



2019:  
A Year in Review

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## About EMVCo

EMVCo is the global technical body that facilitates the worldwide interoperability and acceptance of secure payment transactions by managing and evolving the EMV® Specifications and related testing processes.

EMV is a technology toolbox that enables globally interoperable secure payments across face-to-face and remote environments. Adoption of EMV Specifications and associated approval and certification processes promotes a unified international payments framework, which supports an advancing range of payment methods, technologies and acceptance environments. The specifications are available royalty free, designed to be flexible, and can be adapted regionally to meet national payment requirements and accommodate local regulations.

EMVCo is collectively owned by American Express, Discover, JCB, Mastercard, UnionPay and Visa, and focuses on the technical advancement of the EMV Specifications.

To provide all payment stakeholders with a platform to engage in its strategic and technical direction, EMVCo operates an Associates Programme and encourages all interested parties to get involved.

➤ Visit [www.emvco.com](http://www.emvco.com) for further information.  
Join EMVCo on [LinkedIn](#).

# Organisational foreword

Mark Rigby, Chair of the Board of Managers, EMVCo



The continued growth of global e-commerce requires consumer convenience and confidence in remote payments. Over the last couple of years, EMVCo has worked with the payment community to develop a set of specifications that enable the creation of a 'virtual payment terminal', known as EMV Secure Remote Commerce (SRC).

In 2019, EMVCo published the EMV SRC Specifications, which provide a foundation that enables industry solutions for the processing of e-commerce transactions in a consistent, streamlined fashion across a variety of remote-checkout environments and consumer devices, including smartphones, tablets, PCs and other connected devices. The EMV SRC payment icon signals that EMV SRC is being used as the framework to process card-based payment transactions in remote-checkout environments.

EMVCo sees the 'virtual payment terminal' as the first step in the journey to deliver the same confidence consumers all around the world have come to expect through their experience with EMV chip and contactless payments and EMV QR Code<sup>1</sup>.

Our work to support the advancement of new payment technologies is not limited to SRC. EMVCo continues to evolve the EMV® Payment Tokenisation Technical Framework to introduce and define roles, as well as refine use-cases and the relationship between entities. EMV 3-D Secure (3DS) Specifications, which support compliance with the European Payment Services Directive 2 (PSD2) Strong Customer Authentication (SCA) requirements, have also advanced to deliver an updated testing framework for EMV 3DS solutions and support new scenarios where EMV 3DS is applicable on a range of consumer devices beyond mobile and PC.

While there is great engagement in our work around remote commerce, our commitment to manage and advance the future of EMV Chip and ensure the specifications effectively evolve to support industry needs today and predictions for long-term requirements is resolute.

<sup>1</sup>QR Code is a registered trademark of DENSO WAVE.

Our latest data demonstrates that 8.23 billion EMV Chip cards are in circulation, which represents 58.7% of payment cards issued globally. For card-present transactions, 76.7% are conducted using EMV Chip technology. EMVCo recognises and supports the global desire to build upon this existing infrastructure and achievements of EMV Chip adoption today by enabling new use-cases through the integration of new communication protocols as well as future-proofing payment acceptance security.

EMVCo's Director of Technology, Bastien Latge, details our focus for 2020 on page 9. Without doubt, EMVCo's commitment to industry engagement and education will continue to be central to all activity. The ability to achieve more secure, interoperable and consumer convenient payments in both physical and remote environments would not be possible without working in close collaboration with the global payments community. To encourage more engagement and feedback on our initiatives, EMVCo has enhanced our Associates Programme to make it easier for a range of organisations to provide strategic input and further encourage merchant involvement. Learn more about the changes on page 10.

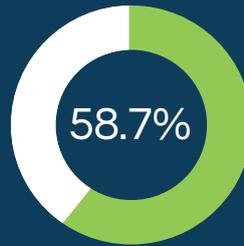
We've also made some key personnel changes in 2019 with the appointment of Simon Kleine to the newly created role of Director of Communications. Our current Director of Operations, Brian Byrne has transitioned into an expanded Director of Engagement and Operations role, supported by Karen Shunk who joined EMVCo as Manager of Operations.

We look forward to working with all our Associates in 2020 to continue building on the EMV foundation to deliver secure and interoperable payments globally. To get involved and connect with the Board and subject matter experts in person, please join us at an EMVCo industry meeting in 2020. View the full calendar on page 14 for dates and locations.

