

EMVCo EV Open Payment

E-Laden so einfach wie Uber-Zahlen

ProfitCard 2026

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SIZE

900+

experts, 14.000+ at G+D



REVENUE

110+

EUR Million, 3+ EUR Billion (G+D)



EXPERIENCE

29+

Years in Software development;
20+ years in 3-D Secure; 179 years of G+D

Founded **1996** in Switzerland



Group since 2024

In the **digital age**, we orchestrate real-world banking and payment experiences with human-centric security technology.

G+D IN PAYTECH

→ Our Portfolio

International and domestic payment applications

Issuing banks, FinTechs, eCommerce customers plus Public Sector, Transit and Enterprise customers



Payment Cards

Design, co-creation and production – globally scalable & resilient



Issuance Services

Classic and digitally enhanced personalization services across the globe



Digital Solutions

eCommerce check-out, 3DS, Tokenization digital banking and passwordless authentication

We serve various digital domains with distinct business offerings



**Payment &
Identity**

**Digital
Banking**

**Financial
Technology**

**Digital
Enterprise**

Trusted digital payment experience for consumers and Financial institutions.

One-stop shop for seamless user journeys in mobile and web banking.

Securely enable and organize the digital world for people's assets.

Digitize touchpoints between business and users in mobility, health, and publishing.

20+ years of interconnecting the payment ecosystem

Issuing domain

- 3DS ACS
- CloudPay (HCE)
- Tokenization
- **Click to Pay / SRC**
- Passkeys
- Crypto-Wallet



Acceptance domain

- **Click to Pay (SRCI)**
- 3DS Server (SaaS)
- 3DS SDK (Android & iOS)
- E-commerce Tokenization

Network domain

- 3DS Directory Server
- **SRC System**
- Passkeys

G+D Netcetera digital references

Acquiring



NETFLIX NETS

GR4VY

PayPal

Revolut

Swedbank

KOMOJU

pay

sumup®

Sony Interactive Entertainment

Rabobank
Till.

d-local

Diners Club
INTERNATIONAL

Connfido

WORLDLINE

Computop
the payment people

Issuing

AMAN BANK

S

UBS

V

MasterCard

Compartamos
Banco

swisscard
PAYMENTSOLUTIONS

NIUM

BANCO
MULTIVA

BANCO
INTERNACIONAL

BANBAJIO

SIX GROUP

Payment Services
Austria

INVESTBANK
البنك العربي للمدخرات

card complete

PostFinance

S

bradescard

Miles & More
Lufthansa

e6
episodesix

Santander

cornercard

e-finance

First Citizens

stripe

vidiva:

DKB
Das kann Bank

CI Banco

EMVCo



- **EMVCo** is the global technical body of Mastercard, Visa, Amex, Discover, JCB and China Union Pay that plays a central role in ensuring **secure and interoperable payment transactions worldwide**.
- It develops global standards in form of **EMV® specifications** and also provides testing processes to certify that payment products comply with EMV standards
- Example: EMV chip on credit card, EMV card terminal
- **G+D Netcetera** is **EMVCo Associate** and member of **EMVCo Board of Advisors**.
- Latest EMVCo protocol: **EMV Secure Remote Commerce (SRC)**

1. SRC Use Case

Click to Pay



Your Gateway to Literary Wonder

Book Store

CATEGORIES

- Arts & Photography
- Biographies & Memoirs
- Business & Money
- Calendars
- Children's Books
- Comics & Graphic Novels
- Computers & Technology
- Cookbooks, Food & Wine



