



EMV® Secure Remote Commerce Specifications / Click to Pay

Frequently Asked Questions (FAQ)

1. What is remote commerce?

In a remote commerce transaction, the consumer does not interact with a physical terminal. Remote commerce, also called e-commerce, continues to grow worldwide with the popularity of online purchasing.

Remote commerce involves a checkout process whereby a merchant or commerce provider requests permission to use a consumer's payment method to complete a transaction.

2. What is EMV® Secure Remote Commerce?

The EMV Secure Remote Commerce (SRC) Specifications enable a common consumer e-checkout that promotes simplicity, familiarity, interoperability convenience and trust.

Consumer-facing solutions and programmes based on the EMV SRC Specifications can be described as Click to Pay. This universal description enables ease of recognition for consumers, and signals that a consumer can confidently transact through an easy e-checkout, regardless of the payment card, digital channel or device they use.

The corresponding icon  , described as the Click to Pay icon, signals availability at participating merchants. Alternatively, Click to Pay will be used in text as descriptive language if an e-merchant is unable to visually display the icon.

The EMV SRC Specifications:

- Define interfaces to allow for secure exchanges of payment data across participants in the remote commerce environment.
- Accommodate options for using dynamic data, such as cryptograms or other transaction unique data, to enhance the security of payment transactions on a merchant's SRC-enabled website, mobile app or other e-commerce platform.
- Enable compatibility and interoperability with other technologies such as EMV 3-D Secure and EMV Payment Tokenisation.



- Provide an Application Programming Interface (API) Specification and Java Script Software Development Kit (SDK) Specification to support common integration.
- Facilitate consumer recognition of a common user experience, indicated by the icon, which signals to a consumer that EMV SRC is being used as a foundation to process card-based payment transactions in remote-checkout environments.
- Provide User Interface Guidelines and Requirements.

The EMV SRC Specifications were developed with input from industry participants and are available to all parties on a royalty-free basis from the EMVCo website.

3. What are the common challenges facing remote commerce?

By promoting a simple, secure and interoperable checkout experience for consumers, EMV SRC offers the potential to address common challenges within the remote commerce environment:

- **Increasing card not present (CNP) fraud**

The key entry, transmission and subsequent storage of live primary account numbers (PAN) introduces potential risk.

Remote commerce is often initiated through the manual entry and storage of the PAN into a website or application by the consumer. In parallel, data storage solutions that utilise usernames and passwords are widely implemented.

As a result, the harvesting of manually entered data, account takeover of established usernames and passwords, or use of malware are a few examples of the vulnerabilities that can lead to the potential for massive data breaches.

In addition, the actual method of delivering the payment card data to the merchant is inconsistent. This has led to the development of a variety of solutions, which has created possible further vulnerabilities within the remote commerce environment that can potentially be exploited.

EMV SRC aims to mitigate such potential risks from occurring (see benefits section below to understand how).

- **Checkout friction**



The current remote commerce ecosystem enables payments using a range of integration models and implementation practices. This can create inconsistency and complexity during the consumer's purchase.

A consistent user experience, indicated by the icon, conveys to consumers that they can expect an easy, smart, interoperable checkout wherever it appears, regardless of which payment card or remote-checkout environment they use.

Also, the reduced need for entering card and shipping information has the potential to lower shopping cart abandonment for merchants.

- **Ecosystem complexity**

The remote environment has evolved using proprietary solutions, with multiple participants and use cases increasing the complexity associated with technology integration.

EMVCo's work in this area aims to offer a global and interoperable specification upon which SRC solutions can be built to simplify merchant integration, enhance scalability and enable a consistent consumer experience.

4. What are the benefits of EMV SRC?

The benefits of EMVCo's EMV SRC initiative are that it:

- Increases consistency across the remote environment by promoting interoperability and convenience.
- Reduces ecosystem complexity by enabling consistent and simplified integration processes and interfaces among stakeholders.
- Enhances the security of remote commerce websites and applications through the introduction of dynamic data as well as the secure transmission of payment and checkout information.
- Provides integration compatibility for other EMV Specifications, including EMV 3-D Secure and EMV Payment Tokenisation.
- Reduces repetitive manual PAN entry by enabling the consistent identification of the consumer, potentially lowering shopping cart abandonment.
- Facilitates consumer recognition, through the icon, which can be used on a royalty-free basis.



- Facilitates industry innovation by providing a baseline for remote commerce across new devices, remote-checkout environments and technologies.

5. Are the EMV SRC Specifications flexible?

Yes. Although EMV SRC supports consistency during the remote commerce experience, the specifications are flexible to enable a range of experiences.

6. Why is EMVCo working in this area?

EMVCo exists to facilitate worldwide interoperability and acceptance of secure payment transactions. It accomplishes this by managing and evolving the EMV Specifications.

The EMV Chip Specifications have proven successful in limiting fraud at the physical point-of-sale, and EMV SRC aims to help deliver comparable levels of security, interoperability and convenience to enhance the remote payments environment.

EMVCo has the strategic experience, industry knowledge, and technical depth to develop and maintain frameworks and specifications that can help support secure digital card payments. The EMV Specifications are flexible in order to accommodate global needs and can be adapted for regional payment requirements.

In addition to EMVCo's expertise, the global technical body has an organisational structure that enables collaboration within the payments community, and a well-established track record of technical specification delivery. EMVCo is dedicated to developing globally interoperable specifications as the payment industry continues to evolve.

