



EMV[®] Secure Remote Commerce

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Commerce Working Group (SRCWG)**

USPF STA Payments Summit

1 March 2023

EMV® Specifications: Supporting security, flexibility & innovation



EMVCo creates, evolves and promotes EMV® Specifications.

EMV Specifications provide a common foundation for adopting technologies that are proven to increase security and fight fraud.

EMV Specifications support innovation and are flexible to accommodate the unique needs of different marketplaces.

EMV Specifications are widely used to create payment products and services that deliver trusted and convenient payments for merchants and consumers around the world.



EMV® Specifications have evolved beyond the original EMV Chip Specification to support a wide range of technologies for card-based payments, including Contactless, Mobile, Payment Tokenisation, QR Code, Secure Remote Commerce, and 3-D Secure. EMV Specifications are made available to all on a royalty-free basis.

What is EMV® SRC?



EMV SRC offers the potential to address common challenges within the remote commerce environment.



The set of specifications have been developed with input from industry participants and are available royalty-free.



The specifications enable e-commerce transactions in a consistent, streamlined fashion across many remote-checkout environments and consumer devices.

Who benefits?

Consumers receive consistent purchase experience

Payment security on a merchant's e-commerce platform is enhanced through the introduction of dynamic data

Merchant shopping cart abandonment potentially lowered, as need for entering card and shipping information is reduced

Consistent framework and interfaces across the digital commerce environment enable SRC participants to benefit from simplified integration

Provides small (Mom & Pop) merchants, as well as large merchants, with ease of access to secure online solutions

What is the Click to Pay Icon?



E-commerce solutions based on the EMV[®] SRC Specifications are known as Click to Pay.

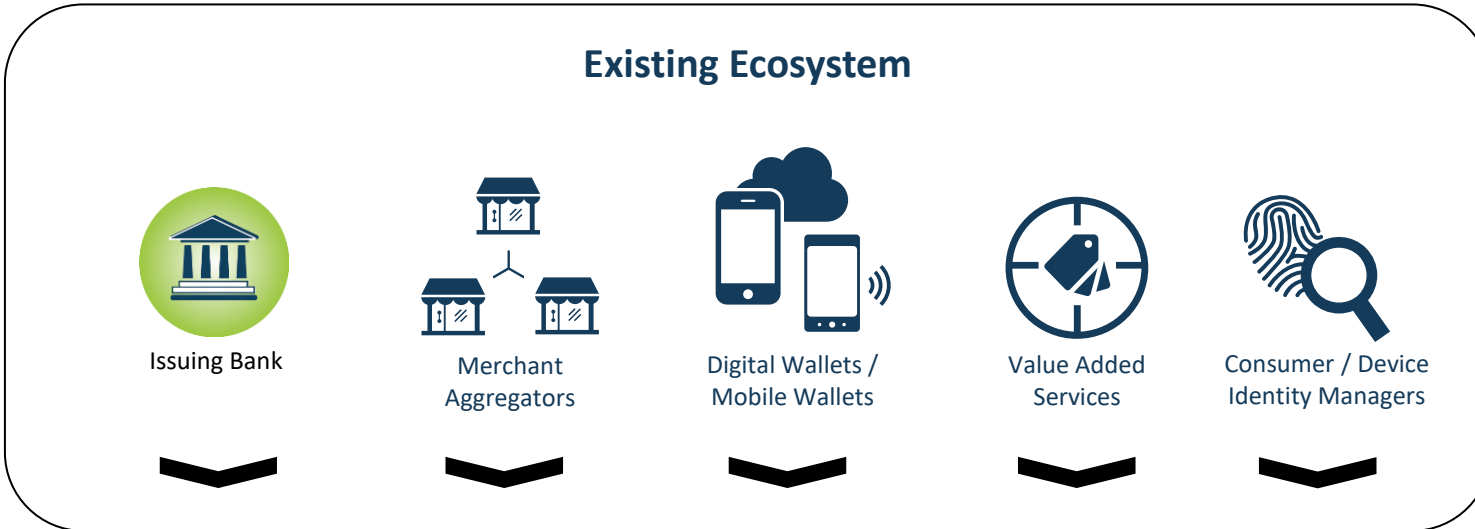


Consistent and familiar, regardless of which payment card or channel a consumer uses

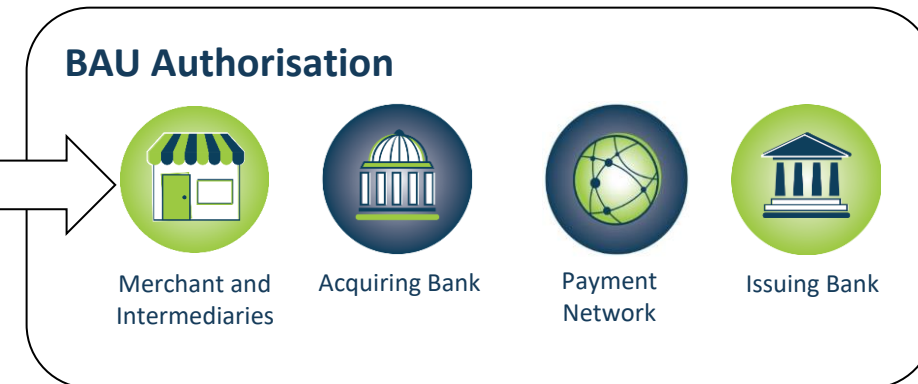
Promotes consumer confidence when making card-based payments across remote-commerce transactions