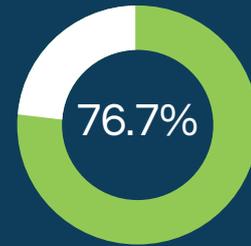
# Worldwide EMV chip deployment statistics\*



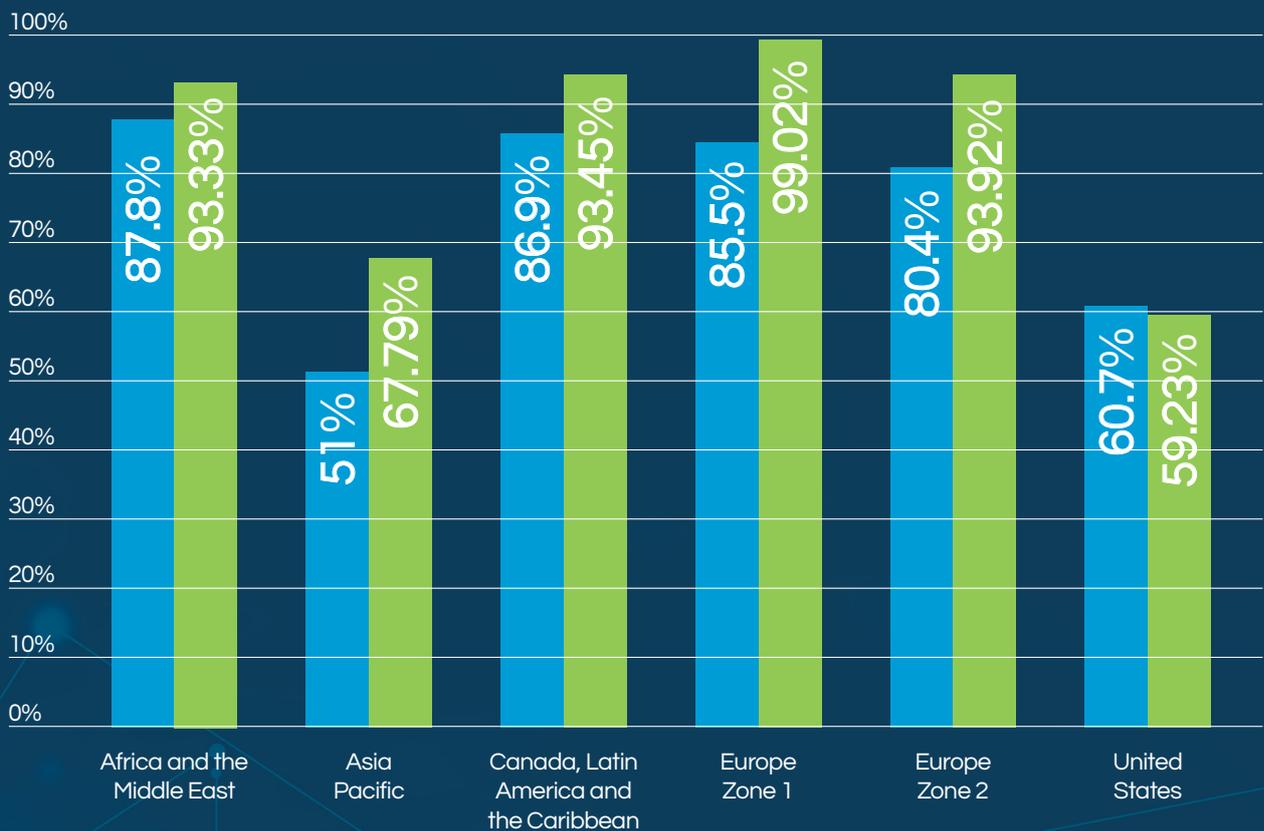
EMV chip card adoption rate †  
Percentage of card-present transactions that are EMV ‡



of cards issued are EMV



of all card-present transactions conducted globally used EMV chip technology



A full breakdown of the data is available on the [EMVCo website](http://EMVCo.com).

† Data as of Q4 2018    ‡ Data as of Q2 2019

\*Data collection: Data represents the most accurate possible data that could be obtained by American Express, Discover, JCB, Mastercard, UnionPay and Visa during the noted period. The transaction data reflects an average of 12 months' data as reported by all members to take into consideration seasonal variations. To qualify as an 'EMV transaction', both the card and terminal used during a transaction must be EMV-enabled. Data is reported from the acquirer perspective. These figures do not include offline transactions, 'on us' transactions (defined as a transaction handled exclusively by another processor) and/or transactions processed by non-EMVCo member institutions, such as national payment networks.  
Fluctuations: Due to the scope and size of the data collection process and variations in regional reporting and data collection methodologies, EMVCo expects that there may be small fluctuations in transaction volumes at times.

For more information on EMVCo please visit: [www.emvco.com](http://www.emvco.com)

# 2019 technical milestones

## EMV Chip

– describes the requirements for global interoperability between chip-based payment applications and acceptance terminals to enable secure contact and contactless transactions and other emerging payment technologies.

**EMV Contactless Payments Testing Programme** – EMVCo advanced its testing programme to streamline the deployment and acceptance of contactless payment technologies worldwide.

**Issuer Identification Number (IIN) Expansion Draft Specification Bulletin** – EMVCo published a Draft Specification Bulletin that summarises changes to the EMVCo data elements for the IIN, reflecting changes to the IIN standard made previously by ISO and to ensure all those impacted are informed.



## EMV QR Codes

– simplifies the development and potentially broadens the acceptance of both consumer-presented and merchant-presented QR Code payment solutions.