The Catcher in the Rye

By J.D. Salinger

★★★★★

Price: 5.99 EUR



Crime and Punishment

By Fyodor Dostoyevsky

★★★★★

Price: 10.99 EUR

Checkout

Order Summary

The Catcher in the Rye

The Great Gatsby

Shipping

Total

Choose Payment Method



Checkout

Order Summary

The Catcher in the Rye 5.99 EUR

The Great Gatsby 13.99 EUR

Shipping

Total

5.99 EUR

13.99 EUR

10.00 EUR

29.98 EUR



j**n@company.com

Switch ID

MASTERCARD •••• 2 0 0 3

VISA •••• 7 8 5 4

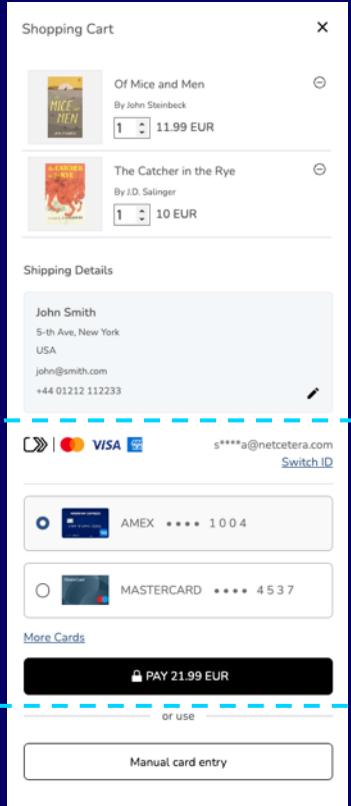
More cards

PAY 29.98 EUR

or use

Manual card entry

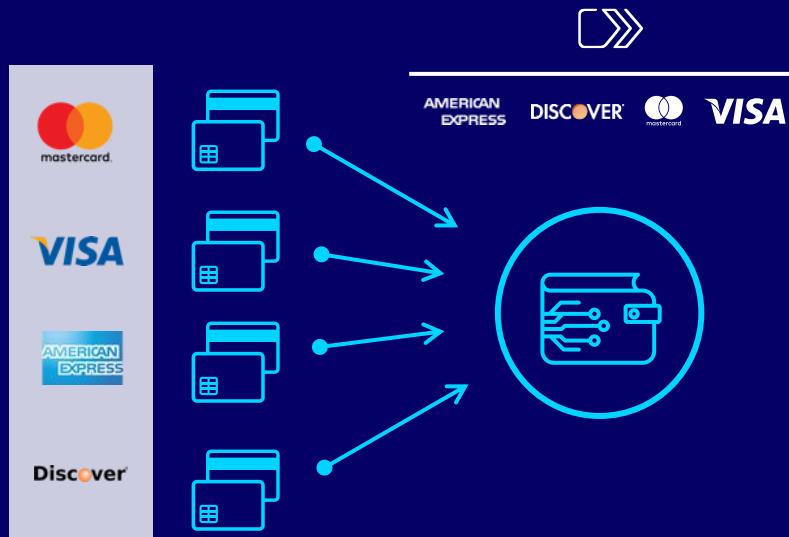
SRC Initiator (SRCI)



The SRCI handles the interaction with the SRC Systems

- **Non-payment flow:** SRC enrollment of card and meta data, either into existing SRC Profile or creating a new SRC Profile; **recognition; card tray;**
- **Payment flow:** checkout flow retrieving **payload** consisting of token PAN and one-time cryptogram

