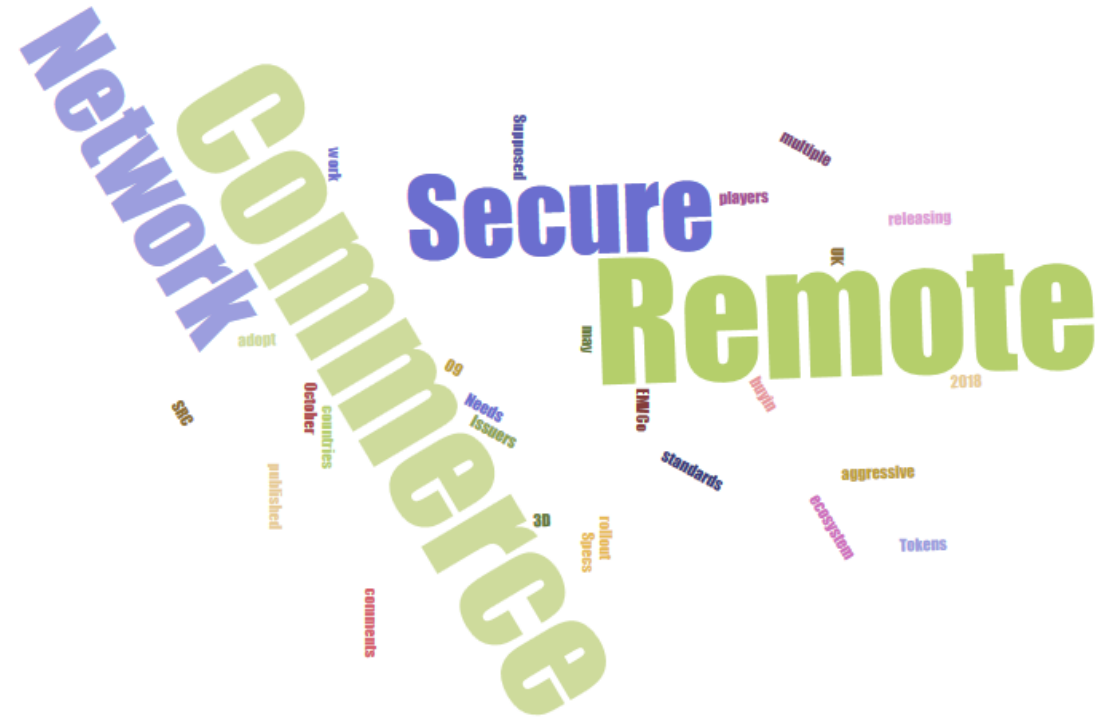




# Pay Buttons

How will they work  
and will they work in harmony



John O'Brien

SVP, eCommerce Strategic Solutions, Worldpay

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# EMVCo's Secure Remote Commerce framework:

## THE GOAL

- Decrease complexity among digital commerce players and increase security

## THE HOW

- Establishes roles, processes and data descriptions required to protect and ensure consistency of card information within digital commerce



# SRC has five key objectives:

- 1 Extend security protocols employed at POS to digital channels
- 2 Reduce ecosystem complexity by simplifying integration processes and interfaces
- 3 Enhance security by introducing dynamic data
- 4 Integrate other protocols such as 3-D secure and tokenization across all players
- 5 Decrease requirements for cardholder data by enabling consistent consumer identification

**UNIFIED BUTTON FOR GLOBAL NETWORKS**



# Implications for parties along the value chain

## Potential Implications

### Merchants

- Lower abandonment with simplified shopping journey, consistent consumer ID
- Lower risk for data breaches from dynamic data protection

### Acquirers

- Lower false declines from improved data verification
- Lower revenue margins as transactions are processed as card-present

### Issuers

- Increased volume from decreased cart abandonment
- Lower fraud costs from dynamic data protection

## Potential Implications

### Consumers

- Simplified shopping experience with less requirements
- Greater management of stored credentials automatically updated across merchants

### Domestic Schemes

- Pressure to improve payment processing and security capabilities with merchants
- Lower volume as consumers/merchants prefer SRC-based solutions

### Fintech Solutions

- Higher bar to provide a simplified and securer digital shopping experience
- Lower volume as consumers/merchants prefer SRC-based solutions

# Secure Remote Commerce (SRC 0.9)

## Current status....