**EMV QR Marks Best Practice Use Case Guide** – EMVCo published the guide which details best practice use cases to demonstrate how the QR Payment Mark and QR Scan Icon should be used in both consumer-presented and merchant-presented scenarios.

**EMVCo QR Marks**

To promote global interoperability awareness across EMV QR Code payments, EMVCo has created the EMV QR Payment Mark and EMV QR Scan Icon for consistency – collectively referred to as the QR Marks. EMVCo has developed Reproduction Requirements and a royalty-free trademark license agreement to enable all implementers of EMV QR Code solutions to use the respective QR Marks.

**QR Payment Mark**  
The EMV QR Payment Mark may be used to inform consumers that a merchant accepts EMV QR Code payment solutions. Supplemental messaging to consumers will confirm whether merchant-presented transactions, consumer-presented transactions, or both, are supported. The QR Payment Mark may also be used for in-app purchases on a mobile device to click and generate a consumer-presented QR Code.

**QR Scan Icon**  
The EMV QR Scan Icon may be used for in-app purchases on mobile devices to indicate that the consumer may scan a merchant-presented EMV QR Code. The EMV QR Scan Icon may not be used as an acceptance mark at a point-of-sale for consumer-presented or merchant-presented transactions.

Access the royalty-free trademark license agreement and download the Reproduction Requirements from the [EMVCo Trademark Centre](#).

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**Functional Messaging**

**EMV QR Payment Mark**  
When used within a QR application or communication, functional messaging may be shown with the EMV QR Payment Mark for the sole purpose of instructing the end user how to make a QR Code transaction. Any functional messaging used must not interfere with the visibility or integrity of the Mark.

Simple clarifying language may accompany, but not override, the Mark, provided clear space requirements are met. Acceptable text could include "Accepted here" or a local language equivalent.

**EMV QR Scan Icon**  
When used within a QR application or communication, "Scan" or local language equivalent may be shown with the EMV QR Scan Icon for the sole purpose of instructing the end user how to make a QR Code transaction.

The functional messaging must not interfere with the visibility or integrity of the icon and must meet all clear space requirements.

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## 2019 technical milestones

### EMV 3-D Secure (3DS)

– promotes frictionless consumer authentication and enables consumers to authenticate themselves with their card issuer when making card-not-present (CNP) e-commerce purchases.

 **EMV 3DS 2.2.0 Testing Programme** – EMVCo launched the EMV 3DS Test Platform which EMV 3DS product providers can use to validate that their products support all the enhancements introduced in EMV 3DS 2.2.0.

 **EMV 3DS Guidance Document Addressing Gaming Consoles and Smart Speakers** – EMVCo published a white paper and supporting documents detailing EMV 3DS scenarios where the transaction originates from, or is completed on, consumer devices other than a mobile or PC.

#### **Resources available:**

- Webinar: New Frontiers in Secure Commerce – EMV 3-D Secure
- Webcast: An update on EMV 3-D Secure

### EMV Secure Remote Commerce (SRC)

– offers an approach to promote security and interoperability within the card payment experience in a remote payment environment. The EMV SRC payment icon  signals EMV SRC availability at participating remote-checkout environments.

 **EMV SRC Education Sessions held at US Payments Forum and ETA TRANSACT** – the sessions offered attendees insight into the current industry challenges that EMV SRC addresses and the benefits for stakeholders.

 **EMV SRC Disposition of Comments v0.95** – EMVCo further advanced EMV SRC work efforts with the publication of a draft EMV SRC Specification v0.95 for a period of EMVCo Associate and Subscriber review.

 **EMV SRC Specifications v1.0 and Payment Icon** – EMVCo released the EMV SRC Specifications v1.0 which provide a foundation that will enable the processing of e-commerce transactions in a consistent, streamlined fashion across a variety of digital channels and devices.

#### **Resources available:**

Specification Overview:  
EMV Secure Remote Commerce

ETA TRANSACT presentation:  
EMV Secure Remote Commerce

EMV Secure Remote Commerce and W3C Web Payment Specifications document



## 2019 technical milestones

### EMV Payment Tokenisation

– enhances the underlying security of digital payments by limiting the risk typically associated with compromised, unauthorised or fraudulent use of Primary Account Numbers.

🌀 **EMV Payment Tokenisation Specification - Technical Framework v2.1** – EMVCo published the updated framework, which introduces the role of a Payment Tokenisation Aggregator and includes updated and simplified Token Requestor Types.

🌀 **EMV Payment Tokenisation - A Guide to Use Cases v1.0** – EMVCo published the guide which refines and enhances payment tokenisation use-cases, detailing the relationships between key entities.

### Consumer Device Cardholder Verification Method (CDCVM)

– promotes confidence and consistency for Cardholder Verification Methods (CVM) performed on the consumer device, rather than on the merchant terminal.

🌀 **EMV CDCVM Security Requirements and Best Practices** – EMVCo developed a dedicated process to evaluate the security of CDCVM solutions and defined industry best-practices to address functional and performance considerations.