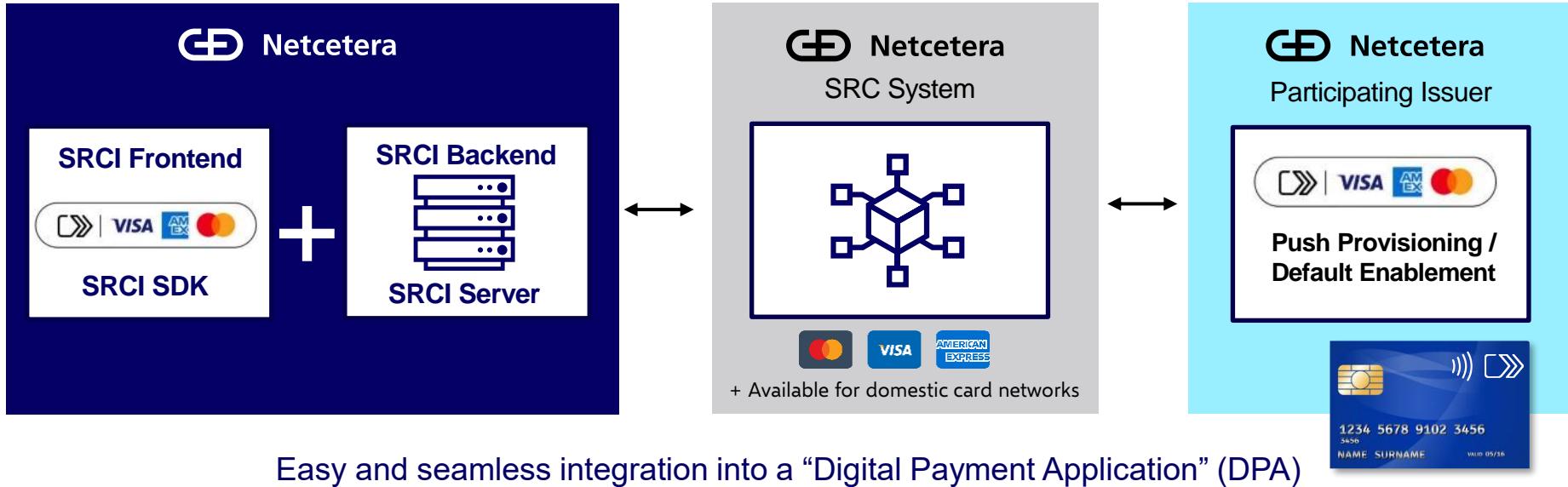
How SRC works



EMV SRC allows consumers to store all their major debit and credit cards in their SRC Profiles

- Each card is stored in an **SRC Profile** at the **SRC System** of the respective card brand.
- Each card is stored in the form of a “**network token**”, represented by a token PAN and a reference ID pointing to the token, called **srcDigitalCardID**.
- The SRC Profile also contains the **email** and **mobile number** as unique identifiers.
- The SRC Profile can also contain customer meta data

G+D Netceteras SRC – solution overview



2. SRC Use Case

EV Open Payment (EVOP)



