the EAP Agreement is available at [www.emvco.com](http://www.emvco.com).

## **2.10 Subscriber Agreement**

All Subscribers are required to agree and execute the Subscriber Agreement before Subscriber access to the EMVCo website and Subscriber materials will be granted. The Subscriber Agreement is available as a "click to accept" document at time of sign-up for the programme. The individual signing up for the programme and executing the Subscriber Agreement must be pre-authorized by his/her company or organisation to agree to the terms and conditions of the Subscriber Agreement

on behalf the company or organisation. The current version of the Subscriber Agreement is available at [www.emvco.com](http://www.emvco.com).

## **2.11 Changes in Type of Participation**

The type of participation selected and paid for at time of sign up will remain in force until the end of the period being signed up for. Ending a lesser level of participation can only be done at the end of a programme year. However, an existing qualifying Associate or Subscriber may add another type of participation at any time (for example, a Subscriber may want to sign up as an Associate). As described above, this scenario is provided for, and subject to eligibility requirements, the change can be made at any time.

# **3 EMVCo Structure**

The EMVCo Board of Managers, under guidance and direction of the Executive Committee, manages the EMVCo organisation. The EMVCo Executive Committee, in turn, receives input from the EMVCo Board of Advisors on business and strategic issues. EMVCo has established multiple working groups, composed of representatives from its members, to carry out the work of EMVCo. The Board of Managers assigns work items, functions, and responsibilities to the working groups as appropriate.

## **3.1 Executive Committee**

The Executive Committee consists of senior representatives of the EMVCo member companies and provides guidance to the Board regarding EMVCo business matters.

## **3.2 Board of Managers**

The Board of Managers manages the business of EMVCo. The Board consists of representatives of the EMVCo member companies.

## **3.3 Working Groups**

The Working Groups are composed of representatives from EMVCo member companies. The purpose of the Working Groups is to execute the current strategy of EMVCo, developed in consultation with EMVCo's Board of Advisors. Associates will be informed of any new Working Group activities being planned and will be provided a description of the scope. Some Working Groups are called "Testing Groups," to distinguish their focus on matters related to testing.

## **3.4 Task Forces**

Task Forces are also composed of representatives from EMVCo's members and typically exist for one of three reasons:

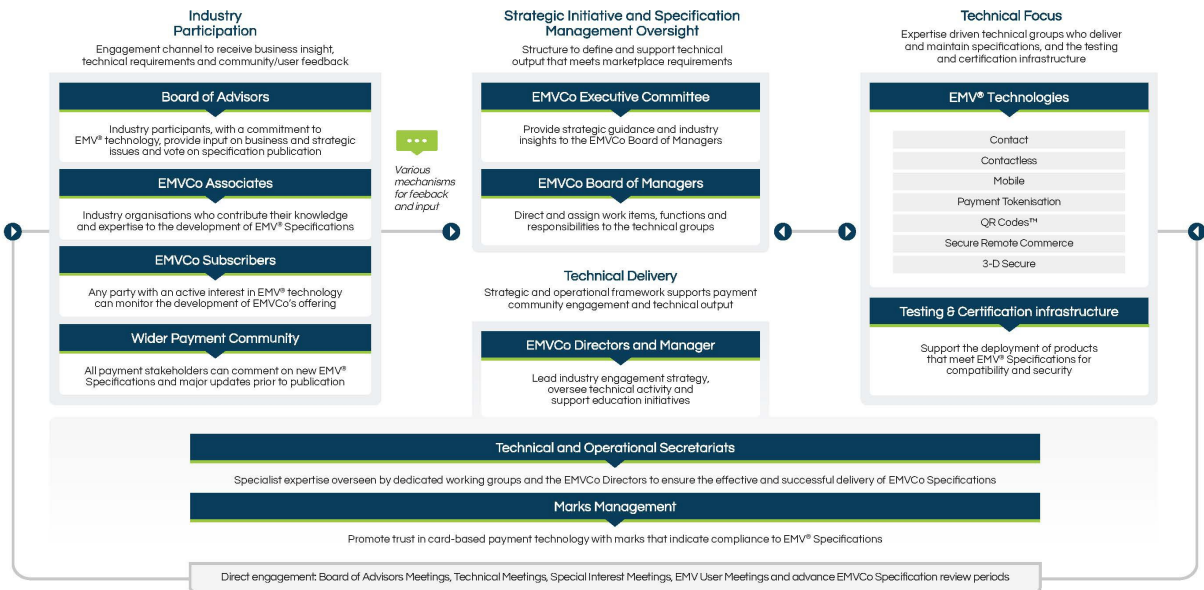
- 1) Internally focused to EMVCo, such as the Marks Management Task Force (i.e. MMTF);
- 2) Created for topics that are introductory, that when become more stable intend to become a Working Group; or
- 3) Transitional with the expectation that the group will dissolve once a particular task is complete.

### 3.5 Secretariat Functions

The Board of Managers appoints secretariats as needed for EMVCo. Each Secretariat has responsibilities delegated to them by the Board of Managers. The Secretariats are responsible for all secretariat functions of EMVCo, such as maintaining business information and documents, and overseeing the preparation of the reports and records on behalf of EMVCo.

### 3.6 EMVCo Structure Diagram

The EAP and Subscriber Programme enhance the functional structure of EMVCo by adding the involvement of the Associates and Subscribers. The structure of EMVCo’s management and operations, and interactions with industry participants is illustrated in the following diagram:



The Board of Managers, under guidance and direction of the Executive Committee, governs EMVCo. The Executive Committee, in turn, receives input from the EMVCo Advisors on business and strategic issues. The organisation has established several groups to carry out the work of EMVCo. The Board assigns work items, functions, and responsibilities to these groups as appropriate.

The Director of Engagement and Operations manages day-to-day EMVCo business activity, liaising with other industry bodies, and supporting the relationships with EMVCo Associates. The Director of Technology’s role includes the oversight of technical developments across EMVCo’s working groups and activities related to evaluations, testing and approvals as well as representing EMVCo in its liaison work with other technical bodies. The Director of Communications directs EMVCo’s communications activities to promote and create understanding of EMV technologies, and EMVCo’s role.

For the most up to date organisation chart and profiles of the current Board members please see <https://www.emvco.com/about/organisation-structure/>

For the most up to date list of Associates, please see <https://www.emvco.com/get-involved/associates/>.