### Security Evaluations for Software-Based Mobile Payments (SBMP)

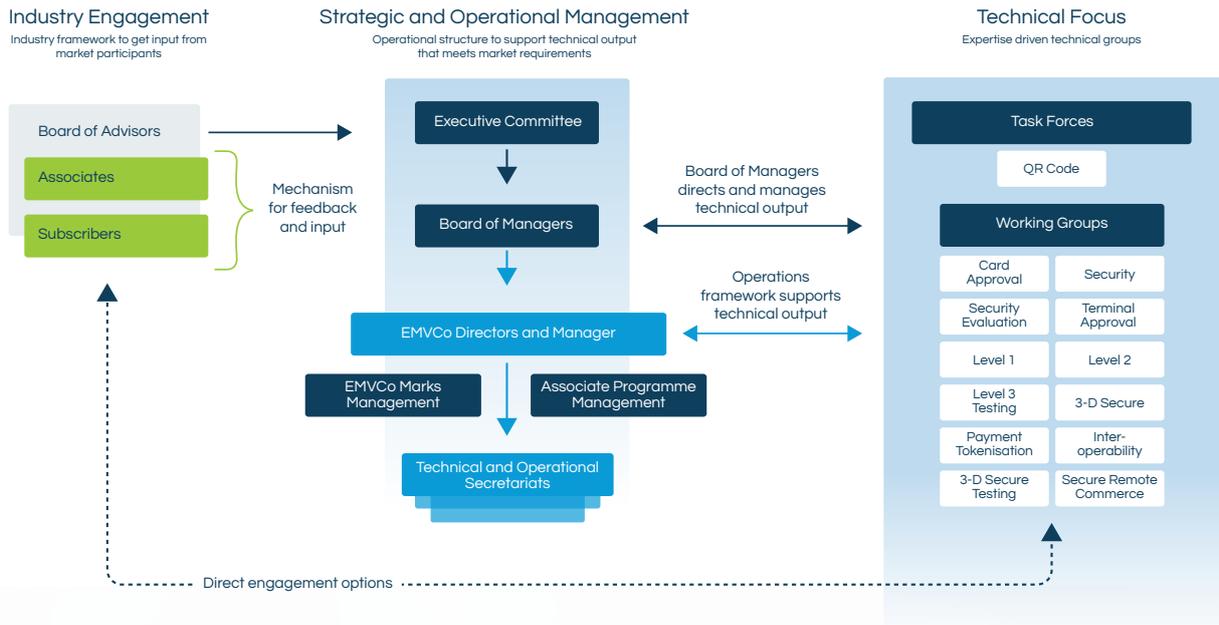
– promotes a robust security foundation for Software-Based Mobile Payment solutions.

🌀 **Software-Based Mobile Payment Approval Process established** – EMVCo established a Security Evaluation Process for SBMP to provide an efficient, flexible offering for product providers.

🌀 **Security Evaluation Process for Software-Based Mobile Payments updated** – EMVCo has updated its Security Evaluation Process for SBMP by adding the Mobile Application as an evaluation component, in addition to TEE and CDCVM components.

🌀 **EMVCo Security Evaluation Processes for IoT Products** – EMVCo confirmed its existing security evaluation methodologies and processes can support emerging IoT payment use-cases.

# Organisation structure



EMVCo plays a significant role in refining and advancing EMV technology and maintaining the EMV infrastructure that has been established, as well as launching new specifications and technical materials.

The chart above details EMVCo’s organisation structure which facilitates this process. Key to EMVCo’s success is the Working Groups that deliver EMVCo’s output. These comprise subject matter experts from EMVCo’s member-owners with advanced technical knowledge. The groups seek engagement and request input from EMVCo Associates.

They also collaborate with a range of industry bodies to ensure that all necessary technical functionality and business use cases are included, and payment industry needs are effectively met.

# EMVCo Working Groups and Task Forces

EMVCo has 12 active Working Groups.