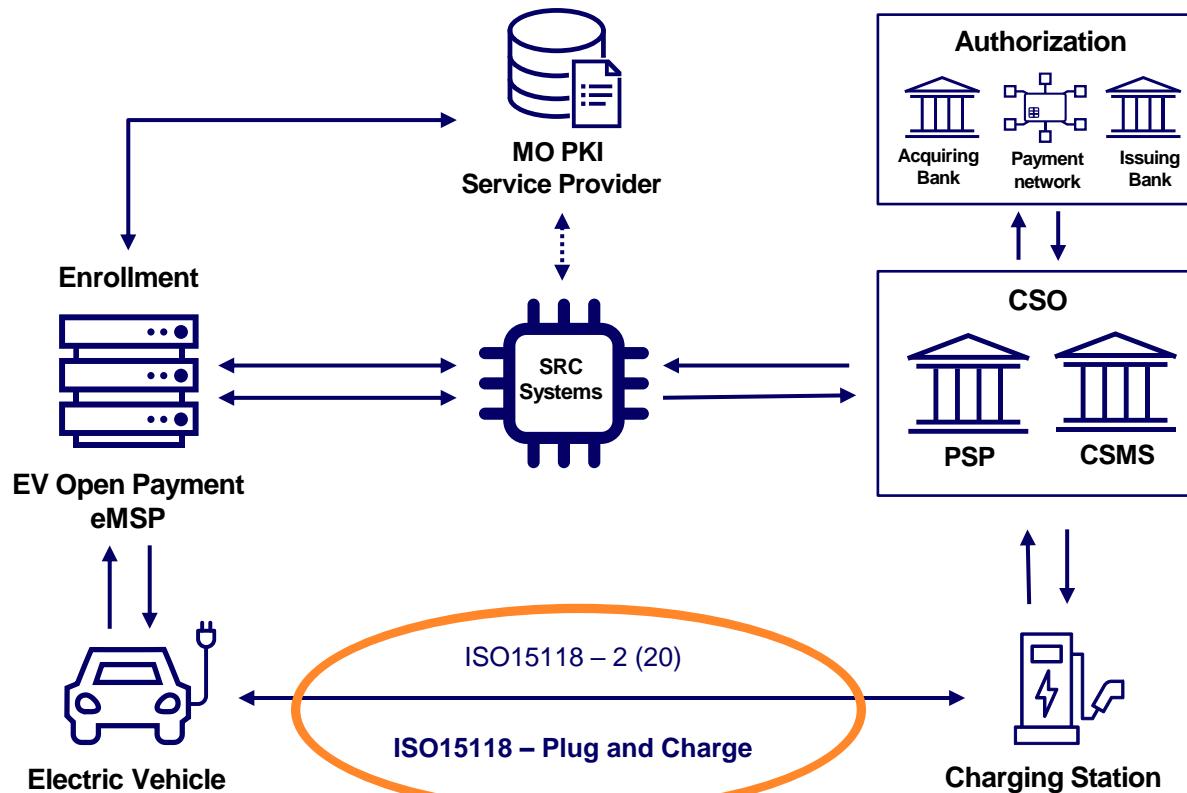
EMV®

Secure Remote Commerce

Electric Vehicle Open Payments Use Case

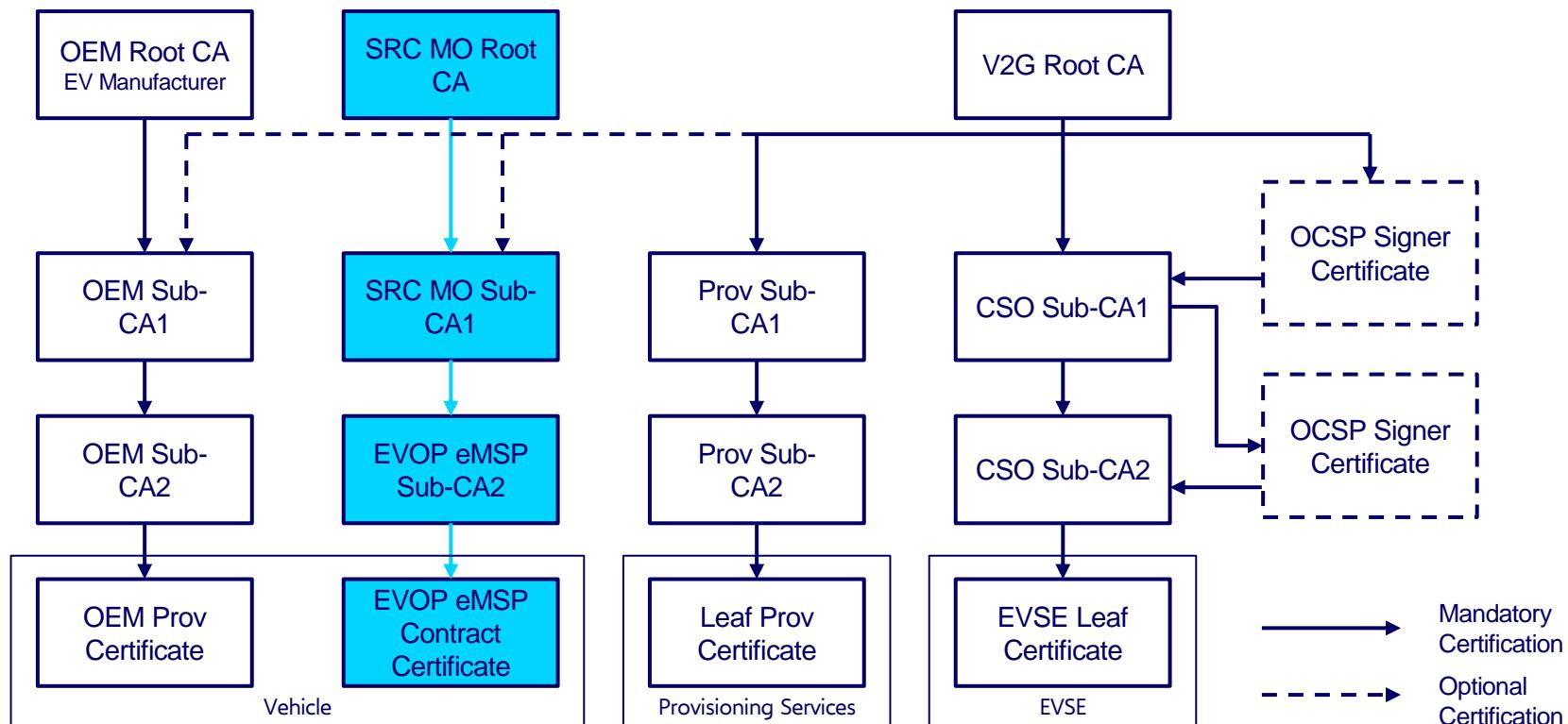
