EMVCo Updates EMV® Secure Remote Commerce Specifications For More Flexible Online Checkout

E-commerce solutions based on the EMV SRC Specifications – known as Click to Pay ⟶ – simplify online checkout for merchants and consumers

10 January 2023 – Global technical body EMVCo has updated the EMV® Secure Remote Commerce (SRC) Specifications to support more flexible online checkout options for merchants and consumers. EMVCo worked with EMVCo Associates to update the specifications in line with marketplace needs. Version 1.3 of the EMV SRC Specifications is now available on the EMVCo website and can be used royalty-free.

As global e-commerce soars, consumers expect faster, simpler ways to pay online. Merchants can improve the online checkout process with Click to Pay solutions, which are based on EMV SRC Specifications.

"Global commerce is increasingly moving online, creating demand for consistent, convenient and secure payments across different digital checkout environments and consumer devices," said Alisa Ellis, EMVCo Executive Committee Chair. "The latest enhancements to the EMV SRC Specifications will address this need by bringing increased simplicity, trust and choice to online checkout experiences for both consumers and merchants. Looking ahead, EMVCo is committed to continued engagement and collaboration with stakeholders from across the industry to evolve the specifications to meet emerging opportunities and challenges, contributing to an online commerce ecosystem that works for everyone."

Version 1.3 of the EMV SRC Specifications add:

- *Increased flexibility, choice and control for merchants* through a 'Merchant Orchestrated Checkout Model', where the purchase experience is delivered by a consumer interacting only with a merchant (or their payment provider).

- *Expanded authentication options*, including simplified enablement and support for EMV 3-D Secure (3DS), FIDO Authentication, Secure Payment Confirmation (SPC) and Card Security Code (CSC).

- ***Improved SRC identity validation*** that is performed by the SRC System managing the enrolled payment card that has been most recently used by the consumer.

The EMV SRC Specifications are available to download from the [EMVCo website](#) and include: EMV® Secure Remote Commerce Core Specification, EMV® Secure Remote Commerce – Application Programming Interface (API) Specification, EMV® Secure Remote Commerce – Java Script Software Development Kit (SDK) Specification and EMV® Secure Remote Commerce – User Interface Guidelines and Requirements. EMVCo has also published a supporting use-cases document that explains the different ways that merchants can use EMV SRC Specifications to provide secure and convenient checkout options.

To learn more about the latest updates, view the EMV Insights post. For more information on EMV SRC use cases, [click here](#).

About EMV SRC

EMV® Secure Remote Commerce (SRC) Specifications provide a common baseline for the development of e-commerce payment solutions that simplify the online checkout process to make it consistent, convenient and secure. E-commerce solutions based on the EMV SRC Specifications are indicated by the Click to Pay icon ⟫ and known as Click to Pay solutions.

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Notes to Editors:
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.

About EMVCo:
EMVCo creates and manages EMV Specifications and programmes that enable seamless and secure card-based payments for businesses and consumers worldwide.

EMV Specifications support technologies including EMV Chip [Contact](#), EMV Chip [Contactless](#), [Mobile](#), [QR Code](#), [Secure Remote Commerce](#) (SRC), [3-D Secure](#) (3DS) and [Payment Tokenisation](#) and are widely used by the payments industry to develop products and services that deliver trusted and convenient in-store, online and remote card-based payments.

As a global technical body, EMVCo is collectively owned by American Express, Discover, JCB, Mastercard, UnionPay and Visa. Hundreds of payments stakeholders, including merchants, banks and technology providers,

participate as EMVCo [Associates](#) and [Subscribers](#) to develop, evolve and enhance flexible EMV Specifications that support innovation and address marketplace needs. All EMV Specifications are available royalty free on the EMVCo website.

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