

COVESA In-Vehicle Payment (SIG)

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Project Overview

Vehicle-related commerce is a growing topic of major interest with drivers, OEMs, Tier 1, payment companies, and merchants alike. Development teams from payment technology service providers, merchants, OEM's, and Tier 1's need to engage and collaborate to enable a safe and secure transaction experience for the end customer (the driver). The focus of the IVP/EV SIG will be to provide a foundation of knowledge and access to the established ecosystems of automotive, payments, and retail.

1. Provide a forum for automotive, payments, and retail to understand and develop requirements to enable commerce in the vehicle in a convenient and safe manner in the vehicle.
2. Define and establish potential projects that mutually benefit and advance the acceptance of in-vehicle payment applications.
3. Identify and define projects that would advance the standardization of specifications and requirements for in-vehicle payments for all interested industries.
4. Facilitate and provide a unified industry representation of automaker needs with payments regulatory bodies.

COVESA SIG Activity (formerly GENIVI)

- Jan 8, 2020 - COVESA - In-Vehicle Payment - Special Interest Group (SIG) Planning Meeting CES
- May 12, 2020 - COVESA Virtual Tech Summit
 - [Bird of a Feather \(BoF\) - Presentation by John Moon](#)
- May 2020 - October 2020 - Numerous Zoom calls and meetings with leading organizations globally representing the IVP/EV ecosystem. Discussions were inclusive of the formation and purpose of the IVP/EV SIG, the payment industry needs, and possible collaborative contributions of each SIG participant. Discussions with a number of organizations also included exploring interests related to EV Charging, standards, and regulations which could lead to individual defined project initiatives.
- October 26, 2020 - COVESA "Virtual Experience" All Member Meeting IVP Recorded Sessions
 - [Car Commerce - The Road Ahead For In-Vehicle Payments \(IVP\)](#)
 - [Fireside Chat - BMW, Mastercard, and Connected Travel on PSD](#)
- February 25th 2021 - COVESA IVP and EV Charging Collaboration Workshop (scroll down a few sections to GENIVI IVP Workshop to see details and registration information)
- May 4-7th 2021 - COVESA Virtual AMM (All Member Meeting) with IVP & EV Charging panels and workshop discussions (see recordings below)
- June 8-10th 2021 - COVESA at TU Automotive FOCUS Vehicle Commerce Conference (scroll down to upcoming events to view registration link with GENIVI discount code)
- October 7th, 2021 - COVESA Brand Name Change and IVP/EV Charging workshop (see recordings below)
- April 27th, 2022 - COVESA AMM IVP/EV Charging workshop (see recordings below)
- June 8th, 2022 - COVESA TU AutoTech: Detroit networking event at Bar Louie in Novi (IVP/EV networking). <https://covesa2022June8.eventbrite.com> passcode "collaboration"

Proposed Areas of Project Focus

1. Payments Ecosystem Networking, IVP/EV State of the Union
2. EV Charging Payments
3. Data, ID, and Security
 - Device and Systems
 - Cross-functional requirements for data and ID
4. Regional Issues
 - Europe, PSD2, and SCA
 - US
 - China
 - India

Community

The COVESA IVP/EV SIG is currently seeking participant companies to get involved with developing the specifications and requirements of IVP/EV for the automotive industry. Participants can include but are not limited to:

- OEMs
- Tier 1, 2
- Software Developers
- Startups
- Content and Entertainment
- Merchants / Services
- Issuing Banks
- Acquiring Banks
- Card Brands
- Payfacs, Processors, and Gateways
- Fintech Companies
- Standards Organizations (EMVco, FIDO, PCI Counsel)
- Compliance and Regulating Bodies

IVP SIG Mailing List Sign Up

To sign up for the IVP mailing list and receive notifications for COVESA IVP/EV related events including IVP Workshops, please [CLICK HERE](#)