Version 1.0 DRAFT

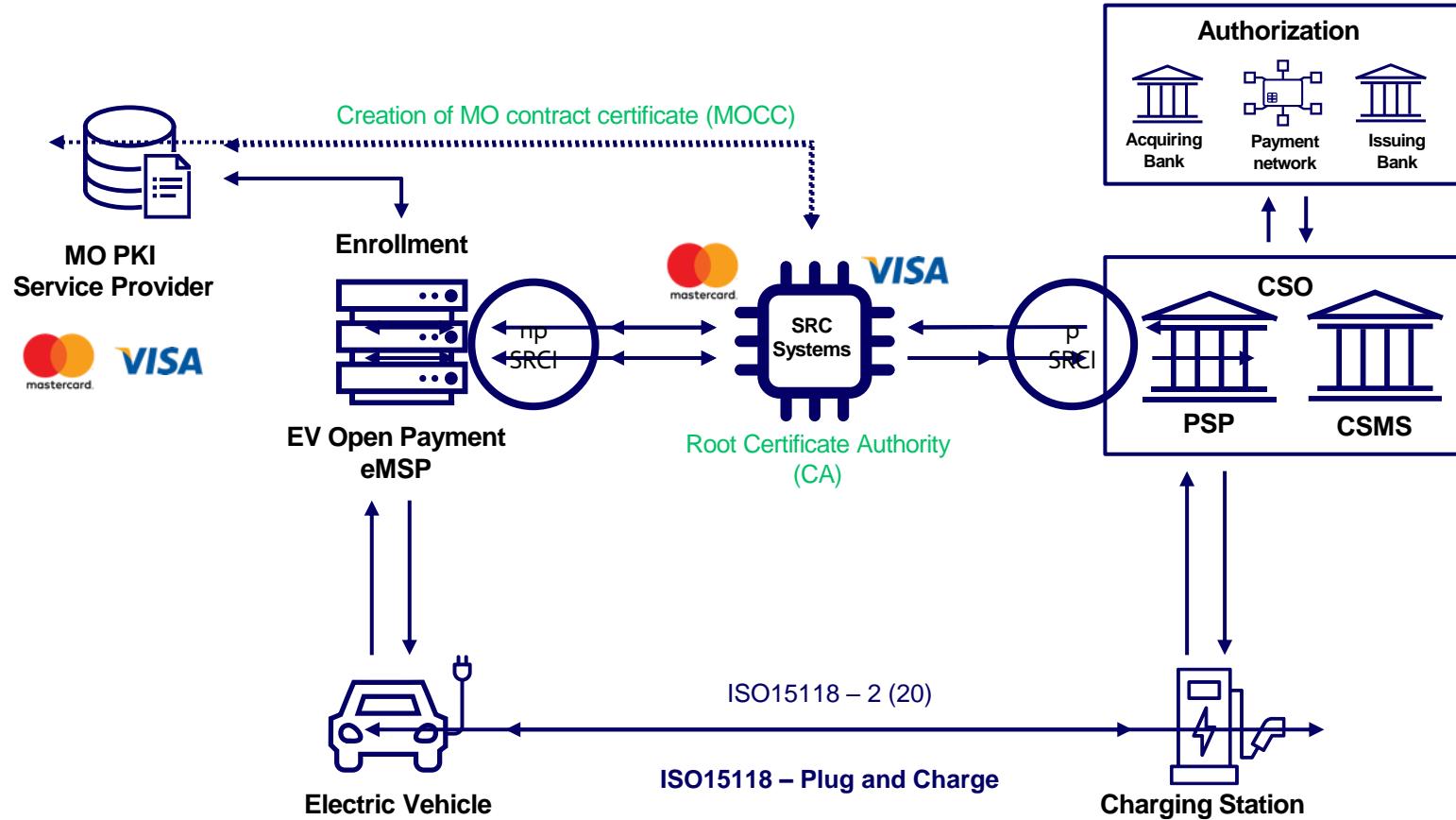
Plug and Charge ecosystem entities that interact with SRC