A trusted, easy-to-recognise visual symbol

Enabling an Ecosystem



Secure Remote Commerce is an evolution of remote commerce that enables secure and interoperable payment acceptance from browser or applications based on dynamically created payload, SRC checkout and common user experience based on specified messages.



Enabling Synergies with EMV® Technologies



Secure Remote Commerce:
Ensures the secure transmission of payment data
to merchant for checkout

Pre – Authorisation

3-D Secure:
Authenticates the
cardholder for Payment and
Non-Payment events

Cardholder Authentication



Tokenisation:
Protect Card Data and
ensure domain restriction
controls applied for card use

PAN replacement

Secure Remote Commerce, 3-D Secure, and Payment Tokenisation are independent specifications and may be used independently or together.

Roles and Participants in the SRC Ecosystem



Entity (examples)	POTENTIAL PRIMARY FUNCTIONAL ROLE				POTENTIAL ADDITIONAL FUNCTION (S)		
	SRC System	Digital Payment Application (DPA)	SRC Initiator (SRC I)	Digital Card Facilitator (DCF)	DPA	SRC I	DCF
Merchant		✓				✓	✓
Payment Provider			✓		✓		✓
Acquirer			✓				
Digital Wallet				✓		✓	
Payment Network	✓					✓	✓

Evolution of the specifications

Not just a button...



In addition to SRC based Button Experiences:

- Merchant Integrated - Checkout UX managed by merchants including omnichannel solutions driven by consumer accounts to complete payments

The scope of the SRC envisions:

- Secure Payments (Online / Omnichannel)
- Authentication Facilitation (Consumer / Cardholder)
- Digital Card on file
- (Consumer / Merchant) Initiated Transactions
- Digital Card Features