Recent COVESA April 27, 2022 In-Vehicle Payment (IVP) Workshop Recordings

TITLE (In-Vehicle Payments Track)	VIDEO LINKS	SLIDES	SPEAKERS
Introduction and Overview / Update from last AMM • John Moon - Wayray	https://ga.wistia.com/medias/6lat4vqqvo	COVESA PPT John Moon Intro.pptx	John Moon, (COVESA IVP /EV SIG Lead)
Title: A Perfect Storm – Challenges Ahead for EV Abstract: As the market and demand for electric vehicles is transforming OEMs, related industries and governments are seeing challenges and new opportunities to support and keep up with the rapid pace of change. Materials for batteries, lack of power infrastructure, needed platforms and systems for EV charging, legislation & regulations for EV infrastructure are some of the issues facing OEMs ability to deliver on the promise but where they do not directly make decisions. On one hand, no ONE entity can solve the problem by themselves, because these are all very fragmented industries, with no huge dominant global players, and on the other hand, the OEMs are used to owning/controlling their value chain and are still following that old model where they want to solve it by themselves. The ONLY way we can solve these problems is by finding technologies and business models that encourage and enable collaboration. Organizations such as COVESA have the potential to play an important role in incubating cross-company / industry initiatives to tie together vehicles, power grids, charging service providers, and payment solutions.	https://ga.wistia.com/medias/wr80n5wm8s	COVESA NiclasG_A MM2022.pptx	Niclas Gyllenham, CEO @ Aiden
Title: Commerce for Connected Vehicles - A Paradigm Shift Abstract: Don't just enable the eco-system, BE the eco-system and capture the greater sum of revenue with the same effort. Malik Velani, former Director, Global Business Development at Paypal and co-founder of Commerce orchestration startup, Preczn Inc discusses how OEM's can take a fintech approach to monetizing payments for good & services related to the vehicle.	https://ga.wistia.com/medias/6egmn4hwth	Preczn for Connected Cars.pdf	Malik Velani @ Preczn
Title: The pains (and fixes) of Public Charging an EV in Europe and North America Abstract: There is no turning back the EV boom. In North America and Europe, both OEMs and governments are pushing for a switch to electric vehicles. Yet, charging these vehicles in public - a vital part of the user experience - is still unbelievably complicated. In this presentation, Adam will use 10+ years of experience in the EV industry to explore the changing needs of EV drivers as we transition from 'pioneer' to mass market, as well as the common pain points that the industry needs to solve. This includes finding a charging point, to 'roaming', to digital payments and the convergence of charging and parking.	https://ga.wistia.com/medias/tt0vd4kcz	Parkopedia a Covesa.pdf	Adam Woolway @ Parkopedia
Title: Enabling the global services marketplace with a single location-based API Abstract: Intuitive, easy, and secure in-vehicle payments present a huge opportunity for OEMs and service providers to offer a better, more convenient experience for their customers. However, to date there hasn't been a "killer app" to make the adoption and continuous use of that functionality worth the effort for consumers to onboard, activate, and pay at scale using the vehicle. In this presentation, Dr. Evgeny Klochikhin, CEO of Sheeva.AI will discuss the evolving in-vehicle payments market, including advancements in promising geo-location technology to enable the vehicle-based digital wallet for tolling, fueling, EV charging, parking, curbside pickup, and drive-through. In addition, this novel technology can offer enhanced fleet and asset management applications and extra benefits for the ADAS systems. These applications can be the best approach to monetize in-vehicle connectivity with real-time customer value.	https://ga.wistia.com/medias/33c4qbxze	Sheeva COVESA Presentation 4-27-22.pptx	Evgeny Klochikhin CEO @ Sheeva.ai