MO: Mobility Operator
eMSP: e-Mobility Service Provider

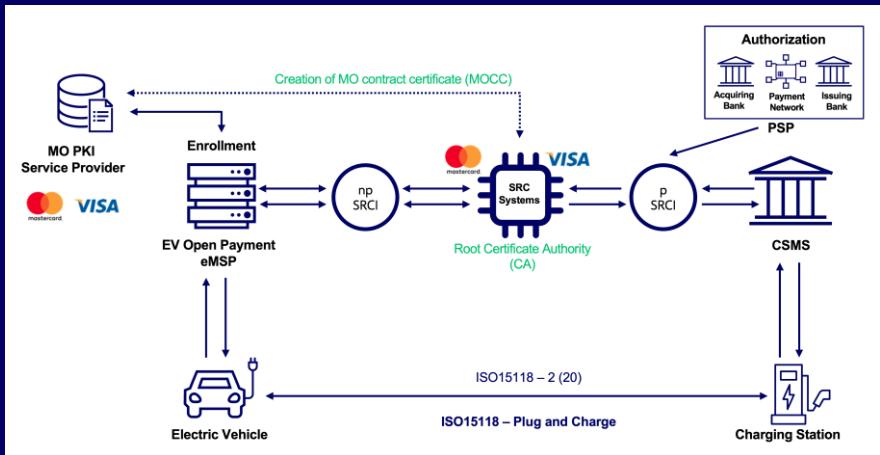
ISO 15118 Public Key Infrastructure (PKI)





