



EMVCo, FIDO Alliance and W3C Extend Collaboration to Promote Seamless and Secure Web Payments

28 March 2023 – [EMVCo](#), the [FIDO Alliance](#) and the [World Wide Web Consortium \(W3C\)](#) have renewed the charter for the Web Payments Security Interest Group (WPSIG) for a further two years. Formed in 2019, the charter renewal will enable the organisations to continue collaborating to enhance the security and interoperability of web payments to support seamless e-commerce checkout experiences.

The renewal follows the recent publication of an updated version of the [‘How EMVCo, FIDO and W3C Technologies Relate’ document](#) to meet the evolving needs of the payments industry. This reflected updates to EMVCo’s EMV® 3-D Secure (EMV 3DS), EMV Payment Tokenisation and EMV Secure Remote Commerce (EMV SRC) technologies, FIDO’s Client-to-Authenticator Protocol (CTAP), and W3C’s Web Authentication, Secure Payment Confirmation (SPC) and Payment Request API initiatives.

The document describes how these technologies may be used together to enable a more secure card-based payment during an e-commerce guest checkout on the web. It also addresses how these technical specifications can support merchant efforts to protect user privacy, fight fraud and meet regulatory requirements, while helping to reduce costs and streamline the online payment process.

Looking ahead, an ongoing focus for the group is promoting consumer privacy while ensuring convenient and seamless e-commerce checkout experiences. Identifying new functionality, use-cases and user experiences for EMVCo, FIDO and W3C technologies is a priority, including updates to SPC to promote streamlined strong customer authentication, understanding how passkeys can combine with other technologies, and exploring how EMV SRC can work together with other technologies to simplify online checkout.

The group will also continue to engage with, and receive feedback from, a broad range of industry stakeholders – including merchants – to better understand requirements for secure web-based payments. As part of this engagement, in February the WPSIG presented at the Merchant Advisory Group (MAG) Mid-Year Conference and the U.S. Payments Forum 2023 Payments Summit to explore the value the group is bringing to online commerce.

“Our continued collaboration with FIDO Alliance and W3C demonstrates the important role this collaborative forum plays in bringing technologies together to make transactions more seamless for consumers, reduce fraud for issuers and increase approvals for merchants. This reflects EMVCo’s commitment to engaging across the industry to evolve the EMV Specifications,” said Arman Aygen, Director of Technology at EMVCo.

EMVCo, FIDO Alliance, and W3C encourage the wider payment industry to join the Interest Group. For more information about how to join, please see the [Web Payment Security Interest Group home page](#).

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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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About the FIDO Alliance

The FIDO (Fast IDentity Online) Alliance, www.fidoalliance.org, was formed in July 2012 to address the lack of interoperability among strong authentication technologies, and remedy the problems users face with creating and remembering multiple usernames and passwords. The FIDO Alliance is changing the nature of authentication with standards for simpler, stronger authentication that define an open, scalable, interoperable set of mechanisms that reduce reliance on passwords. FIDO Authentication is stronger, private, and easier to use when authenticating to online services.

About the World Wide Web Consortium

The mission of the World Wide Web Consortium (W3C) is to lead the Web to its full potential by creating technical standards and guidelines to ensure that the Web remains open, accessible, and interoperable for everyone around the globe. W3C well-known standards HTML and CSS are the foundational technologies upon which websites are built. W3C works on ensuring that all foundational Web technologies meet the needs of civil society, in areas such as accessibility, internationalization, security, and privacy. W3C also provides the

standards that undergird the infrastructure for modern businesses leveraging the Web, in areas such as entertainment, communications, digital publishing, and financial services. That work is created in the open, provided for free and under the groundbreaking W3C Patent Policy.

W3C's vision for "One Web" brings together thousands of dedicated technologists representing more than 400 Member organizations and dozens of industry sectors. W3C is a public-interest non-profit organization incorporated in the United States of America, led by a Board of Directors and employing a global staff across the globe. For more information see <https://www.w3.org/>.

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