GlobalPlatform and EMVCo Align Mobile Payment Certification Structure

21 February 2012 – The GlobalPlatform Compliance Program for validating secure elements (SEs) has been recognized by EMVCo – the EMV® standards body collectively owned by American Express, JCB, MasterCard and Visa – as an integral part of the mobile payment certification process.

GlobalPlatform is the organization which standardizes the management of applications on secure chip technology. Its certification program, which was launched in 2011, confirms that a SE will perform as outlined in the GlobalPlatform Specifications. By ensuring this level of functional consistency, GlobalPlatform promotes the creation of a globally interoperable and secure multi-application environment. EMVCo will continue to manage its own Security Evaluation Process, which certifies that the SE meets the required payment security standards.

For SEs based on the GlobalPlatform Specification and that have received GlobalPlatform's Letter of Qualification, EMVCo will undertake the required tests to validate the Application Activation User Interface. This ensures that the end-user can easily select their preferred payment provider via the mobile handset screen.

The final certification stage will be carried out by individual payment schemes – as is the process today for chip-enabled payment cards – to certify that their respective payment application is ready for market release.

Gil Bernabeu, GlobalPlatform Technical Director, comments: "GlobalPlatform is delighted to be recognized by EMVCo in this manner. We launched our compliance program last year as we identify that market stability in any sector can only be achieved through agreeing on a framework and committing to test, verify and maintain this technology in the future. Mobile payment is no exception and we need to establish an infrastructure that will allow products to be confidently and securely brought to market. EMVCo is the first standards body to endorse the GlobalPlatform Compliance Program and we invite all parties to follow EMVCo's example and minimize certification costs for the mobile ecosystem."

Patricia Partelow, EMVCo's Executive Committee Chair, adds: "EMVCo is working with a number of industry bodies in the mobile payments area to ensure that we create a workable, efficient and trusted transaction infrastructure. At the same time, the end-to-end solution – which incorporates mobile devices, terminals and the backend systems – must be interoperable globally, regardless of technology adopted, to deliver ultimate user convenience. We believe that GlobalPlatform's Compliance Program is

a key step in achieving this goal and creating a sustainable and scalable framework to be implemented by the payment and mobile communities."

The GlobalPlatform Compliance Program, which currently offers testing for SEs in the form of a UICC (Universal Integrated Circuit Card), will be expanded in 2012 to cover testing for embedded SEs and microSDs. For further details please visit: http://www.globalplatform.org/compliance.asp.

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Notes to editors

About GlobalPlatform
GlobalPlatform is a cross industry, not-for-profit association which identifies, develops and publishes specifications which facilitate the secure and interoperable deployment and management of multiple embedded applications on secure chip technology. Its proven technical specifications are regarded as *the* international industry standard for building a trusted end-to-end solution which serves multiple actors and supports several business models.

The freely available specifications provide the foundation for market convergence and innovative new cross-sector partnerships. The technology has been adopted globally across finance, mobile/telecom, government, healthcare, retail and transit sectors.   GlobalPlatform also supports an open compliance program ecosystem to ensure the long-term interoperability of secure chip technology.

As a member-driven association with cross-market representation from all world continents, GlobalPlatform membership is open to any organization operating within this landscape. Its 75+ members contribute to technical committees and market-led task forces. www.globalplatform.org

About EMVCo
EMVCo LLC was formed in February 1999 by Europay, MasterCard and Visa to manage, maintain and enhance the EMV Integrated Circuit Card Specifications for Payment Systems. With the acquisition of Europay by MasterCard in 2002, JCB joining the organisation in 2004 and American Express becoming its fourth member in 2009, EMVCo is currently operated by American Express, JCB, MasterCard and Visa.

EMVCo's primary role is to manage, maintain and enhance the EMV Integrated Circuit Card Specifications to ensure interoperability and acceptance of payment system integrated circuit cards on a worldwide basis.
EMVCo also maintains type approval processes for terminal compliance testing and Common Core Definitions (CCD) and Common Payment Application (CPA) card compliance testing. These testing processes ensure that a single terminal and card approval process is developed at a level that will allow cross payment system interoperability through compliance with the EMV specifications. Additional information can be found at www.emvco.com.