eMSP: e-Mobility Service Provider

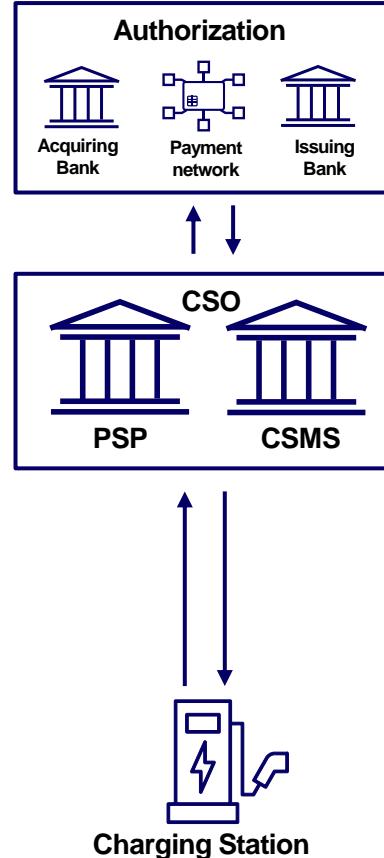
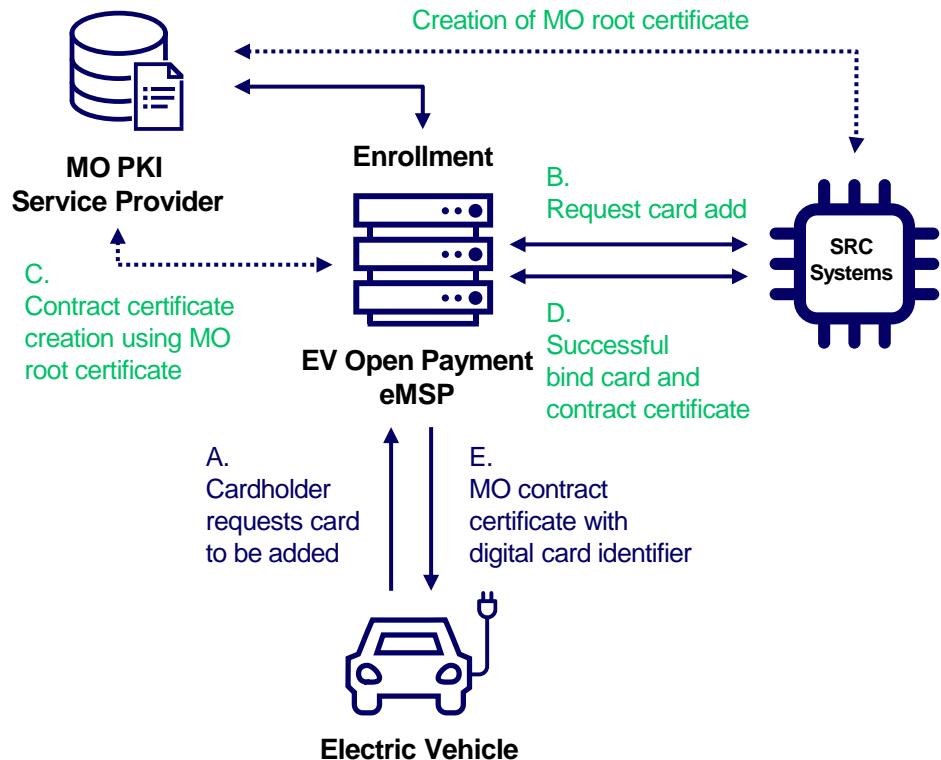
EVOP