Use Cases / Educational Material

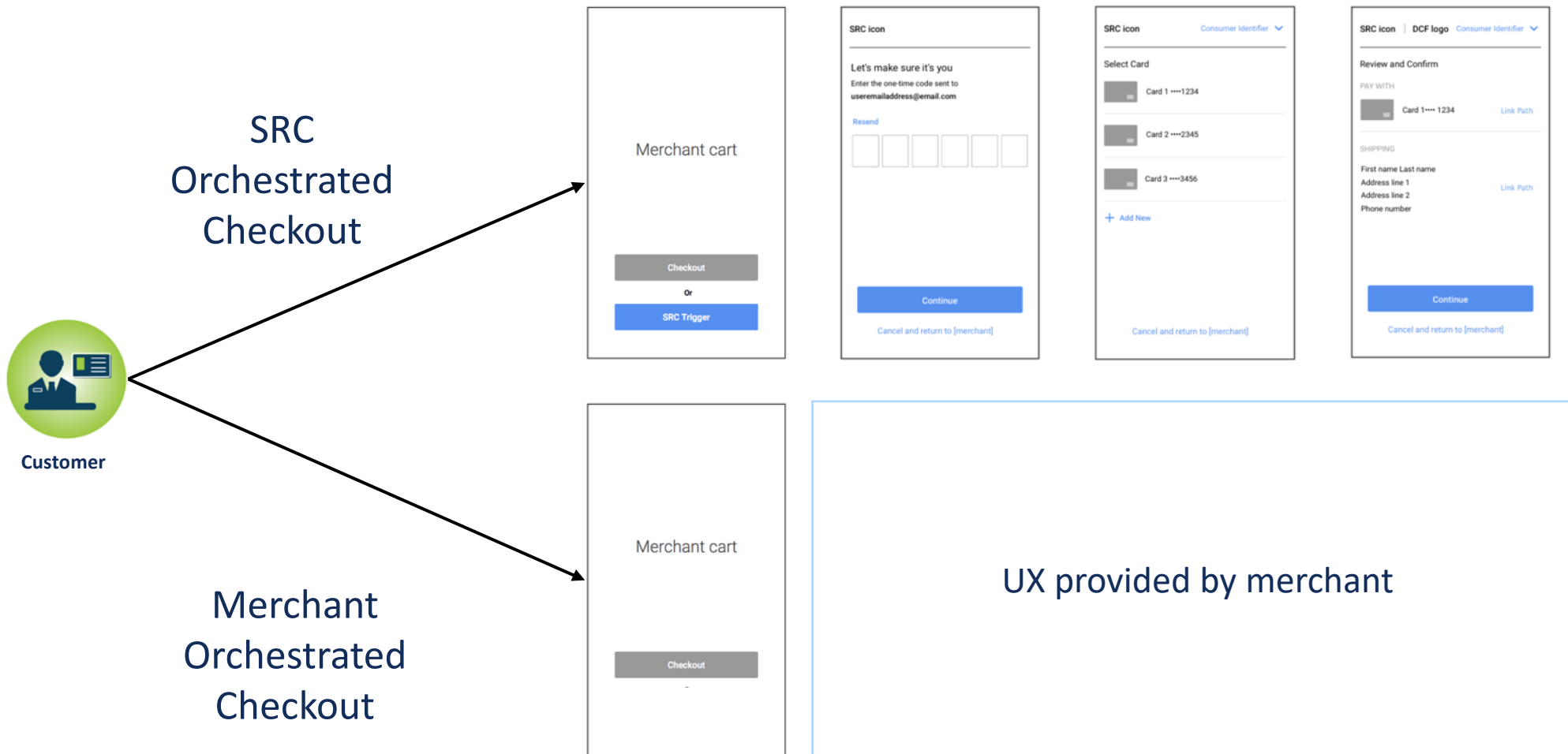


SRC Use Cases can be categorised into SRC Checkout and Merchant Checkout

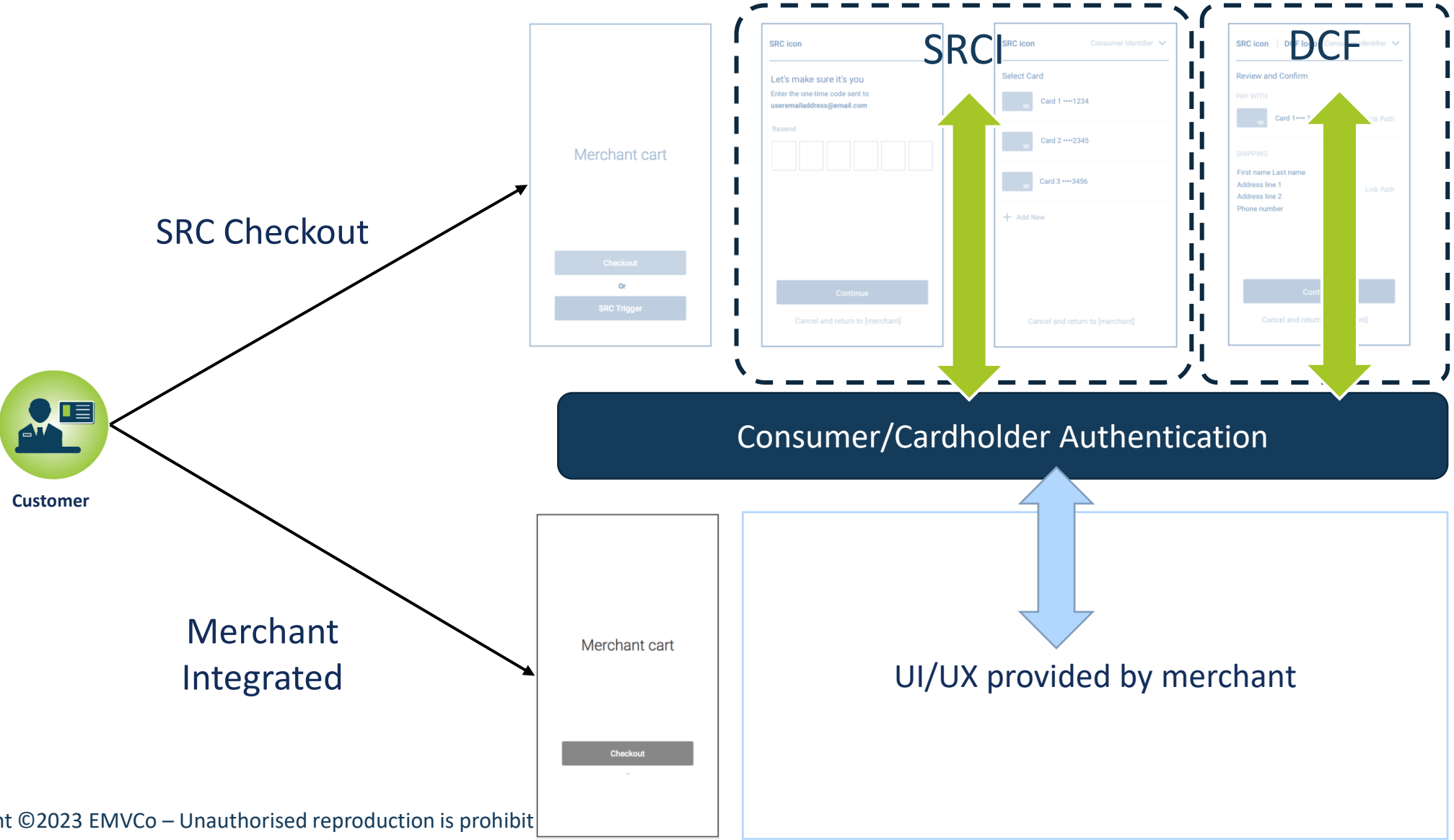
SRC Checkout	Merchant Checkout	Non-Payment
SRC Checkout V1.0	Merchant Digital Card-On-File Checkout V1.0	Enrolment V1.0
Merchant Presented QR Code Acceptance Checkout V1.0	Merchant Orchestrated Checkout V1.1	Management Service V1.1
SRC Checkout with 3DS "ONBEHALF" V1.1	SRC Authentication Facilitation Service V1.1	Recognition V1.2
	Last Used Card V1.2	