- 🌀 **Secure Remote Commerce (SRC) Working Group** – Defines, develops and enhances the EMV SRC Specifications, engaging with a range of stakeholders to capture and reflect industry requirements.
- 🌀 **3-D Secure (3DS) Working Group** – Defines, maintains and enhances EMV 3DS online authentication specifications and related materials. Works with EMVCo Working Groups and outside industry bodies to define the 3DS infrastructure and establish security requirements.
- 🌀 **3DS Testing Group** – Defines, develops and maintains the testing process for EMV 3DS solutions, including the test plan and managing the test platform.
- 🌀 **Tokenisation Working Group** – Maintains and enhances the EMV Payment Tokenisation Specification. This includes working with EMVCo Working Groups and outside industry bodies to define acceptance infrastructures and establish security requirements.
- 🌀 **Level 1 Working Group** – Delivers a range of activities to support and advance the physical hardware capabilities of a payment card or device, ensuring the specifications support electro-mechanical components.
- 🌀 **Level 2 Working Group** – Delivers a range of activities to support and advance the software or firmware interactions between the card and terminal, specifically driven on the terminal side by a component called the 'EMV Kernel'.
- 🌀 **Level 3 Testing Group** – Works to align and develop a series of processes to validate the integration of an EMV payment or cash dispensing terminal with any merchant or bank system to ensure end-to-end transaction acceptance.
- 🌀 **Security Working Group** – Supports and maintains the specifications and guidelines related to security and assess long-term security requirements.
- 🌀 **Security Evaluation Working Group** – Defines, maintains and enhances security evaluations for integrated circuits, Platforms, Common Payment Application and Common Core Definition products. This also includes software-based mobile payment activities.
- 🌀 **Card Approval Working Group** – Defines, develops and maintains the testing process for payment cards, including mobile products and other media.
- 🌀 **Terminal Approval Working Group** – Defines, develops and maintains the testing process for payment acceptance terminals, including mobile products and other media.
- 🌀 **Interoperability Working Group** – Researches and analyses reported interoperability issues to ensure they are contained and effectively addressed.
- 🌀 **QR Code Task Force** – Maintains and enhances EMV QR Code Specifications and Merchant Presented QR Code guidance and examples to meet market needs. Collaborates with TAWG to update testing platform according to new specification bulletins. Responds to queries on EMV QR Code specifications and interoperability.
- 🌀 **Marks Management Task Force** – Responsible for managing the registration, management and enforcement strategy for all marks owned by EMVCo.

# Areas of technology focus: 2020

Bastien Latge,  
Director of Technology, EMVCo



EMVCo is committed to evolving its specifications to support payment community requirements. Our specifications are not static and our technical objectives reflect this commitment. EMVCo looks forward to delivering an extensive and interesting work programme in 2020 to ensure we meet the needs of our stakeholders globally.

EMVCo's technical efforts continue to focus on promoting security and interoperability to meet the requirements of emerging payment technologies across both the face-to-face and remote environments globally.

Work on EMV Secure Remote Commerce (SRC), EMV Payment Tokenisation and EMV 3-D Secure (3DS) to support industry needs is central to EMVCo's 2020 activity. In addition to ongoing work with existing stakeholders, EMVCo also recognises the need to align specifications to meet particular industry challenges. The upcoming launch of the EMV 3DS message extension that addresses the data elements for the travel industry, and the software development kit for gaming consoles are two such examples.

Supporting gaming consoles, the future of EMV Chip and the established payment acceptance environment is an essential and crucial element of our ongoing programme. In 2020 efforts will assess how new technologies can be integrated into the existing infrastructure and security to ensure long-term trust, including the possibility to implement Elliptic Curve Cryptography.<sup>1</sup>

Mobile devices continue to play an increasingly important role within the EMV physical payment environment. Advancing testing support for mobile point-of-sale (mPOS) and participating in the International Organization for Standardization (ISO) QR Code evaluation activity are two elements of this. The use of devices to enable authentication on an individual's own device via passwords or codes as well as through biometrics is growing. Known as Consumer Device Cardholder Verification Method, EMVCo is working to launch a solutions database pilot, which aims to enable transactions to be authorised with increased confidence.

Ensuring that EMV products and solutions perform in accordance with EMV Specifications is key to security and interoperability. Testing and validating is at the core of our efforts, with EMVCo accredited laboratories located across the globe

to provide regional support. [Visit our website](#) to view approved products and services.

The coming 12 months will see work ongoing to expand and enhance EMVCo's testing and certification offering and laboratory network. A key aspect is automating and streamlining testing to bring efficiencies to the payment and merchant communities, and reduce payment terminal time to market. Encouraging all stakeholders to optimise Level 3 testing, which validates the integration of an EMV payment or cash dispensing terminal with any merchant or bank system to ensure end-to-end transaction acceptance, is one such initiative which we plan to continue to evolve in 2020.

EMVCo does not complete activity in isolation. Liaison and collaboration with NFC Forum, FIDO Alliance, ISO, World Wide Web Consortium (W3C) and GlobalPlatform is vital to achieve synergies with the payment community. Our activity is delivered through Working Groups to optimise these relationships, benefit from specialist expertise and help implementors bring compatible and workable technologies to the marketplace.

One such example, which was announced in 2019, is the collaboration among EMVCo, the FIDO Alliance and the W3C to create a new interest group for organisations to join forces and align on a vision for web payment security and interoperability. Participants in the Web Payment Security Interest Group will continue work throughout 2020 to define areas of cooperation and identify gaps between existing technical specifications to increase compatibility among different technologies.

If you have a technical question related to EMVCo's Specifications please use our [online query form](#). To engage in our technical discussions and to receive advance access to our technical developments, we encourage you to consider becoming an [EMVCo Associate](#).

<sup>1</sup> **Elliptic Curve Cryptography** is a more efficient form of public key cryptography without the RSA key inflation needed to maintain security.