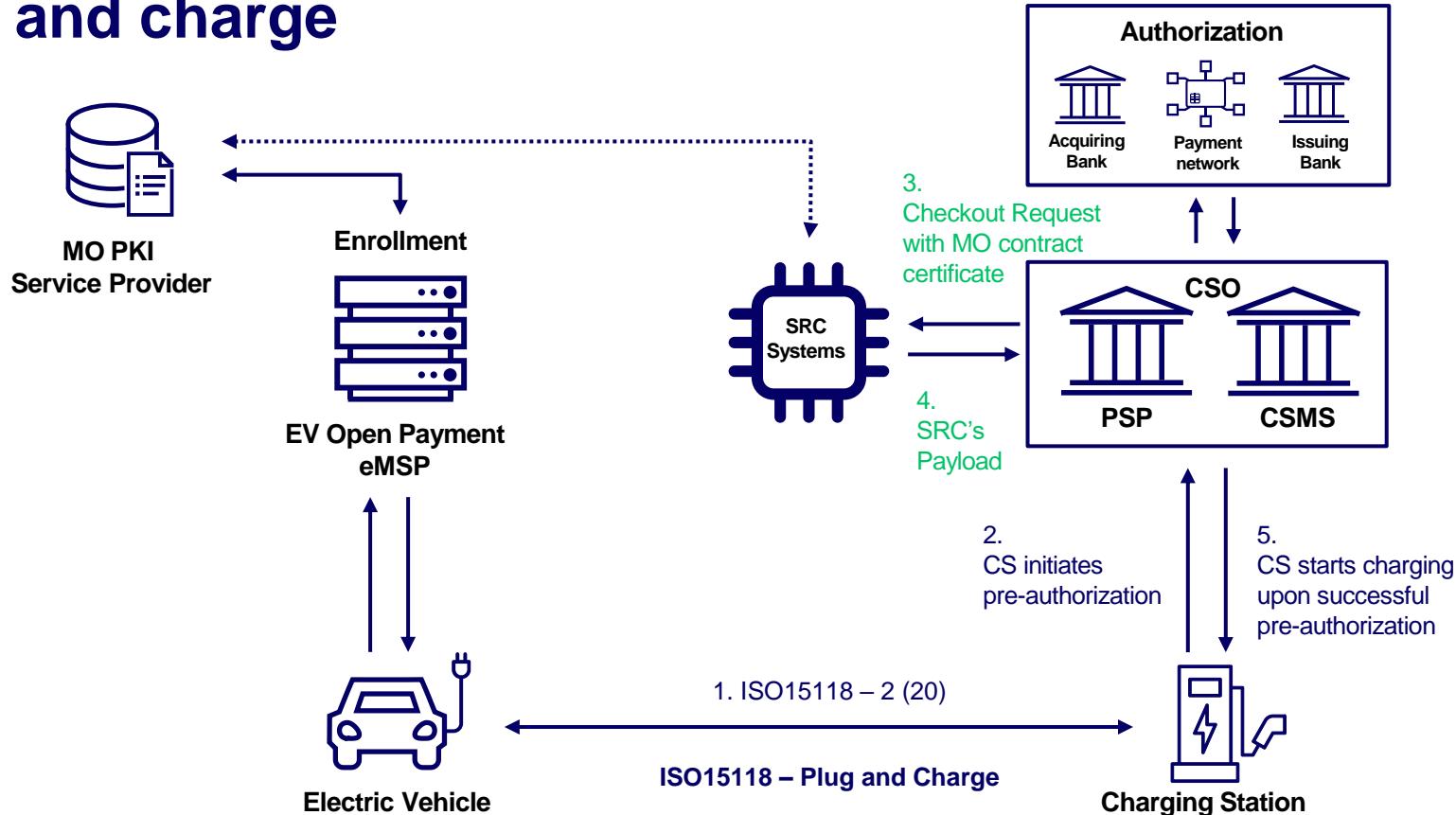
EV charging entities and roles in EVOP

- **SRC Systems** (Visa, Mastercard, etc.) act as the **root Certificate Authorities (CA)** for the **MO contract certificates (MOCC)**
- Consequently, the **schemes** assume the role of **Mobility Operator (MO) PKI Service Provider**
- The **MOCC** containing the **srcDigitalCardId**, created by the PnC wallet, together with the **EV_ID** is **bound to the card in the SRC Profile**.
- The **MOCC** and associated private key is then **stored in the electric vehicle**.
- Upon checkout, the **CSMS** receives and **forwards** the **MO contract certificate** incl. **srcDigitalCardId** and **EV_ID** to the **SRC System** to receive the **token PAN** and **cryptogram**

Enrollment and binding



Plug and charge





Other use cases in the car-mobility sector

Tolling

- Alternative to expensive RFID devices or non-robust license plate readers
- Involving telematics

Parking

- Could involve telematics as well

Thank you



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Fellow

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