Next: a look at what's new in EMV SRC v1.3...

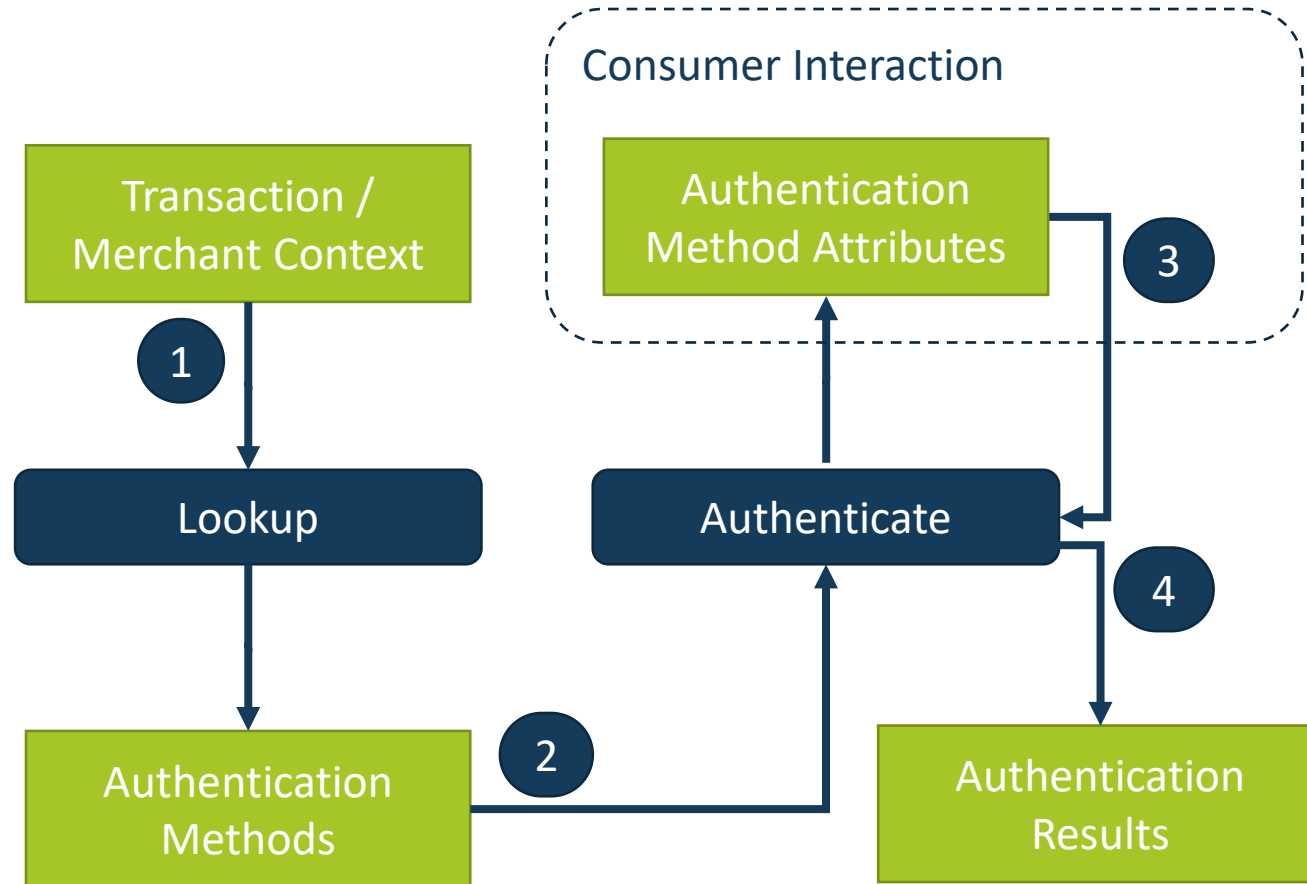
New Terminology – Visual Representation



Authentication Facilitation API



SRC Authentication Facilitation Service – 1.3

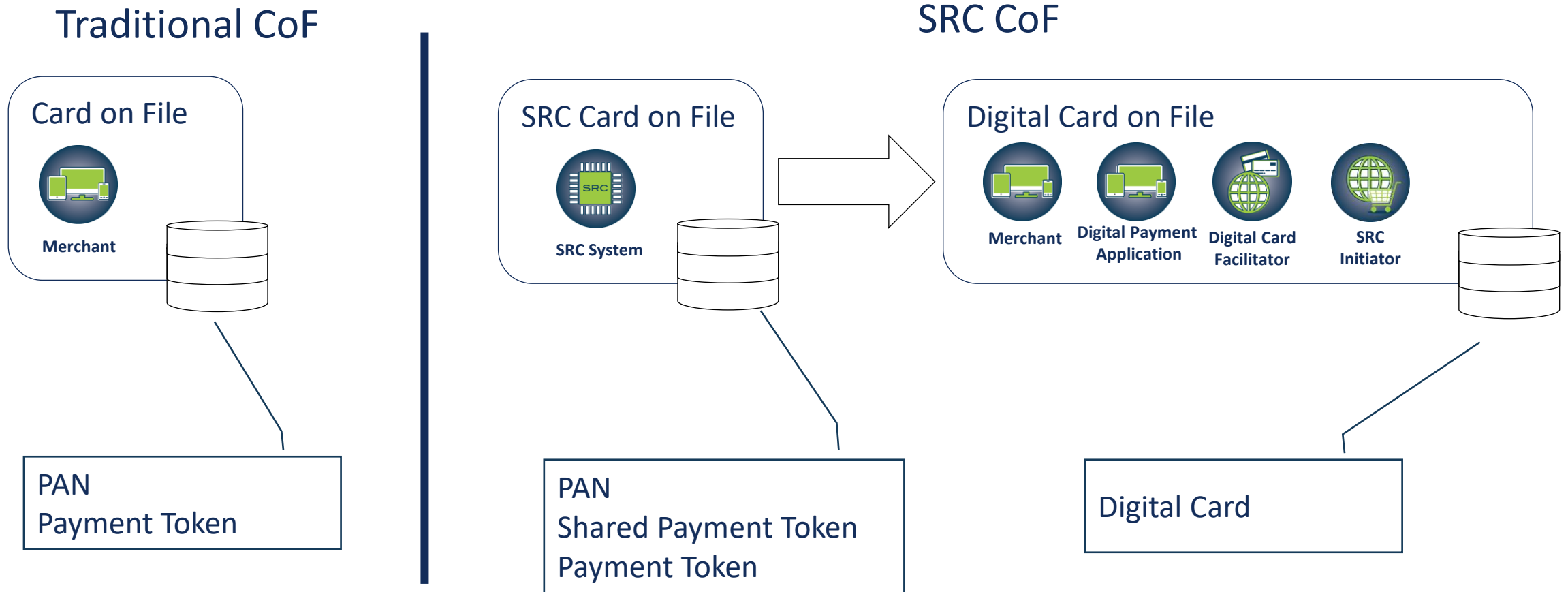


1. Request lookup of Authentication Methods Available
 - Information Sent
 - Transaction Details
 - Merchant Details
2. SRCs Responds with list of available methods from the available options
 - SMS_OTP
 - EMAIL_OTP
 - APP_OTP
 - 3DS
 - CSC_VALIDATION
 - APP_AUTHENTICATON
 - ADDRESS_VERIFICATION
 - FIDO
 - SPC
 - MANAGED_AUTHENTICATION
3. Authenticate operation can:
 - Initiate a multi-step authentication
 - Complete in-band validation
 - Check progress / status
4. Authentication Results Available

Merchant Digital Card on File (Preferred Card)



Digital Card on File in SRC may vary from traditional CoF depending on the use case



New Data Objects

- **DpaRegistrationAddress**
- **DpaRegistrationData**
- **BusinessIdentification**

