

## EMVCo Publishes Updated Guidelines for Using EMV<sup>®</sup> Secure Remote Commerce Specifications and Icon

Solutions and Programmes to be known as Click to Pay

**16 June 2020** – Technical body EMVCo has confirmed that consumer-facing solutions and programmes based on the EMV<sup>®</sup> Secure Remote Commerce (SRC) Specifications are to be known as Click to Pay. This universal description enables ease of recognition for consumers, and signals that a consumer can confidently transact through an easy e-checkout, regardless of the payment card, digital channel or device they use.

The EMV SRC Specifications were launched in June 2019 following extensive industry consultation. They provide a foundation which enables a common consumer e-checkout that promotes simplicity, familiarity, interoperability, convenience and trust. The corresponding icon  $\bigcirc$ , described as the Click to Pay icon, signals availability at participating merchants. Alternatively, Click to Pay will be used in text as descriptive language if an e-merchant is unable to visually display the icon.

"Adopting the term Click to Pay to describe the programmes and solutions, and refer to the icon based on the EMV Secure Remote Commerce (SRC) Specifications, encourages easy recognition," explains Bruce Rutherford, Chair of the EMVCo Executive Committee. "This supports our aim to provide consumers with the same level of familiarity and confidence across remote transactions as they enjoy today in the physical world using EMV Chip, contactless and QR codes."

Since the specifications were launched in 2019, they have been delivering benefits across the payment community. For example, the reduced need for entering card and shipping information may lower shopping cart abandonment for merchants. Participants can also benefit from a simplified integration, thanks to a consistent framework and interfaces across the digital commerce environment.

Rutherford concludes: "EMVCo's role is to facilitate worldwide interoperability and acceptance of secure payment transactions. It accomplishes this by managing and evolving the EMV Specifications, including SRC, with input from the wider payment community. SRC aims to bring fraud reduction to the ecommerce environment in the way that EMV Chip does at the physical point of sale."



EMVCo has published and maintains Reproduction Requirements that detail the use of the Click to Pay icon and term across ecommerce environments. Parties wanting to use the icon must complete a Trademark License Agreement. The specifications, icon and accompanying documents are available from the <u>EMVCo website</u> for royalty-free usage.

## – ENDS –

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## Notes to Editors:

- The EMV SRC Specifications continue to be referred to as the EMV SRC Specifications.
- EMV<sup>®</sup> is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. EMV and the icon are trademarks owned by EMVCo, LLC.
- For more information on the icon, EMV SRC technology or how to participate in EMV initiatives through the EMVCo Associates Programme, please visit the EMVCo website.
- For a high-resolution version of the icon, for publication purposes, please email requests to media@emvco.com

## About EMVCo:

EMVCo is the global technical body that facilitates the worldwide interoperability and acceptance of secure payment transactions by managing and evolving the EMV Specifications and related testing processes. EMV is a technology toolbox that enables globally interoperable secure payments across face-to-face and remote environments. Adoption of EMV Specifications and associated approval and certification processes promotes a unified international payments framework, which supports an advancing range of payment methods, technologies and acceptance environments. The specifications are available royalty free, designed to be flexible, and can be adapted regionally to meet national payment requirements and accommodate local regulations.

EMVCo is collectively owned by American Express, Discover, JCB, Mastercard, UnionPay and Visa, and focuses on the technical advancement of the EMV Specifications. To provide all payment stakeholders with a platform to engage in its strategic and technical direction, EMVCo operates an <u>Associates Programme</u> and encourages all interested parties to get involved.

Visit <u>www.emvco.com</u> for further information and join EMVCo on <u>LinkedIn</u>.