# EMVCo Associates Programme

New and exciting developments in our industry have resulted in traditional payment boundaries being redefined. This is reflected in EMVCo's scope, which has expanded into new payment technologies and remote payment environments as both relate to card payments. To ensure the needs of the payment community are met today and into the future, a key focus of EMVCo is to encourage and increase participation from traditional and new industry participants.

To meet this goal, the EMVCo Associate Programme (EAP) has enhanced its participation structure to increase the number of organisations that are eligible to provide strategic input. The change allows all Associates demonstrating an ongoing commitment to EMV deployment and interoperability an opportunity to participate on EMVCo's Board of Advisors.<sup>2</sup>

Added to this, new merchant and industry group participation categories have been created to provide these important partners with flexible options to engage and contribute their knowledge and expertise.

These developments illustrate the value that EMVCo places on receiving guidance and direction from all industry participants globally. The new participation options for different groups is an acknowledgement that while payments may be only part of a company's offering, this does not make their input any less critical to ensuring that EMV Specifications support immediate requirements and future trends of an increasingly dynamic and rapidly evolving payment community.

EMVCo believes that these changes enable broader strategic input and reflects the growing diversity of EMVCo's initiatives.

## The EAP:

- The EAP was established in 2010 to facilitate industry engagement and enable the payments community to play an active role in the strategic and technical direction of EMVCo.
- Promotes early and inclusive engagement for all stakeholders, across a range of payment backgrounds.
- Provides increasingly flexible participation options to meet the needs of various industry stakeholders, while continually looking for ways to expand and advance opportunities for engagement.
- Delivers a worldwide schedule of face-to-face meetings and networking opportunities in every region throughout the year to meet with EMVCo representatives and industry peers to address community needs and how these align with EMV technology advancements.

<sup>2</sup> A group which facilitates discussions about new initiatives and future iterations of the EMV Specifications.

# EMVCo Associates Programme

## Ways to Participate

	Associates Programme			Other Participation Options	
	Associates	Associates – Merchant	Associates – Industry Groups	Subscribers	Public
Seat on the Board of Advisors to engage in the strategic direction of EMVCo	●	●	●	-	-
Review and validate the business rationale driving new initiatives and major updates	●	●	●	-	-
Engagement with EMVCo’s technical Working Groups and attendance at various technical meetings	●	●	●	-	-
EMV User Meeting attendance	●	●	●	●	-
Advance notice and access to the EMV Specifications	●	●	●	●	-
EMVCo Education Session attendance	●	●	●	●	●
Royalty-free access to the EMV Specifications	●	●	●	●	●

To get involved or learn more about the enhancements to the EAP visit:  
<https://www.emvco.com/get-involved/ways-to-participate/>

# EMVCo Associates Programme

Today EMVCo welcomes

100

Associates to participate in its activities

## Associates Programme by Region:



## Subscribers:

EMVCo Subscribers receive advanced notice of pending developments and changes, as well as participate in a more regular and formal dialogue with EMVCo. Any interested party can become an EMVCo Subscriber.

EMVCo has:

483  
Subscribers

## EMVCo Dual Associates

## EMVCo Business Associates

## EMVCo Technical Associates

As of January 1, 2020, categorisation of Associates will no longer apply. Please see page 10 of this document for more details.

- 2C2P
- Adyen
- Amadeus
- Amazon
- AsiaPay
- Australian Payments Network
- Barclaycard
- Bankalararasi Kart Merkezi
- Carrefour Market Pay
- Cartao Elo
- Citi
- EFTPOS Australia
- Expedia
- Fiserv
- FrenchSys
- Global Payments, Inc.
- Google
- Interac Corp.
- JP Morgan Chase
- Microsoft
- Moneris Solutions
- National Credit Card Center of R.O.C.
- National Payments Corporation of India
- NMI
- NSPK
- PAN-Nordic Card Association
- Saudi Arabian Monetary Authority
- SHAZAM
- Soft Space
- Sony Interactive Entertainment LLC
- Square
- SRC Research
- Stripe
- The Clearing House
- TSYS
- U.S. Bank
- Verve International
- Wibmo
- Worldpay

- ANZ
- Bank of America
- BayanPay
- BC Card
- BPCE
- Bundesverband deutscher Banken
- Cartes Bancaires
- Checkout Ltd.
- Chunghwa Telecom
- Conexus
- Credit Mutuel
- Dutch Payments Association
- equensWorldline
- European Card Payment Association
- European Payments Council
- Financial Software & Systems (FSS)
- IATA
- Merchant Advisory Group (MAG)
- Merchant e-Solutions
- Netflix
- PASA
- Redsys
- Shopify
- SIA-SSB
- Sistema de Tarjetas y Medios de Pago, S.A.
- STET
- Swedbank
- Target
- Wakefern Food Corp