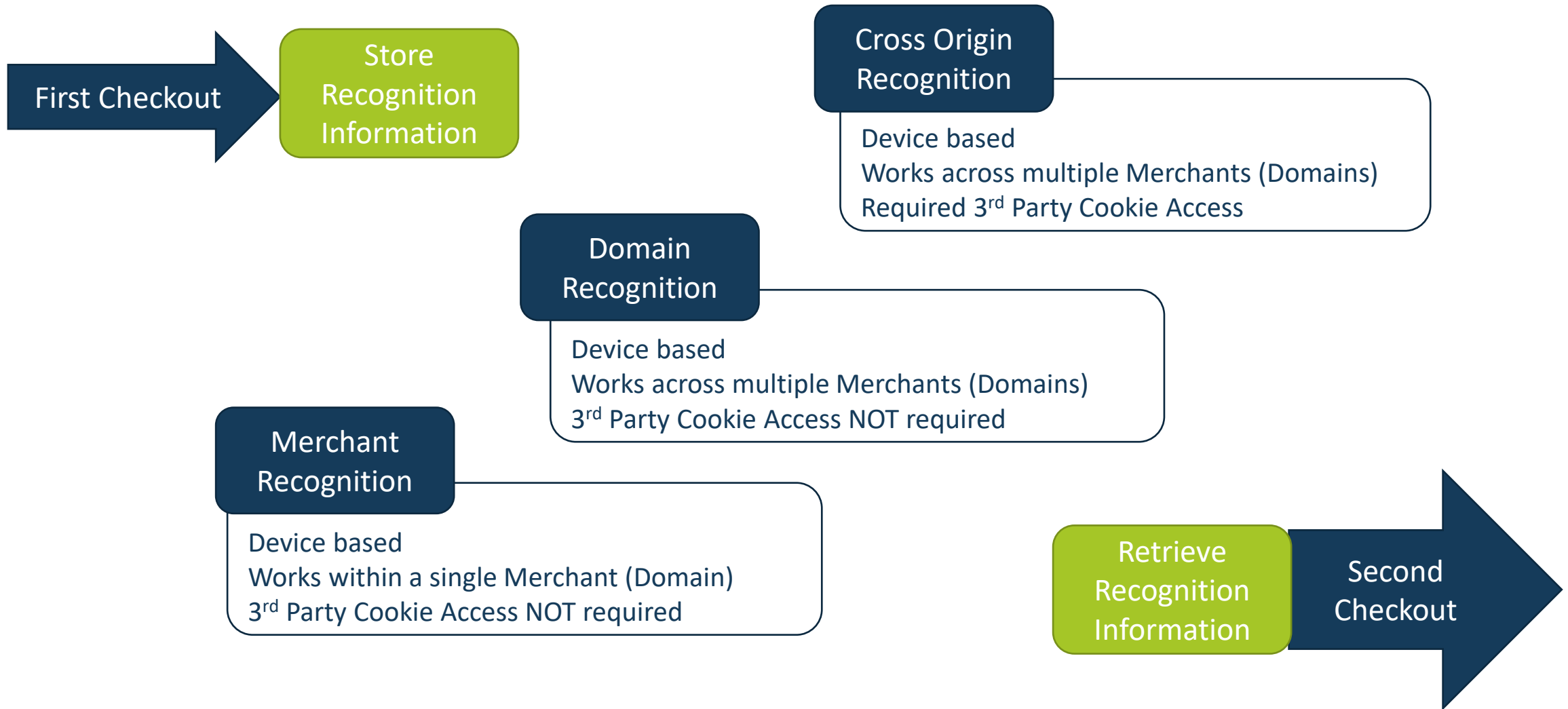
New Service Operations

- **DPA Registration**

The DPA Registration operation is provided for an SRC Initiator to register a DPA in the SRC System. After successful registration, the srcDpald returned by SRC System can be used by SRC Initiator in future operations