Fundamentally, EMVCo has the experience to ensure that frameworks and specifications can be developed in such a way that their respective compatibility with the existing payment infrastructure will be maintained.

7. Why has EMVCo developed the icon?

The icon facilitates easy consumer recognition of websites, apps and other remote-checkout environments that use the EMV SRC Specifications as a foundation to process card-based payment transactions. When a consumer clicks on the prompt associated with the icon, they can be confident that they are entering a consistent payment space regardless of the payment method or merchant and can expect an easy, smart checkout.



The intention is for the icon to become a trusted visual symbol in remote payment environments, which brings the same level of familiarity and confidence that consumers currently experience when using an EMV point-of-sale payment terminal at any merchant outlet globally with Contactless or QR icons.

8. Where can consumers expect to see the icon?

The icon is available for licensed reproduction across remote-checkout environments that offer payments enabled by the EMV SRC Specifications, including websites and apps.

9. How can I obtain the icon, and what are the requirements for its placement and usage?

EMVCo has published a Trademark License Agreement and the Reproduction Requirements to detail the use of the icon and call-to-action across remote-commerce environments. The icon, Trademark License Agreement and Reproduction Requirements are available from the [EMVCo website](#) for royalty-free usage.

10. Are there other solutions like EMV SRC in the marketplace today?

Solutions exist today that provide security and convenience. However, each requires a unique integration that adds complexity for merchants and an inconsistent experience for consumers.

EMV SRC can facilitate the secure transmission of data as well as enable a more consistent merchant integration for card payments, much like what occurs at the physical point of sale.

Existing solution providers have the option to use the EMV SRC Specifications for their implementations.

11. Are any other industry bodies working in this area?

EMV SRC is focused on enhancing consistency, interoperability and security for card-based payments within remote payment environments.

EMVCo aims to work closely with industry participants to capitalise on opportunities for alignment where appropriate.

For example, the FIDO Alliance, EMVCo, and the World Wide Web Consortium (W3C) have created an Interest Group for organisations to collaborate on a vision for web payment security and interoperability.



The Web Payment Security Interest Group complements existing specification-level discussions around EMV SRC Specifications, EMV 3DS Specifications, FIDO Alliance's FIDO2 specifications, and W3C's Web Authentication and Payment Request APIs. The group also provides the foundation for collaboration around future technical specifications.

12. Have other industry stakeholders provided input to the EMV SRC Specifications?

Yes. The publication of EMV SRC v1.0 followed a public consultation period on the draft specification in Q4 2018, which allowed as many payment industry participants as possible, including merchants, card issuers and payment networks, the opportunity to review and contribute.

EMVCo has an established Associates Programme that is open to industry stakeholders. Any interested party can become an EMVCo Subscriber. Both EMVCo Associates and Subscribers have engaged in the development of the EMV SRC Specifications, ensuring that industry feedback has been incorporated.

EMVCo encourages new participants to join the EMVCo [Associates Programme](#) or become an [EMVCo Subscriber](#).

13. Will the EMV SRC Specifications be available to all parties without charge?

Yes. The EMV SRC Specifications are available to all industry participants from EMVCo on a royalty-free basis. The associated icon, along with the corresponding Trademark License Agreement and the Reproduction Requirement documentation, is also available from the [EMVCo website](#) for royalty-free usage within remote-commerce channels. EMVCo has an established process for delivering payment specifications through open and transparent processes in consultation with industry stakeholders.

14. How will the EMV SRC Specifications be adopted by payment systems and other payments stakeholders?

As an organisation striving to facilitate enhanced security and interoperability across the payments ecosystem, EMVCo plays an important role in bringing together stakeholder interests among payments industry participants.

While EMVCo has published the EMV SRC Specifications for any industry participant to adopt on a royalty-free basis for its own remote commerce solutions, EMVCo does not establish obligations, requirements, or otherwise for the adoption and implementation of its specifications. EMVCo does not mandate or enforce EMV



compliance or the implementation policies for issuers, merchants and acquirers, which are handled by payment systems independently outside of EMVCo.

To learn more about the role EMVCo plays within the payments ecosystem, read its Operating Principles, which can be found in the "[About EMVCo](#)" section of the website.

15. Will EMVCo be offering a testing and certification programme based on the EMV SRC Specifications?

Due to the evolving nature of the remote payments environment and dynamic advancement of technology within this area, the nature and applicability of such a testing and certification programme based on the EMV SRC Specifications is under consideration.

16. Are the EMV SRC Specifications compatible with EMV 3DS and EMV Payment Tokenisation?

Yes, the EMV SRC Specifications are compatible with the [EMV® 3-D Secure – Protocol and Core Functions Specification](#) (EMV 3DS) and [EMV® Payment Tokenisation Specification – Technical Framework](#).

The EMV SRC Specifications seek to improve security, simplify merchant integration, enhance scalability and enable a consistent consumer experience for remote payments. They are not intended to be a replacement for EMV 3DS and EMV Payment Tokenisation technologies.

EMV 3DS may optionally be used within EMV SRC to enable consumers to authenticate themselves with their card issuer during a transaction. EMV Payment Tokenisation may be used, for example, to restrict usage of a digital card to the remote commerce acceptance channel at a specific merchant.

17. Will EMVCo be updating the EMV SRC Technical Framework in line with the updated EMV SRC Specifications?

No. With the publication of the EMV SRC Specifications, relevant aspects of the EMV SRC Technical Framework have been incorporated into the specification so revisions to the technical framework will not be necessary.

EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. EMV and the  icon are trademarks owned by EMVCo, LLC.