EMVCo Launches New Testing Process to Support the Use of TapToMobile Devices for Contactless Payment Acceptance

10 September 2024 – Global technical body [EMVCo](#) has launched a dedicated testing approval process to promote a more seamless experience when smartphones and other handheld mobile devices are used to accept contactless payments – known as TapToMobile.

TapToMobile allows merchants to accept contactless payments directly on near field communication (NFC)-enabled consumer and enterprise devices, without the need for an additional connected device, dongle or attachment. The quality of the TapToMobile user experience is dependent on NFC read ranges, which determine how close and precisely positioned the payment device needs to be to the acceptance device for payment information to flow.

While traditional terminals have a high read range, consumer and enterprise devices – which were not designed with payments as their primary function – are more limited. To address this challenge and promote a good user experience, EMVCo has defined minimum acceptance criteria and developed a supporting 'reduced range' approval process to evaluate the performance of consumer and enterprise devices for contactless payment acceptance.

"Advancing and evolving testing processes to reflect emerging industry developments is integral to promoting consistent, convenient and secure payments worldwide," comments Aaron Armstrong, EMVCo Executive Committee Chair. "The introduction of reduced range approval testing addresses the need to enhance the TapToMobile payment experience, enabling EMVCo and industry participants to start measuring the performance of TapToMobile devices and provide feedback on improving read range over time."

Armstrong continues: "As we gather this data, EMVCo plans to communicate a roadmap for adapting the acceptance criteria to bring the experience delivered by TapToMobile devices closer to that of traditional payment terminals."

EMVCo launched its TapToMobile initiative in response to direct feedback from merchants and the wider payments community, emphasising improvement of the user experience when consumer and enterprise devices are used for contactless payment acceptance. The availability of approval testing follows extensive engagement and collaboration with [EMVCo Associates](#), along with input from

[EMVCo Subscribers](#) and other industry participants including device manufacturers and NFC chipset makers. EMVCo has also worked closely with industry partners such as NFC Forum and PCI SSC to maintain interoperability across respective initiatives.

The Reduced Range Level 1 Type Approval Process defines two reduced range compliance levels with different requirements relating to read range and positioning as outlined within the existing [EMV® Contactless Interface Specification](#). For further information, view the [Reduced Range PCD Level 1 Approval Process.](#)

– ENDS –

Notes to Editors:

- While EMVCo uses the term TapToMobile, it can be used interchangeably with other industry terms such as softPOS, Tap on Phone, Tap on Mobile, Tap to Phone and Tap to Pay.

- EMV® Level 1 testing assesses compliance with the protocols defined within the EMV Chip and EMV Contactless Specifications, which covers the transfer of data between the terminal and the chip card or payment device (such as a smartphone or watch). This includes tests to confirm how close the card or device and the reader need to be for reliable information to flow when a contactless payment is made.

- 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.

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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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