



## **EMV® Level 1 Specifications for Payment Systems – EMV Contactless Interface Specification v3.0 Frequently Asked Questions (FAQ)**

### **1. What is EMV® Level 1?**

EMV Level 1 covers physical, electrical and transport level interfaces enabling the communication of data between the payment device and the acceptance device.

### **2. What has EMVCo produced?**

EMVCo has published [EMV® Level 1 Specifications for Payment Systems – EMV Contactless Interface Specification v3.0](#).

The supporting testing infrastructure has also been advanced with the introduction of new test equipment.

### **3. Why is EMVCo focused on this area?**

EMVCo is committed to facilitating worldwide interoperability and acceptance of secure payment transactions by managing and evolving the EMV Specifications and related testing processes.

EMVCo recognises that interoperability challenges could arise due to the growing proliferation of emerging technologies across the ecosystem, such as mobile handsets and wearables. With that in mind, EMVCo has sought to provide additional clarity and improved alignment via the EMV Level 1 Specifications to address these environments.

The enhanced specification, available on a royalty-free basis to all industry participants, addresses the interoperability needs between EMV acceptance devices and various EMV contactless payment form factors.

Also, enhancements to the testing infrastructures and the introduction of new test equipment will better identify and reduce the risk of interoperability issues before EMV contactless products are deployed in the field.

### **4. Has EMVCo activated testing against the updated specification?**

Yes. EMVCo has now qualified several test tools for contactless card readers (known as proximity coupling devices [PCDs]), contactless smart cards (known as proximity integrated circuit cards [PICCs]) and mobile devices against the enhanced specification. Various testing laboratories have also received accreditation, and the laboratory accreditation process will continue throughout 2019.



Following this progress, EMVCo activated testing against the updated specification for contactless card readers on 1 April and has issued its first v3.0 Letter of Approval for a contactless PCD product. Testing against v3.0 was also activated for cards and mobile devices on 1 July.

Testing against the previous version of the specification will be deactivated on 1 January 2020.

#### **5. Is EMVCo working with any other industry bodies in this area?**

A key objective of this specification update was to increase alignment with ISO standards and NFC Forum to help streamline the deployment and acceptance of contactless payment technologies.

#### **6. How can other industry stakeholders get involved?**

EMVCo has an established Associates Programme that is open to industry stakeholders. EMVCo receives input from Associates at both a technical and business level, as well as Subscribers, to support global interoperability and security.

EMV Contactless Interface Specification v3.0 is a product of this industry engagement. It was shared in draft form with Associates and Subscribers to provide an opportunity for the payments community to actively engage in developing, enhancing and evolving the specification.

EMVCo encourages new participants who are interested in contributing to EMVCo's initiatives to join the EMVCo [Associates Programme](#) or become an [EMVCo Subscriber](#).

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