- Ant Financial Services Group
- CA Technologies
- Consult Hyperion
- CTC advanced GmbH
- Endeavour Internet Business Solutions Ltd
- Everi
- Feitian Technologies
- FIME
- FIS
- Fujian LANDI Commercial Equipment Co.
- ICC Solutions Ltd.
- INFINITIUM
- Ingenico Terminals
- Modirum
- mSIGNIA
- NCR Financial Solutions Group
- Netcetera
- Nets DK
- NTT DATA Corporation
- PAAY
- Panasonic Mobile Communications
- PAX Computer Technology
- RSA
- Tencent
- ThreatMetrix
- TokenEx
- Toshiba Global Commerce Solutions
- TRUXTUN Capital
- TÜV SÜD
- TWV Technologies LDA
- UL
- Verifone

For more information on EMVCo please visit: [www.emvco.com](http://www.emvco.com)

EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

## Connect with EMVCo in 2020

EMVCo has published its meeting schedule for 2020. Meetings are hosted in different regions annually to ensure EMVCo has an opportunity to connect with all EAP representatives. To contribute to the agendas and define the topics that matter to you, or to find out more about the events, please email [secretariat@emvco.com](mailto:secretariat@emvco.com).

10 – 12 March 2020	<b>POSTPONED</b> Board of Advisors Meeting, Nashville, USA	
20 – 23 April 2020	<b>POSTPONED</b> Technical Meeting, Sweden	
10 – 11 June 2020	Annual EMV User Meeting, Vietnam	
13 – 15 October 2020	Board of Advisors Meeting, Indonesia	
16 – 19 November 2020	Technical Meeting, Portland, USA	

# Engaging the payment community

Brian Byrne, Director of Engagement and Operations, EMVCo



*“Optimising engagement with current and new stakeholders is a critical priority for EMVCo, so I am pleased to have transitioned into an expanded role of Director of Engagement and Operations to increase interactions with Associates, Subscribers, regulators and other key external stakeholders worldwide.”*

EMVCo has participated in a wide range of events and education sessions hosted by industry associations, technical bodies and regulators across the globe.

This includes the Asia Pacific Smart Card Association, Congressional Fintech and Payments Caucus, Electronic Transactions Association, European Card Stakeholders Group, European Payments Council, International Air Transport Association, Federal Reserve Boston, FIDO Alliance, Merchant Acquirers Committee, Merchant Advisory Group, Merchant Risk Council, National Restaurant Association, PCI SSC, Secure Remote Payments Council, Secure Technology Alliance, UK Finance, US Payments Forum and W3C.

Additionally, EMVCo representatives participated in 18 industry conferences across North America, Europe and Asia, providing us with an opportunity to connect and engage with the wider payment community. [Visit the website](#) to find out more about the events EMVCo is attending in 2020, and send an email to [media@emvco.com](mailto:media@emvco.com) if you would like to invite us to speak at your event.

Educating the payment community on the objectives of the **EMV Secure Remote Commerce Specifications (SRC)** has been a key priority for us over the last 12 months. This included hosting two free-to-attend in-person education sessions which were delivered at the Electronic Transaction Association’s (ETA) Transact event in May, and US Payments Forum in July, bringing together over 150 payment industry participants.

The sessions offered attendees an insight into EMV SRC and how it can help address rising fraud levels in global e-commerce while reducing consumer friction during online checkout for card-based payments. Watch the ETA Transact recordings on the [EMVCo website](#).

Another focus has been **EMV 3-D Secure (v2.1.0 and v2.2.0)** and its ability to provide tools and features that can allow implementers to fully satisfy SCA requirements as described in the Second Payment Services Directive (PSD2) by the European Commission. As part of our work around this, EMVCo’s former 3DS Working Group Chair participated in an ETA webinar, titled ‘New Frontiers in Secure Commerce: EMV 3-D Secure’. The session, [available to view from the EMVCo website](#), showcases the latest EMV 3DS developments and explains how it relates to the SCA requirements under PSD2.

As we move into 2020, EMVCo will continue to actively engage with you, the payment community, to understand and capture requirements both in the short and long term to ensure the EMV Specifications evolve to facilitate worldwide interoperability and acceptance of secure payment transactions.

# Educating about the work of EMVCo

EMVCo's communications programme spans the full spectrum of EMVCo's Specification offering. Here, we share some of the latest material.

## An Introduction to EMVCo

Taking it back to basics, EMVCo published an animation outlining its role in enabling payment cards to work more seamlessly and securely worldwide. EMVCo encourages stakeholders to take a few minutes to [watch the animation](#) and find out more about how we work collaboratively with the wider payment community to evolve a global acceptance infrastructure that delivers value for everybody.

## EMVCo Operating Principles

Read EMVCo's [operating principles](#), to gain an insight into EMVCo's governance, operations, and the role of EMV Specifications in the wider payment community. Audiences reading this material will gain a better understanding of the relationship and distinctions between EMVCo and its member-owners.

## EMV Secure Remote Commerce (SRC) Webinar: Understanding the Basics

We were pleased to welcome nearly 400 attendees on the free-to-attend webinar to receive an introduction to EMV SRC, what it is, why it is needed and how it could be implemented. [Watch the webinar](#).