Title: (Panel) Global EV Growth - Building for the new EV demand Abstract: The state of the EV charging has quite a few actors: OEMs, Tier 1 Suppliers, Power Utilities, Infrastructure Hardware Manufacturers, Charge Point Operators (CPO), and even Big Tech with fundamentally few standards beyond the hardware interfaces. Vertically integration OEMs (read Tesla) can create their own networks but that will create redundancy and would never create coverage at scale. Speakers will bring their industry background and expertise to this panel discussion to discuss their views on the challenges, opportunities and solutions for OEMs and EV infrastructure suppliers.	https://ga.wistia.com/medias/xvqdi8lkm0	No Slides just a panel talk	Moderator: John Moon - Niclas Gyllenham, CEO, AIDEN - Adam Woolway - Head of EV, Parkopedia - Evgeny Klochikhin - CEO, Sheeva AI
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COVESA October 7, 2021 In-Vehicle Payment (IVP) Workshop Recordings

TITLE (In-Vehicle Payments Track)	VIDEO LINKS	SLIDES	SPEAKERS
Introduction and Overview / Update from last AMM John Moon - Wayray		IVP Welcome Slides-2.pdf	John Moon , (Rayway)
Title: Marketplace Offering vs Integrated Solutions Abstract: The future success of in-car payments will depend on the customer focus of the automakers. By putting the driver first they can create compelling user experiences - frictionless, ubiquitous, intuitive. Dr. Hans-Hendrik Puvogel will share how Parkopedia is delivering in-vehicle commerce driver value to Audi, BMW, Ford, GM, Mercedes-Benz, Toyota and Volkswagen, and many others.			Dr Hans-Hendrik Puvogel (Parkopedia)
Title: The Growth of In-Car Intelligent Assistants: Will voice experiences be the bridge to connected commerce? Abstract: How will voice technology drive engagement and adoption while at the same time reduce distraction? In what way can digital assistants create opportunities for OEMs to promote and monetize point of interest (POI) information? How will drivers bring their digital lives to their vehicles through voice-first experiences?		Genivi_In CarAssistants_jferman.pdf jferman_2_Alexa Custom Assistant 1 min.mp4 jferman_1_Alexa Pay For Gas.mp4	Jeff Ferman (Alexa Auto)
Title: Evolving the EV ecosystem to accelerate adoption. It takes all of us Abstract: Share the background of what Exelon is doing, and where we are engaging with others in the ecosystem. Where are some of the challenges and ideas that we should explore as partners in making this happen whether you are on the supply side of Energy or the Demand side of consumers and trying to navigate features, convenience, and cost?			Chris Moyer (Exelon Corporation)
Title: In-Car Payments – How to Make Them Successful Abstract: In this discussion, we will discuss the questions - What are the UX consideration to make in-car payments successful? How can we nudge drivers into using in-car payments? What are the stumbling blocks we need to overcome?			Nils Lenke & Dhruv Gupta (Cerence)

Title: What can OEM's, Payment Providers, IVP/EV Developers/Integrators, and Utility Companies Learn From Each Other? Abstract: OEM's, suppliers, software developers, payment providers, and utility companies each play a key role in helping to drive the adoption of EV vehicles. Does the customer just want fast, cheap, and green or is there more the story that requires the ecosystem has to come together and explore further? True partnership requires continuous collaboration, innovation, and thought leadership to overcome the barriers to EV adoption. How can everyone collaborate together to innovate, drive costs down and drive standardization while ensuring that there will be a charging infrastructure when and where it might be needed			Moderator: John Moon Panelists: Exelon, Parkopedia, and ConnectedTravel
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COVESA May 6, 2021 In-Vehicle Payment (IVP) Workshop Recordings

