Message from the Chair of the EMVCo Board of Managers

As we progress through the final quarter of the year, we are excited to wrap up key initiatives for 2022 with the publication of the EMV® Contactless Kernel Specification and EMV 3DS 2.3.1, and look ahead to plans for 2023. The EMVCo community plays an important role in these efforts. At our Board of Advisors meeting in Indonesia earlier this month, Advisors helped to drive the agenda and discussions on strategic priorities for EMVCo. The technical plans for 2023 will be a key focus of discussion with Associates for our upcoming Technical Meeting in Austin in the U.S.

As an organisation, we are pleased to welcome Arman Aygen, who joined us in September as EMVCo’s new Director of Technology. Additionally, we thank Jianhua Ni for his efforts in serving as Chair of the EMVCo Board of Managers for the July 2021 - July 2022 term. As Chair for the year ahead, I look forward to working with, and hopefully connecting with many of you in person, as together we advance EMV Specifications and initiatives.

Below please find an update recap of key EMVCo news, technical updates and activities from the third 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.

Jonathan Main
Chair of EMVCo Board of Managers, 2022 - 2023

Upcoming Meetings

Associates and Subscribers(*) can register for the following sessions via the EMVCo website.

- 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 meeting dates for the remainder of 2022, and 2023 planned meetings, are listed on the Associate Dashboard.

Not yet an EMVCo Associate? Find out more about how to participate.

*EMVCo subscribers are only permitted to attend EMV User Meetings

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**News**

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**EMVCo Publishes EMV Contactless Kernel Specification**

EMVCo has published a new specification to support the evolution of contactless and mobile payments and simplify global acceptance for merchants, solution providers and payment systems. Version 1 of the EMV Contactless Kernel Specification has been developed in collaboration with EMVCo Associates and approved for release by the EMVCo Board of Advisors.

The specification addresses industry demand for an EMV contactless kernel that can be used by all stakeholders globally for seamless and secure contactless acceptance.

[Read the press release](#)

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**EMVCo Updates EMV 3DS Specifications to Help Issuers and Merchants Combat Growing CNP Fraud Risks**

In September, EMVCo released an update to the EMV 3-D Secure (3DS) Specifications to help issuers and merchants combat growing card-not-present (CNP) fraud risks. EMV 3DS 2.3.1 builds on earlier versions of the specifications with new data elements and flows that streamline consumer authentication and enhance card-not-present (CNP) fraud prevention. To maximise efficiencies and continue to promote a seamless payment experience, EMV 3DS 2.3.1 is effective immediately and replaces EMV 3DS 2.3.0.

[Read the press release](#)
Arman Aygen Joins EMVCo as Director of Technology

In September, EMVCo welcomed Arman Aygen as Director of Technology. Arman joins EMVCo from his previous role at Fime, where he headed payments innovation and managed strategic relationships with global payment brands. Prior to Fime, Arman has led payment innovation for UL and held several technology management roles across Europe and Asia.

Read the press release

Indonesia Board of Advisors Meeting Recap

In October, Associates convened in Bali, Indonesia, for the first in-person EMVCo Board of Advisors Meeting since 2019. The three-day meeting featured discussions on key EMVCo strategic and technical priorities and areas for consideration, including the future of EMV 3DS and EMV Secure Remote Commerce, quantum computing, the evolution of acceptance devices and remote commerce.

The agenda also included a guest presentation from the Land Transport Authority of Singapore on EMV payments and urban mobility, and several Associate-led sessions. Sony and Netcetera shared insights on the use of EMV 3DS in the gaming world, use of electronic ID data in the EMV 3DS flow, the use of EMV 3DS in Asia, and non-payment use cases. The Merchant Advisory Group provided perspectives on the evolution of omni-commerce.

Technical Updates

EMV Contactless Kernel Business Special Interest Meeting

In September, a final EMV Contactless Kernel Special Interest Meeting (SIM) was held with EMVCo Associates, prior to the Board of Advisors’ vote to approve publication of the specification. The SIM provided a high-level overview of the specifications features and the changes made to the draft based on feedback received during Associates, Subscribers and Public review periods.

