EMVCo Early Adopter Programme
Frequently Asked Questions (FAQ)

EXTERNAL – WEBSITE

1. What are COTS mobile devices?

COTS mobile devices are commercial-off-the-shelf (COTS) consumer smartphones or tablets. Unlike dedicated mobile point of sale devices that are designed solely for payment acceptance, COTS devices are consumer devices that can be used as acceptance devices. The Early Adopter Programme is specific to COTS consumer mobile devices that can be used by merchants to take payments, without the need for added hardware, such as a dongle.

2. Why is EMVCo launching the Early Adopter Programme?

EMVCo has introduced the Early Adopter Programme to address industry requests for testing processes to support merchants and acquirers that want to use COTS consumer mobile devices to accept contactless payments. The Early Adopter Programme is a first step in a longer-term EMVCo initiative. It will be used to gather data and to fine tune testing processes before the potential launch of a more traditional product approval/evaluation process as operated today by EMVCo for other products.

3. What value does the Early Adopter Programme bring to the industry?

The programme supports adoption of contactless technology to deliver convenient, consistent and trusted payments by providing testing processes for COTS consumer mobile devices.

Merchants and acquirers have requested testing processes that provide assurance that COTS mobile devices can perform in a way that delivers a consistent and seamless experience for consumers making contactless payments.

4. Who benefits from the programme?

The programme enables mobile vendors to demonstrate to acquirers, merchants, payment systems and other interested parties the ability of their COTS mobile devices to support contactless acceptance without additional hardware.

By providing a mechanism for COTS mobile devices to be evaluated for interoperability and user experience needs, the programme supports the delivery of a consistent

payment experience for acquirers and merchants that want to use these devices for contactless acceptance.

5. **What impact does this effort have on POS terminal vendors?**

    POS terminals and vendors will continue to be supported by the existing PCD Level 1 Approval Process.

    The Early Adopter Programme is specific to COTS consumer mobile devices. It aims to provide the flexibility needed to accommodate COTS and to deliver a good user experience.

6. **Why are COTS mobile devices with added hardware excluded from evaluation through the Early Adopter Programme?**

    The Early Adopter Programme is specific to COTS consumer mobile devices that can be used by merchants to take payments, without the need for added hardware, such as a dongle.

    Such additional hardware is purpose-built for payment acceptance. As such, these devices are expected to be designed to comply with the current EMV® specification and to be approved using the existing PCD Level 1 Approval Process.

7. **How will the Early Adopter Programme enable mobile device vendors to achieve Level 1 evaluation of COTS devices?**

    The programme is designed to meet the immediate need for evaluation processes to support merchants and acquirers that want to use COTS consumer mobile devices for contactless acceptance. It also enables EMVCo to gather data about how mobile COTS devices perform to determine necessary requirements and evaluation processes needed to support them.

    Participation in the programme will provide mobile vendors the opportunity to have their products evaluated as per EMVCo methodology. Additionally, they will receive from the testing lab a report with scores that they can use immediately to refine the product design, or to demonstrate the performance of their devices to acquirers, merchants, payment systems and other interested parties.

    Note that EMVCo is not planning to issue any formal statement (Letter of Approval (LoA) or Letter of Evaluation (LoE)) during the Early Adopter Programme as the testing may evolve as part of this programme.

    Once the programme has concluded and EMVCo has finalised the evaluation and approval processes, vendors will then be able to obtain an official EMVCo Letter of Approval (LoA) or Letter of Evaluation (LoE) through a simplified testing process for products that were evaluated during the Early Adopter Programme.

8. **How does this programme link with EMVCo's Software-Based Mobile Payment (SBMP) initiative?**

   The two initiatives work together to support the seamless and secure use of COTS mobile devices for contactless payments.

   SMBP is specific to the security evaluation of COTS consumer mobile devices used to make payments, such as wallets.

   The Early Adopter Programme is specific to functional evaluation of COTS consumer mobile devices used for payment acceptance. It provides a mechanism for determining if a device can perform in a way that delivers a consistent and seamless experience for consumers making contactless payments.

9. **How are EMVCo's efforts in this area different to PCI Contactless Payments on COTS?**

   EMVCo's effort in this area is specific to interoperability (functional testing) and user experience of COTS devices. This is complementary to PCI Contactless Payments on COTS, which addresses security testing of COTS devices.

10. **How has EMVCo engaged with the payments community on this activity?**

    EMVCo has been working with EMVCo Associates and Subscribers, comprised of banks, vendors, and merchants, amongst others. This includes collaboration via dedicated Special Interest Meetings (SIM), the first of which took place earlier this year.

11. **What is the next stage of EMVCo's COTS mobile initiative?**

    The Early Adopter Programme is the first step in a longer-term effort focused on determining how to enable a good consumer experience when mobile devices are used for contactless payment acceptance.

    Working with the industry via SIMs, EMVCo will use the programme findings to determine how to support the use of COTS consumer mobile devices for payment acceptance without additional hardware, both in terms of future updates to its specifications and the development of a Level 1 Evaluation and Approval Processes specific to these devices.

    EMVCo has also established a Tap-to-Mobile Task Force as part of its objective to enable a good consumer experience when mobile devices are used for contactless payment acceptance. The task force is focused specifically on evaluating the best way to interact with merchants and consumers when using COTS mobile devices as acquirer devices.

12. How long will the Early Adopter Programme run/be available?

The Early Adopter Programme is expected to operate for at least six months.

13. Where do I get further information about participating in the Early Adopter Programme?

The Early Adopter Programme Agreement provides additional information about participation in the programme. Interested vendors can contact the EMVCo Terminal Approval secretariat at terminal_approval@emvco.com to obtain a copy.

14. What is the cost of the Early Adopter Programme?

There is no fee for participation in programme. As with terminal approval testing, labs define the costs for the tests performed. Interested vendors can contact the labs directly for more information.

15. How can I participate in the Special Interest Meetings (SIM) on this topic?

Participation in SIMs is a benefit of the EMVCo Associates and Subscriber Programmes. Current programme participants can find details about upcoming SIMs via their EMVCo dashboard and email notifications. Organisations interested in learning more about joining the Associates and Subscriber Programmes can visit the EMVCo website for additional information.

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