In-Vehicle Payment SIG Workshop		
Introduction and Overview Speaker: John Moon- COO at ConnectedTravel and GENIVI IVP/EV SIG Lead Abstract: Welcome everyone, Update on the IVP SIG, Report on related upcoming events	Recorded Session	GENIVI AMM IVP SIG Slides
EV and Fuel Transactions Speaker: Will Judge, VP at Mastercard Abstract: Mastercard has been a leader in connected car commerce and has been engaged with the merchant and automotive companies including GM, HERE, Honda, Soundhound, Sonic, and White Castle. Hear about Mastercard's latest work in connected car and fuel transactions and learn about how they are thinking about EV payments.	Recorded Session	Mastercard Ryd Pay.pdf
Challenges and Opportunities in EV Charging Payments Speakers: Niclas Gyllenram, Director of Software Development at Volvo, and Will Judge VP at Mastercard EV growth will introduce new first-time drivers to electric cars and along with it the task of educating customers on what it means to own an electric car. Paying to charge the car when away from home is becoming a growing complexity for new EV owners compared to the convenience of fueling at a gas station. Join us for a fireside chat with Volvo and Mastercard as they discuss their views on the challenges and opportunities OEMs face with customers paying for EV charging.	Recorded Session	No slides for this session
Vehicle location-based services (VLBS) at Scale Speaker: Evgeny Klochikhin, CEO at Sheeva.AI Abstract: Enabling Location-Based Services for Cars to monetize in-vehicle connectivity – Sheeva.AI will present a case study on the first autonomous, cloud-based VLBS solution enabling automatic, contactless payments and last-mile services for EV charging, fueling, road-usage charging, parking, and other critical applications without new physical infrastructure or hardware installed inside connected vehicles.	Recorded Session	VLBSatScale.pptx
Challenges for Compliant In-Car Payments in Europe Speaker: Jakob Gajdzik, Product Owner eCommerce Digital Transactions at BMW Abstract: As an OEM, there are a series of questions to consider even before in-car payment can be designed technically. Regulations such as PSD2, authentication methods, available standards, and payment process constraints need to be considered. Join us on our road towards compliant in-car payments.	Video not available	Challenges for Compliant In-Car Payments.pptx
Automating Fleet Payments Speaker: Khalid Elawady, Chief Product Officer at CarIQ Abstract: Fleet administrators know that monitoring, verifying, and reconciling payments related to operating a vehicle is a time-consuming necessity. Machine banking allows cars to connect directly with merchants to transact for any type of service and addresses these needs and more.	Recorded Session	Automating Fleet Payments Khalid el-Awady
The EV Charging Ecosystem: Building Out EV Infrastructure • Moderator - John Moon (Connected Travel) • Honda - Boris Polania (Lead Architect) • Tritium - Julian Lile (Manager of Automotive OEM & Fleet) • Arrive - Ed Lewis (Senior Vice President) • Sygic - Giles Shrimpton, (Managing Director Automotive and eMobility) Abstract: OEM's, municipalities, and governments globally are committing to the growth of EVs, leading to the need to rapidly develop and deploy supporting infrastructure to meet the demands of consumers. This new demand presents an opportunity, but also requires, OEMs, suppliers, service providers, and municipalities to collaborate to deploy services to new customers. Our panelist will share their perspective on how they see the ecosystem working together and the challenges they face in this developing market.	Recorded Video	No slides for this session

Downloadable Assets (recorded sessions & workshops)

Presentations

April 27, 2022 - COVESA IVP & EV Charging Workshop during COVESA All Member Meeting

- [COVESA Virtual AMM IVP/EV Workshop](#) (IVP/EV recordings from this meeting are also above)

October 7, 2021 - COVESA IVP & EV Charging Workshop during COVESA All Member Meeting

- [COVESA Virtual Member Meeting October 2021](#) (IVP/EV recordings from this meeting are also above)

May 6, 2021 - GENIVI IVP & EV Charging Workshop Plus all other All Member Meeting Session Recordings

- [GENIVI Virtual Member Meeting May 2021](#)

February 25, 2021 - GENIVI IVP & EV Charging Workshop (presentation downloads)

- [Main IVP Workshop Presentation \(PDF\)](#)
- [Honda IVP Workshop Presentation](#)
- [Validsoft IVP Workshop Presentation](#)
- Note: Presentations from VISA & Exelon are not publically available

October 26, 2020 - GENIVI "Virtual Experience" All Member Meeting IVP Recorded Session

