

EMVCo Launches EMV Secure Remote Commerce Technical Framework

New framework provides a foundation to evolve the remote commerce environment to offer greater security, convenience and interoperability

02 November 2017 – Technical body [EMVCo](#) has publicly released *EMV® Secure Remote Commerce (SRC) – Technical Framework version 1.0*. The framework describes the roles, high level processes and data descriptions that enable card data to be protected and exchanged in a consistent and secure manner within the remote commerce environment. The technical framework will be followed by the publication of a detailed specification that defines the protocol and core functions.

Remote commerce refers to the purchase of goods and services by consumers via applications and browsers on mobile phones, tablets, desktop computers and Internet-connected devices.

EMV SRC will address the complexities and potential vulnerabilities within the remote payments environment by defining a consistent approach to enable the secure transmission and interaction of payment card data among participants. This helps reduce exposure to data compromise and simplify merchant support of these solutions.

The goals of EMVCo's SRC work are to:

- Extend the approach to security successfully utilised at the physical point-of-sale to the remote payments environment.
- Reduce ecosystem complexity by providing consistent and simplified integration processes and interfaces among stakeholders.
- Enhance the security of remote commerce websites and applications through the introduction of dynamic data to enable the secure transmission of payment and checkout information.
- Provide integration options for other EMV Specifications, including EMV 3-D Secure and EMV Payment Tokenisation.
- Reduce the requirement for cardholder data entry by enabling the consistent identification of the consumer, potentially lowering shopping cart abandonment.

Cheryl Mish, EMVCo Board of Managers Chair, explains: "Remote commerce is often initiated through the manual entry of cardholder data into a merchant's, or other provider's, website or application by the consumer. While data storage solutions to protect card and account data are widely implemented, the actual method of delivering the payment card data to the merchant has vulnerabilities that can potentially be exploited. As a result, multiple industry participants have worked to address these vulnerabilities by providing application-based solutions that deliver, among other things, a simplified consumer payment experience. As each solution is unique, however,

independent merchant integration is required to facilitate the exchange of payment related information, leading to increased complexity.”

Mish continues: “EMVCo is therefore working with the payments ecosystem to define security improvements, simplify merchant integration and enable a consistent consumer experience for remote payments.”

The EMV SRC Technical Framework received extensive feedback from [EMVCo Associates](#) throughout its development, and EMVCo encourages continued input from interested parties via its [Associates Programme](#). To receive advance notification of future developments and stay informed on this initiative, become an [EMVCo Subscriber](#).

Jack Pan, EMVCo Executive Committee Chair adds: “As payments technologies advance, the EMV Specifications evolve to address emerging challenges and meet new requirements. EMVCo has the strategic breadth, industry knowledge and technical ability, coupled with a proven record of specification delivery, to facilitate the development of secure and interoperable remote payment solutions.”

To learn more about EMV SRC, read the [Q&A](#).

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Notes to Editors:

Each of the payment systems will define their individual requirements in terms of testing. To understand the role of EMVCo, read [EMVCo’s Operating Policies](#).

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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. 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 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 Associates Programme and encourages all interested parties to get involved. Visit www.emvco.com for further information and join EMVCo on LinkedIn.