



EMVCo – Advancing Chip Standards for the Global Payments Industry

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Agenda



- Introduction to EMVCo
- EMVCo Role in Mobile Payments
- New Participation Structure
- Conclusion



Introduction to EMVCo

Technical standards body managing and enhancing the EMV® Specification to meet the needs of stakeholders.

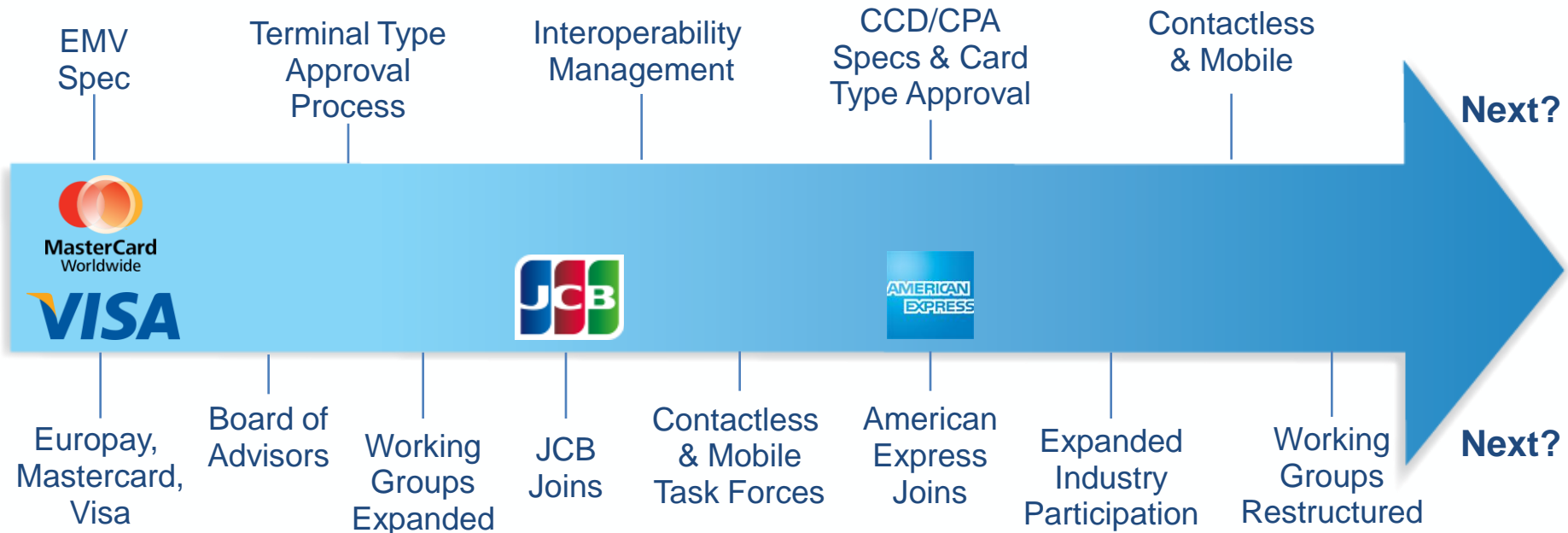




Scope and Participation

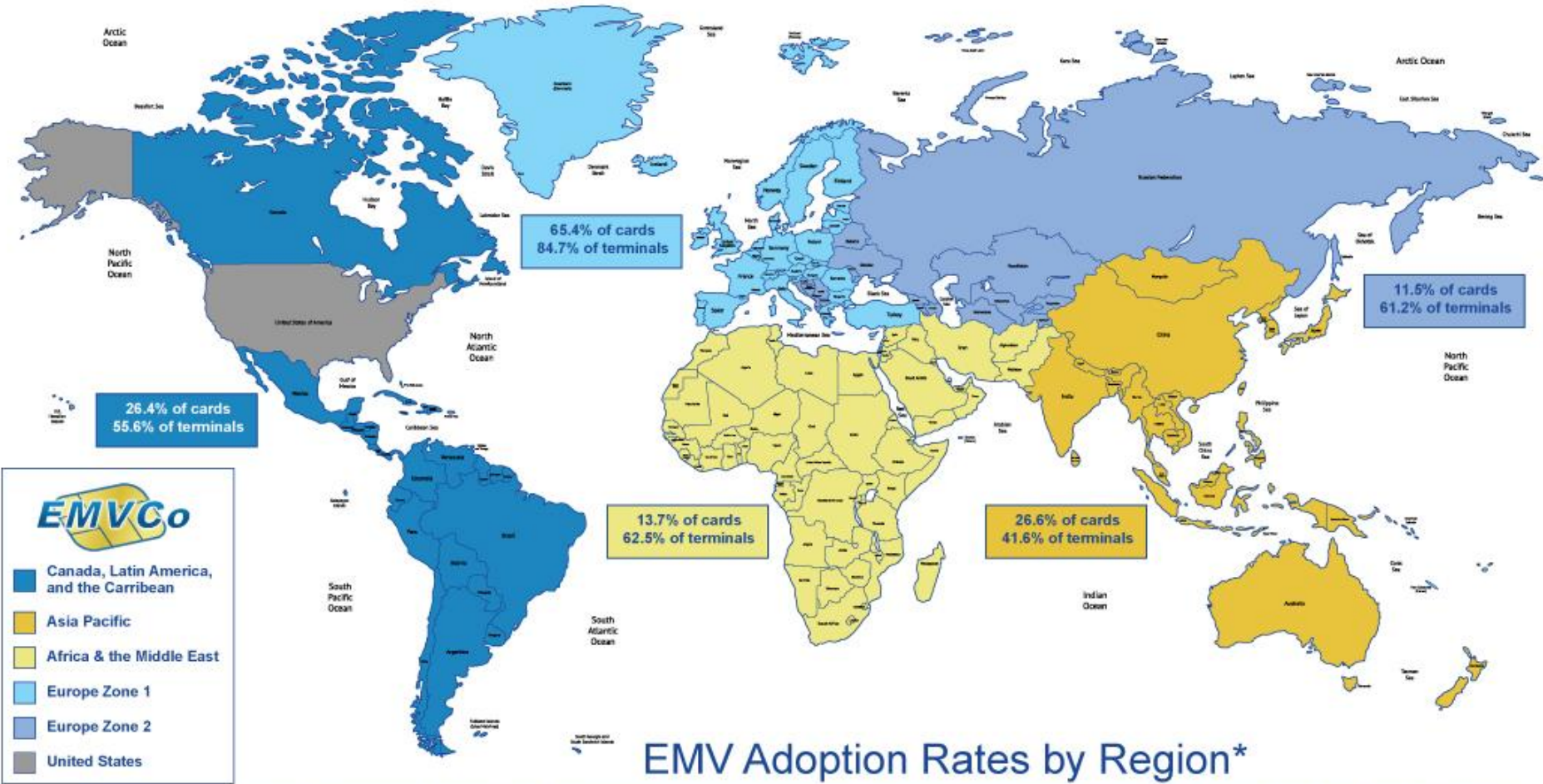
EMVCo's scope and participation continues to evolve over time in response to emerging payment, technology, and industry needs.

Scope



Participation

Global Deployment



EMV Adoption Rates by Region*

*Figures reported as of September 2010 and represent the latest statistics from American Express, JCB, MasterCard, and Visa, as reported by their member financial institutions globally. Figures do not include data from the United States.



EMVCo's 2011 Priorities



EMVCo continues its work towards a common contactless acceptance infrastructure for payments globally.



EMVCo's cross-industry collaboration advances contactless mobile payments standardisation.



New EMVCo participation structure encourages broadening of industry engagement.

Mobile Payments





Mobile Payments – Background

- **Future Growth** - contactless mobile payments technology, and its viability as a sustainable, global, mass market payment method, relies on the existence of a standardised technical infrastructure.
- **Inter-industry cooperation** - essential to avoid a fragmented approach to standardisation and the resulting limitations that this would bring.
- **EMVCo is tackling the technical challenges** - in contactless mobile payments (CMP) and aligning with the traditional charter to deliver payment specifications, testing and type approval processes that ensure security and interoperability between 'payment instruments' (whether plastic cards or mobile devices) and terminals.