Recognition – Options Available with v1.3



Recognition - Consumer Experience with Checkout

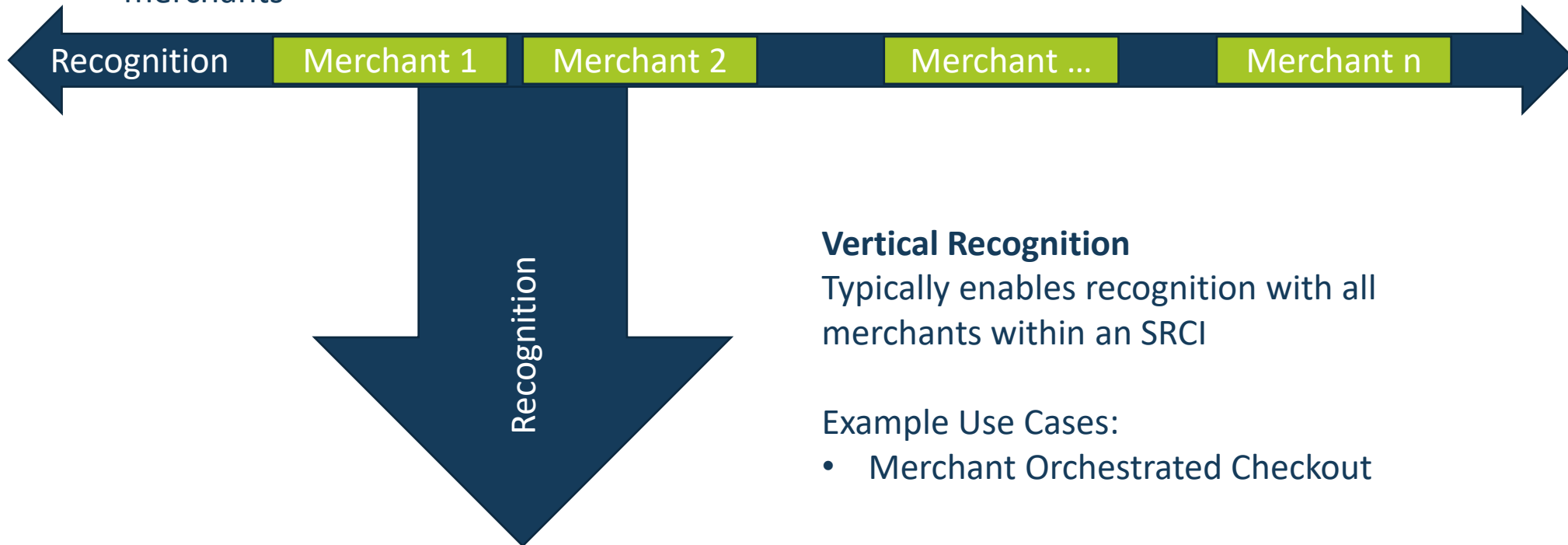


Horizontal Recognition

Typically enables recognition across a consumer's journey across merchants

Example Use Cases:

- Recognition Domain
- SRC Orchestrated Checkout (Remembered)



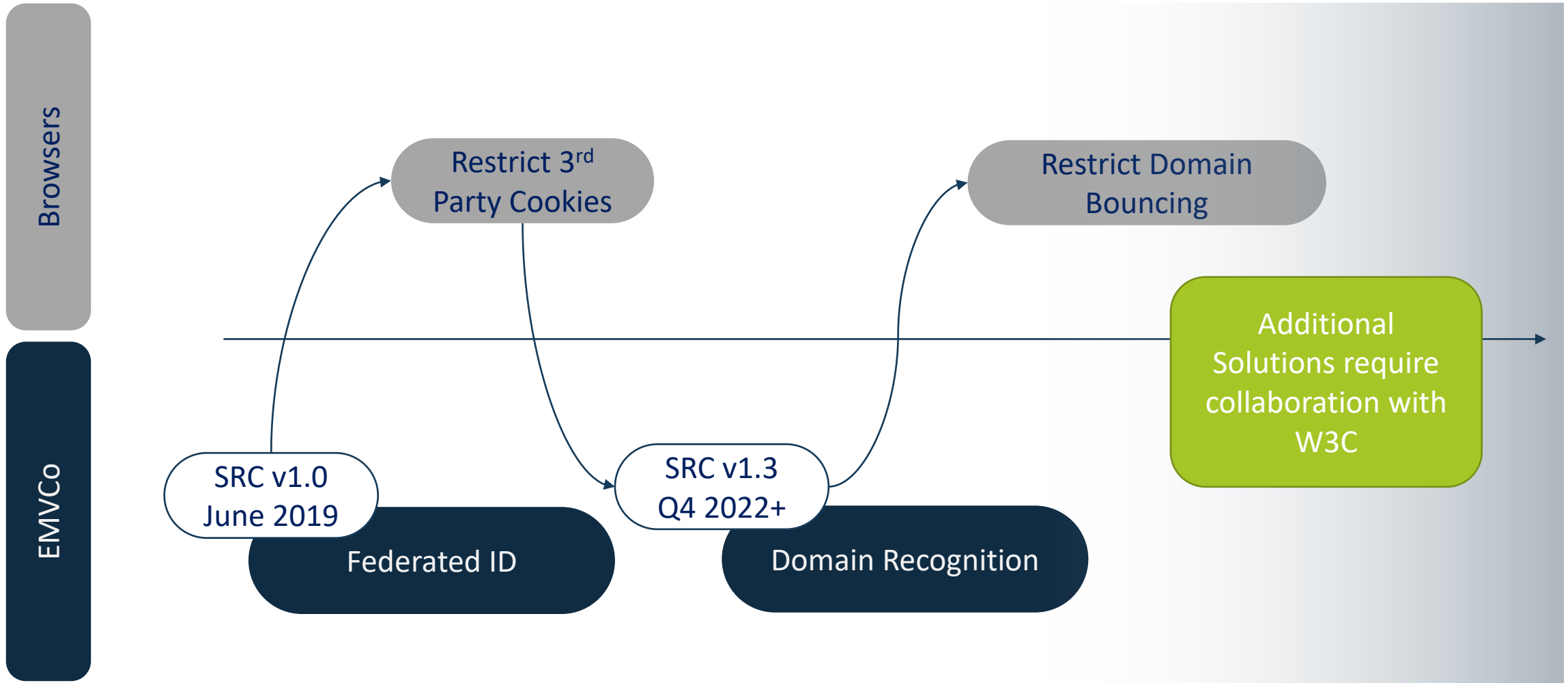
Vertical Recognition

Typically enables recognition with all merchants within an SRCI

Example Use Cases:

- Merchant Orchestrated Checkout

Privacy Changes in Browsers



Key Considerations for UI/UX Guidelines scope



Specifications must be flexible, to avoid negative impact globally

- What is the global need?
- Is the solution applicable to global interoperability and flexibility?
- Solution already exists in the specification but just not clear?
- Are there existing industry bodies better placed to provide a solution to the need?
- Does a practical proposal for a specification change exist?