EMV Secure Remote Commerce Use Cases v1.0

In June, EMVCo published EMV Secure Remote Commerce (SRC) Use Cases v1.0 to provide insights on ways merchants can use EMV SRC Specifications to provide secure and convenient checkout options. The document covers a number of payment scenarios, including Merchant Digital Card on File Checkout, Merchant Orchestrated checkout and Merchant Presented QR Code Checkout.
New Chip Specification Version Underway for Release in Q4 2022
EMVCo is currently developing a new version of the EMV Contact Chip Specification, which is expected to be published by Q4 2022. The new version (v4.4) will include all existing specification bulletins in current version 4.3 of EMV* book 1/2/3/4.

*EMV Integrated Circuit Card Specifications for Payment Systems

Events

EMVCo participated in these key industry events in Q3:

Merchant Payment Ecosystem (MPE) Berlin
In July, Simon Kleine, EMVCo’s Director of Communications, participated in one of Europe’s leading merchant payments events in Berlin, taking part in a panel on how data and payments are coming together to offer merchants and their customers increased value and security at checkout.

U.S. Payments Forum (USPF) Summer Virtual Meeting
Brian Byrne, EMVCo’s Director of Engagement and Operations, was invited by the U.S. Payments Forum to present at its Summer Virtual Meeting in July, to offer delegates a high-level overview of the proposed EMV Contactless Kernel Specification.

Contactless World Congress, from NFC World
In September, Jonathan Main, Chair of the Board of Managers at EMVCo, joined Brian Byrne at NFC World’s flagship virtual event, Contactless World Congress, educating attendees on the development of the Contactless Kernel Specification, as well as answering an audience Q&A.

PCI 2022 Community Meetings
EMVCo’s Brian Byrne, spoke at PCI SSC’s North America Community Meeting in September, alongside PCI’s Manager, Emerging Standards, Joel Weisz. The joint presentation looked at how the organisations are helping enhance authentication and security with EMV 3-D Secure. In October, Richard Ledain, of the EMV 3DS Working Group, presented the same topic to audiences in Milan at PCI SSC’s Europe Community Meeting.

FIDO Authenticate 2022
EMVCo’s new Director of Technology, Arman Aygen, spoke at FIDO’s annual Authenticate event in Seattle, Washington, presenting the latest updates to the EMV 3-D Secure Specification, including Secure Payment Confirmation (SPC) and out-of-band (OOB) transitions.

Don’t miss EMVCo at this upcoming industry event:

MULTOS Consortium All Member Meeting
On 1 December, Jonathan Main, Chair of the Board of Managers at EMVCo, will present an introduction to the new EMV Contactless Kernel Specification, as part of the rising global trend for contactless payments, at the MULTOS Consortium All Member Meeting in Paris.
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.

**eBooks**

- [EMV Chip At-a-Glance](#)

**EMV Insights**

- [EMV Chip Growth Continues Globally](#)
- [Guidance Published on New Ways EMV Payment Tokens Can Be Used](#)
- [Exploring the EMV Secure Remote Commerce Use Cases](#)
- [How the EMV Specifications Support IoT Payments](#)
- [What is the EMVCo Associates Programme?](#)
- [What is EMV Chip?](#)

**Talking Payments with EMVCo**

- [EMV Chip: Evolution, Security & Approvals](#)

**Webinars and Webcasts**

- [An Introduction to EMVCo](#)
- [EMV Payment Tokenisation: What, Why and How](#)
- [EMVCo, FIDO & W3C Roundtable: How do EMV 3-D Secure & Secure Payment Confirmation Work Together?](#)

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- Join us on [LinkedIn](https://www.linkedin.com)
- Follow us on [Twitter](https://twitter.com)
- Subscribe to [EMV Insights](https://www.emvco.com/news)
- Watch more on [YouTube](https://www.youtube.com)
- Listen to our podcast: [Talking Payments with EMVCo](https://www.emvco.com/podcast)

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