EMVCo Contactless Mobile Payments Landscape



- Reviewed the landscape of contactless mobile payments infrastructure standards available in the marketplace and determined best approach to support EMVCo's role in contactless mobile payments.
- Prioritised and identified those requirements, standards, specifications and processes that:
 - Are within the domain of other related standards groups; (this drove high priority liaison efforts)
 - Are in need of development by the MPWG and that would complement its liaison activities, and;
 - Provide the contactless mobile payments community with appropriate guidance in developing various parts of the mobile payments infrastructure (from the payment industry perspective).



Mobile Payments – Handset Architecture





Mobile Payments – Domains of Activities

Component	EMVCo Specifications	EMVCo Approval	Related Specification Bodies	Related Approval Bodies and Processes
CMP Application			Payment Systems	Payment Systems
CMP Application Choice	Application Activation User Interface	PPSE	GlobalPlatform NFC Forum ETSI SCP	
Contactless Payment Terminals	EMVCo contactless terminal specifications	EMVCo contactless terminal type approval programme		
CMP Application Lifecycle			Payment Systems	Payment Systems
Secure Element	EMV Profile for GP based UICC	EMVCo Security Evaluation GP based SE functional testing	GlobalPlatform	GlobalPlatform Common Criteria
Provisioning and Personalisation	EMVCo Common Personalisation Specification		GlobalPlatform AFSCM	
Contactless Communication Modules	Common Contactless Protocol Specification	CCPS	NFC Forum ETSI SCP	NFC Forum
Mobile Device Requirements	Requirements for Handsets Supporting Contactless Mobile Payment		GSMA	

Status of Development Efforts



Public Documents Posted on EMVCo Site (12/2010):

- *EMVCo Profile for GP UICC Configuration Secure Elements* - a payment industry specific profile based on GlobalPlatform's development efforts
- *EMVCo Application Management Specifications (Application Activation User Interface)* - documents the necessary components facilitating selection and activation of the user's choice of financial instrument to be used at the POS
- Updated security evaluation process document covers IC, ICC and platform products

Public Documents Previously posted on EMVCo Site

- *EMVCo Mobile Payments Architectural Overview*
- *EMVCo Handset Requirements*



MPWG Liaison Activities

- GlobalPlatform – Collaboration on composition model for secure element (SE) security evaluation
 - Development of model by GlobalPlatform in cooperation with EMVCo and GSMA
 - The composition model addresses security evaluation of SE's and secure applications
 - Traditionally SE (“card”) and applications are evaluated together
 - Composition model aims to provide method for evaluating SE once, and allowing this evaluation to be used in order to evaluate the multiple applications
 - Addresses both Common Criteria and EMVCo evaluation processes
- GSMA – Collaboration efforts progressing very well
 - Multiple F2F meetings and many joint calls
 - Joint discussions on UICC certification and type approval framework with GlobalPlatform
 - Actively providing feedback and comments to each other's document
 - Creating “technical working bridge” between two industries working on same topic
- Liaison with other standard bodies – e.g. NFC Forum

Work in Progress



- Final publication of revised technical white paper originally published on the EMVCo public website in 2007.
- Extension of EMVCo profile for GP UICC Configuration Secure to include non-UICC profiles referencing work being undertaken by GlobalPlatform UICC Configuration for secure elements.
- Continued collaboration with GlobalPlatform, EPC, GSMA, GCF, NFC Forum and other industry participants to foster developing standards in CMP, testing and certification.

Broadening Industry Engagement





Industry Engagement Drivers

Standards

- Growth of EMV as contact chip standard
- Expectation to expand beyond contact chip

Customer

- Industry requests for wider participation
- Interest in increased transparency



Efficiencies

- Improved business vs. technical input balance
- Efficient interaction with standards bodies

- Commitment to optimal resource management
- Recognise member investment in staff & T&E

Investment Optimisation

EMVCo Structure & Stakeholders – 2011



Business Focus

Executive Committee

Board of Advisors

Business Associates

Subscribers

Technical and Operations Focus

Board of Managers

Working Groups

Terminal Approval

Mobile Payments

Security Evaluation

Card Approval

Inter-operability

Security

Level 1

Level 2

Secretariats

Technical Associates

Task Forces

Thank You!
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