Specification Publication

Focus

- UI/UX Industry Needs

UI/UX Updates

Merchant Orchestrated Checkout
Educational Material
Any subsequent impacts to API/SDK/Core Specifications

Use Case

Document Additional Use Cases for Secure Remote Commerce

Analysis

Focus

- Authentication
- Recognition

Authentication

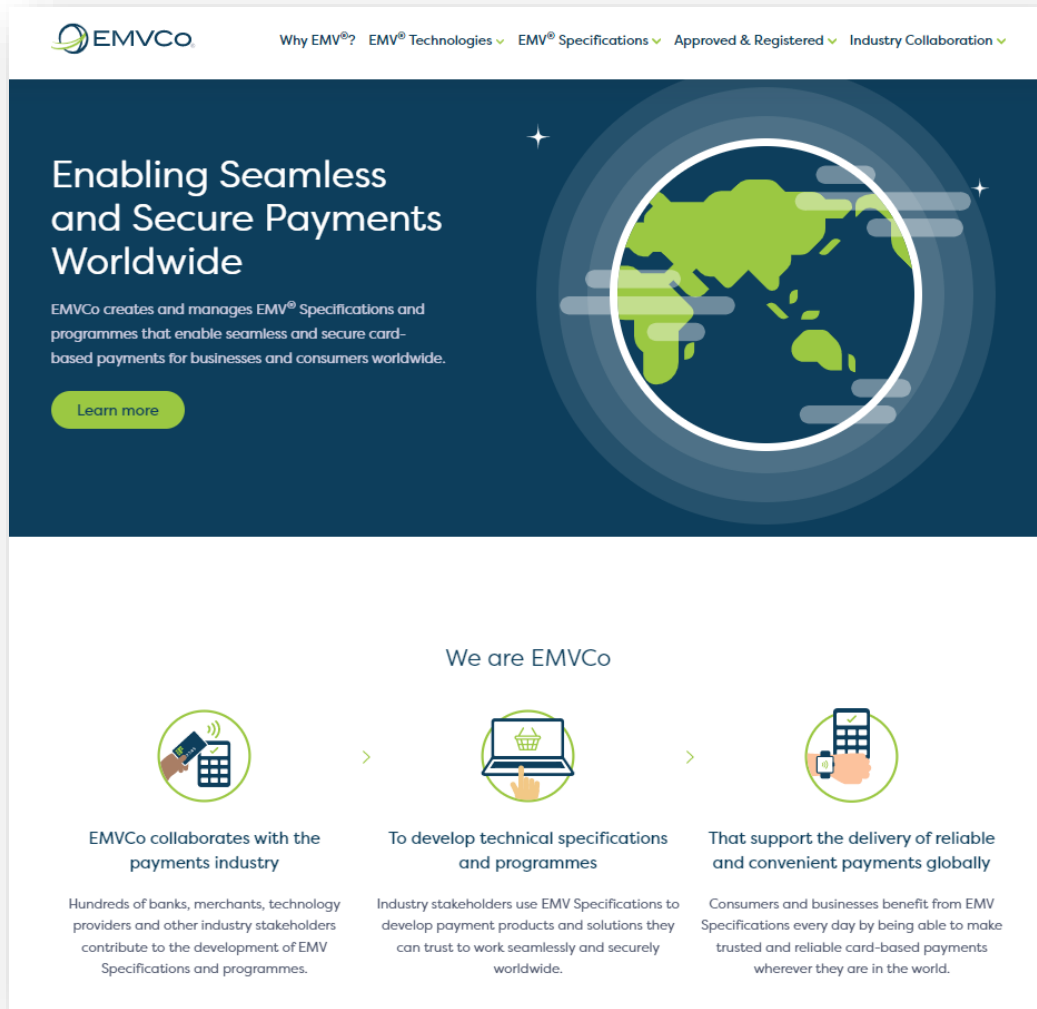
Evaluate opportunities to provide details on biometric technologies (FIDO, WebAuthn, etc...)

Recognition

Continue to evaluate consumer recognition options (W3C FedCM, etc...)

Want to Learn More?... *Virtual Webinar Details COMING SOON!*





EMVCo


Why EMV®? EMV® Technologies ▾ EMV® Specifications ▾ Approved & Registered ▾ Industry Collaboration ▾

Enabling Seamless and Secure Payments Worldwide

EMVCo creates and manages EMV® Specifications and programmes that enable seamless and secure card-based payments for businesses and consumers worldwide.

[Learn more](#)

We are EMVCo



EMVCo collaborates with the payments industry

Hundreds of banks, merchants, technology providers and other industry stakeholders contribute to the development of EMV Specifications and programmes.


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To develop technical specifications and programmes

Industry stakeholders use EMV Specifications to develop payment products and solutions they can trust to work seamlessly and securely worldwide.

>



That support the delivery of reliable and convenient payments globally

Consumers and businesses benefit from EMV Specifications every day by being able to make trusted and reliable card-based payments wherever they are in the world.

Thank you

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