## What is EMV SRC and What is the EMV SRC Payment Icon Webcasts

Two short recordings, hosted by subject matter experts from EMVCo, were published to provide a bite-sized introduction to EMV SRC and the payment icon. The brief sessions can be viewed on our [YouTube channel](#).

## EMV 3-D Secure v2.2.0

EMVCo [published a webcast](#) to showcase the key updates within the latest version of EMV 3-D Secure v2.2.0 Specification. Listeners receive insight into the key updates within version 2.2.0, such as the exemptions to Strong Customer Authentication (SCA) for the European Second Payment Services Directive (PSD2), and how it meets current industry requirements.

## Press Kits

Any parties interested in EMVCo and EMV technology should view the dedicated [press kits](#) to see our FAQs, recent press releases and much, much more.



To stay up-to-date on EMVCo news and activities, join us on [LinkedIn](#), where we communicate our key outputs, latest educational materials and engagement opportunities.

For more information on EMVCo please visit:  [www.emvco.com](http://www.emvco.com)

# An introduction to EMVCo Marks

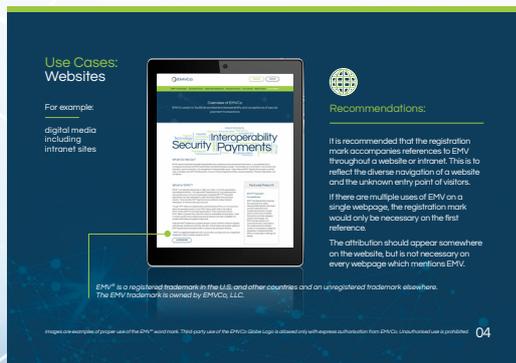
EMVCo manages a number of marks to indicate product adherence to EMV Specifications and provide reassurances that they function accordingly. Using the marks not only builds trust and confidence within the payment community that products perform as intended, but also reinforces consumer familiarity.

There are five elements to EMVCo's work in this area, which is managed by a dedicated Marks Management Task Force. Full details of all EMVCo's License Agreements and Reproduction Guidelines can be downloaded from the [EMVCo Trademark Centre](#).

## 1. EMV® Word Mark

The word 'EMV' is a registered trademark that exclusively belongs to EMVCo. EMVCo requests the registration mark ® be used in the first reference to EMV in any written material, and requires the ® symbol to be accompanied by the following attribution: *EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.*

While EMVCo does not request that payment stakeholders enter into a written license agreement for use of the EMV mark, EMVCo does require compliance with the [EMV® Mark Usage Guidelines](#). The guidelines also provide best practice examples of how the EMV mark should be used across different communication channels.



## 2. Consumer Facing Payment Icons

EMVCo manages a number of trusted, easy-to-recognise visual symbols that promote consumer familiarity and confidence when making payments. These include:

- Contactless Symbol and Contactless Indicator
- QR Payment Mark and QR Scan Icon
- SRC Payment Icon



Contactless Indicator



Contactless Symbol



QR Payment Mark



QR Scan Icon



SRC payment icon

New in 2019

# An introduction to EMVCo Marks

### 3. Certification

EMVCo licenses Certification Marks for use by product providers, laboratories and test tool vendors in advertising, promotional materials, documentation and websites.



EMVCo Approved Mark licensed for use by product or service providers in connection with products or services that have received EMV Approval from EMVCo.



EMVCo Accredited Mark licensed for use by laboratories that have received an EMV Accreditation from EMVCo.



EMVCo Qualified Mark licensed for use by test tool vendors in connection with test tools that have received an EMV Qualification from EMVCo.



New in 2019

EMVCo Evaluated Mark licensed for use by product providers that have completed EMVCo Software-Based Mobile Payments Security Evaluation Process.

### 4. Relationship Marks

EMVCo offers marks for use by entities that are participants in the EMVCo Associates Programme or organisations that EMVCo has an established relationship with to reflect their current relationship with EMVCo.



### 5. EMV Chip Terminal Icon

The EMV Chip Terminal Icon is intended for organisations that own or operate certain EMV chip-enabled payment card acceptance devices that are able to accept and process transactions of contact EMV payment. The icon highlights to consumers that the device is enabled to accept and interact with chip-enabled cards.



# About EMV

## EMV technologies

### Additional security



CDCVM



Security Evaluations for Software Based Mobile Payments



EMV Payment Tokenisation

EMV is a technology toolbox that enables globally interoperable secure payments across face-to-face and remote environments

### Remote



EMV 3-D Secure



EMV Secure Remote Commerce

### Face-to-face



EMV Contactless



EMV Mobile



EMV QR Codes



EMV Contact



Wearable Device

EMVCo makes the EMV Specifications available on a royalty-free basis to all industry participants and to the public



Visit [www.emvco.com](http://www.emvco.com) for further information.

 Join EMVCo on [LinkedIn](#).

Find out more about how to  
[participate in the EMVCo Associates Programme](#).

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All data in this document is  
correct to End Q4 2019.