



EMV® General Bulletin n° 52
July 2021

The EMVCo Specification Development and Approval Process

This General Bulletin outlines the process for developing and approving new specifications or major changes to existing specifications.

Together with General Bulletin n° 53, this Bulletin replaces GB n° 44: Specification and Specification Bulletin Release Process

- **Applicability**

This Bulletin applies to:

- *New EMV Specifications*
- *Major changes to existing EMV Specifications*

- **Related Documents**

N/A

- **Effective Date**

September 1, 2021

EMVCo is committed to engaging with key payments industry stakeholders in the development of the EMV specifications. This document outlines the processes by which EMVCo works with the EMVCo Advisors and Associates in both the development and approval of the release of EMV Specifications.

Groups Referenced in this Process

There are four EMVCo groups referenced in this document:

- Associates – companies from diverse geographies and industry segments who have an active interest in the EMV Specifications. For a current list please click on the following link - <https://www.emvco.com/get-involved/associates/>
- Advisors – Associates that demonstrate an ongoing commitment to EMV deployment and interoperability.



- Subscribers – individuals and companies who have an interest in being informed of the activities of EMVCo.
- Members - The six global payment networks (American Express, Discover, JCB, Mastercard, UnionPay and Visa) that own an equal share of EMVCo, and participate both at the management and working group levels.

Work Items addressed in this Process

This process addresses new EMV Specifications or major revisions to existing EMV Specifications, collectively referred to as Major Work Items. While EMVCo will continue to engage with our Associates on minor and routine updates to existing EMV Specifications, those updates may not warrant the more formal processes outlined in this document.

Specification Development and Approval

1. Work Item Proposal and Validation Phase

A new specification or a major revision to an existing specification (“Major Work Item”) will usually be proposed either by one or more Associates or Members. EMVCo will evaluate the proposal, including taking into account whether the work effort is within its scope and available resources, and make a determination whether the Major Work Item will progress.

If EMVCo proceeds with a Major Work Item, a Business Special Interest Meeting (SIM) open to all EMVCo Advisors will be held. The material discussed at the Business SIM will outline EMVCo’s understanding of the industry need the Major Work Item will address and outline specific use cases that would be supported by the specification. The Business SIM meetings may vary in length depending on the complexity of the Major Work Item but would normally be no less than one hour. Business SIMs may be held in conjunction with previously scheduled Board of Advisor meetings.

Advisors will be invited to provide additional feedback and questions for at least one week after the date of the Business SIM. EMVCo will provide responses to this additional feedback as a companion document to the final meeting minutes.

2. Specification Development Phase

The feedback from the Business SIM will guide the next step in the development process. An EMVCo working group (either an existing group or a task force formed to address the Major Work Item) will be tasked with creating a first draft of the Major Work Item. The working group will be comprised of subject matter experts from each of the Members. The working group will develop a plan for early and active Associate engagement. At a minimum, the Associate engagement plan will have:



- At least one Technical SIM held with sufficient length and frequency to meet the objective of meaningful Associate engagement in the development process.
- At least one Associate Request for Comment cycle that includes interactive meetings with Associates to address the resolution of comments received.

Technical SIMs will be open to all Associates and, at the discretion of EMVCo, Subscribers in verticals that provide additional relevant insight to the Major Work Item development. Where appropriate and feasible, remote participation will be an option for all Associates and invited Subscribers.

Associates and invited Subscribers will be provided with sufficient material one week in advance to allow them to come to the meeting prepared with questions and suggestions related to the Specification proposal.

Feedback from the Associates and invited Subscribers during the Technical SIMs will be captured in the meeting minutes along with the EMVCo responses provided. If EMVCo needs to conduct further research, answers will be provided in a standalone document that may or may not be shared concurrently with the final minutes.

Associates and invited Subscribers will be invited to provide additional feedback and questions for at least one week after the date of the Technical SIM. EMVCo will provide responses to this additional feedback as a companion document to the final meeting minutes.

3. Final Draft for Associate, Subscriber and Public Review Phase.

Depending on its complexity, a Major Work Item may go through multiple Request for Comment cycles with the Associates. When a final draft is reached, a Subscriber and public request for comment cycle will be initiated. Responders will be given at least one month to respond and EMVCo will track all comments received and create a Disposition of Comments document that will be shared publicly.

After completing the development cycle, EMVCo will continue its internal procedures to confirm that the final draft of the Major Work Item meets the original intent and criteria as approved by the BoM at the start of the development cycle. An updated final draft of the Major Work Item will go through the Specification Approval process.

4. Approval by the EMVCo Board of Advisors

As all Advisors will have the opportunity to contribute to specification revisions during the Specification Development process, it is the goal of EMVCo that Advisors support the release of a Major Work Item. To confirm that support, Advisors will be asked to vote on final Major Work Items prior to their publication. If the majority of EMVCo Advisors that vote do not support the draft, EMVCo will revisit the Major Work Item to take any

comments from Advisors into account. A revised specification will be resubmitted to the Advisors for a second round of voting.

Full details of the Major Work Item Development and Approval processes are available in the EMVCo Associates Programme and Subscriber Programme Policy and Procedures ([add link](#)).

EMVCo Specification Development and Approval Sample Flow

