

EMVCo engages and collaborates with hundreds of industry stakeholders, technical bodies and regulators to develop EMV® Specifications that support innovation and address marketplace needs. This results in specifications used across the payments industry to create products and services that deliver trusted and convenient payments for merchants and consumers in Asia Pacific and around the world.

## Industry Participation and Input

Shaping flexible EMV Specifications that support innovation and address marketplace needs.

- ▶ Payments technology continues to advance, and innovation in card-based payments is critical.\* To support seamless and secure payments, EMV Specifications need to evolve accordingly. This requires **payments industry stakeholders to provide feedback throughout the specification development process.**
- ▶ Through the EMVCo Associates and Subscriber Programmes, merchants, issuers, acquirers, payment networks, financial institutions, manufacturers, technology providers and testing laboratories **contribute their knowledge and expertise to the development of EMV Specifications.**
- ▶ EMV Specifications are publicly available for use by any organisation, and all payments industry stakeholders are encouraged to contribute to the development of EMV Specifications and provide input to EMVCo. **To enable the widest participation, draft EMV Specifications and major updates are released for public review to enable all parties to provide comments before final publication.**

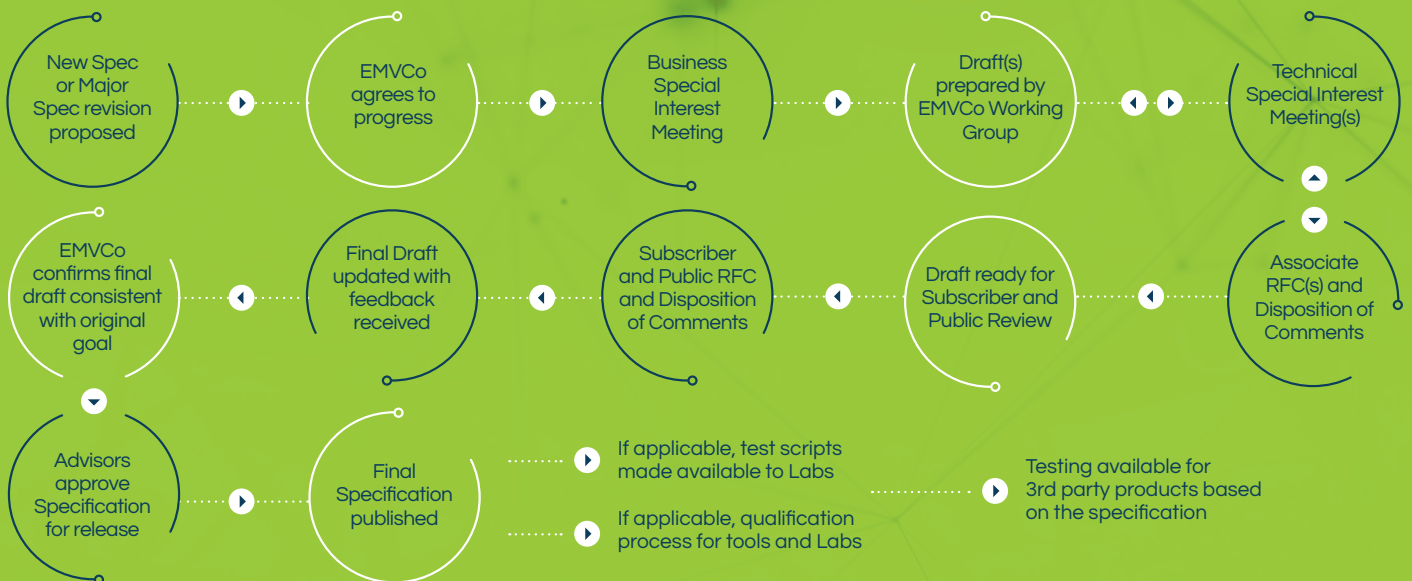
### DID YOU KNOW?

Payments industry stakeholders can contribute to EMVCo's work through participation in:



- ▶ EMVCo's Board of Advisors to propose new initiatives and vote on whether a final draft of a new specification or major update is ready for official publication.
- ▶ Regular EMVCo advisory and technical meetings to develop, enhance and evolve EMV Specifications.
- ▶ Review and comment periods for draft EMV Specifications.

## Specification Development Process



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.

\*EMVCo's scope specifically relates to 'card-based payments'. Card-based payments refer to the process of using a physical or digital payment card to pay for goods and services.

# Industry Partnerships



Aligning industry requirements and initiatives to improve security and payment experiences worldwide.

EMVCo works closely with regional and global technical bodies and industry associations in Asia Pacific and around the world.



These include:



This collaboration supports the development of specifications and initiatives that improve security and payment experiences around the world.



## Examples of EMVCo Industry Partnerships in Action:

### EMV 3DS – Travel Messaging Extension – IATA and Amadeus

Working extensively with IATA and Amadeus, EMVCo produced guidelines on how the travel industry can provide data to payment card issuers to better determine the legitimacy of an e-commerce transaction during payment authentication processes.

### Web Payment Security Interest Group – FIDO Alliance and World Wide Web Consortium (W3C)

Industry working group established with FIDO Alliance and W3C, focused on making web payments secure and convenient for merchants and consumers.

### EMV 3-D Secure (3DS) and FIDO Authentication – FIDO Alliance

Collaborative initiative with FIDO Alliance, focused on evaluating how FIDO authentication standards and EMV Specifications can work together to help merchants reduce fraud and improve the online payment experience for consumers.

## What Others Are Saying

Hanspeter Jsler,  
Managing Director, Netcetera  
**netcetera**

“ As EMVCo Associates, we have early access to the insights and trends shaping the development of the EMV® 3DS Specifications on both the acquiring and card issuing sides. This allows us to inform our customers with longer planning cycles early on, enabling them to anticipate changes and drive innovation – supporting seamless and secure payments across the industry. Our close cooperation with customers also provides us with direct feedback on their pain points, which we then can share with EMVCo to help evolve and enhance the specifications. In this way, a fruitful exchange takes place again and again. ”

“ For more than 25 years W3C has developed open standards for Web technology. When W3C began to focus on streamlining e-commerce checkout, EMVCo and W3C recognized the value of developing an industry partnership. With the FIDO Alliance we then established a dedicated Web Payment Security Interest Group. All three organizations now work more closely to improve online payment security and to enhance interoperability among our respective technologies. Through this collaboration we anticipate that merchants, payment service providers, and other industry stakeholders will benefit from more secure and streamlined online payments. In response to industry queries, we have also published an introduction titled ‘How EMVCo, FIDO, and W3C Technologies Relate.’ ”



“ For more than 20 years APSCA has collaborated with EMVCo to educate stakeholders across Asia-Pacific on the benefits of using EMV Specifications as a foundation for seamless and secure payments. These efforts have been key to driving EMV Chip migration in the region, and supporting the continued growth of contactless, mobile NFC, QR Codes and digital payments. ”



“ As EMVCo Associates, we saw real benefit in joining EMVCo’s Board of Advisors and thereby engaging in the strategic direction of EMVCo and in the approval of EMV® Specifications for official publication. EMVCo aims to enable seamless and secure card-based payments for businesses and consumers worldwide. Given that global focus, the EMVCo Board of Advisors needs input from institutions that are global or can represent specific regions. On behalf of the Australian payments ecosystem, we see this involvement as really important in creating confidence in payments. ”



Ian Jacobs,  
Head of Payments Activities, W3C

Greg Pote,  
Chairman, APSCA

Andy White,  
CEO, Australian Payments Network (AusPayNet)