- [Car Commerce - The Road Ahead For In-Vehicle Payments \(IVP\)](#): Vehicle-related commerce is a growing topic of major interest with drivers, OEMs, Tier 1, payment companies, and merchants alike. Development teams from payment technology service providers and merchants need to engage and collaborate with OEM's and Tier 1's to enable a safe and secure transaction experience for the end customer (the driver). During this session, panelists representing automotive, retail, and payment ecosystems will explore successful strategies for enabling in-vehicle payments, targeted advertising, discounted offers, points of interest, and other convenience features for occupants of connected vehicles.
- [Fireside Chat - BMW, Mastercard, and Connected Travel on PSD](#)

May 20, 2020 - GENIVI Virtual Technical Summit

- [BoF Presentation](#) (click to view pptx slides)

White papers

[White papers go here](#)

Resource articles

- [IN-VEHICLE PAYMENT SPEND TO EXCEED \\$86 BILLION IN 2025, AS PARTNERSHIPS IMPROVE ECOSYSTEM VIABILITY](#)
- [The Connected Vehicle Payments Global Study](#)
- [In-Car Marketplace—Use Cases and Transactions - Frost & Sullivan](#)
- [WHEN CONNECTED CAR PAYMENT ARRIVES, PREPARE FOR GROWTH](#)
- [How to Drive the In-Vehicle Payment Experience](#)
- [EMVCo, FIDO Alliance, and W3C collaborate on educational resource for more secure and convenient Web payments](#)

Miscellaneous Links

[Links to relevant information related to IVP goes here](#)

IVP Meeting Minutes

(Note: This section will be used to store IVP monthly meeting minutes upon initial IVP/EV project launches in 2nd half of 2021)

Contact Leads and to Learn More

John Moon - IVP Special Interest Group Lead jpm@mochanix.com

Mike Nunnery – (a.k.a. COVESAI Mike) COVESA Business Development & Marketing Executive mikenunnery@comcast.net

TU Automotive IVP Survey (open NOW for your input)

<https://www.surveymonkey.com/r/genivi-connected-vehicle-payments>

Recent and Upcoming Events

IVP Collaborative Workshops, IVP related webinars, 3rd party events and round tables (virtual)

(June 8, 2022) COVESA TU AutoTech: Detroit Networking Reception at Bar Louie in Novi

Register here: <https://COVESA2022June8.eventbrite.com> passcode is "collaboration"

(June 8-9th, 2022) TU AutoTech: Detroit Conference - COVESA invites you to join AutoTech: Detroit Novi Michigan (LIVE).

Register here: <https://wardsauto.informa.com/autotech-detroit/> use code COVESA25 for a 25% discount when you register

April 27, 2022 - COVESA IVP & EV Charging Workshop during COVESA All Member Meeting (AMM)

Recordings from the COVESA Virtual AMM IVP/EV Workshop are above

(Jan 5th, 2022) COVESA Networking Reception and Showcase at CES2022 - COVESA invites you to join us for an evening of networking, beer/wine, appetizers and 40+ demonstrations. The event will be held from 6pm-9pm at the Bellagio Hotel in Las Vegas during CES2022 Week

See gallery of photos - <https://covesa.smugmug.com/CES2022-COVESA-Networking-Reception>

(Nov 17th, 2021) COVESA Networking Event during Automotive Tech Week - COVESA invites you to join us for an evening of networking, adult beverages, appetizers and demonstrations. The event will be held from 5pm-8pm at Bar Louie and The HUB in Novi Michigan.

Register here: <https://covesa2021.eventbrite.com> and the passcode is "collaboration"

(Nov 16-18th, 2021) Informa Automotive Tech Week Conference - COVESA invites you to join Automotive Tech Week in Novi Michigan (LIVE).

Register here: <https://wardsauto.informa.com/auto-tech-week/> and use code COVESA25 for a 25% discount when

(June 8-10th, 2021) TU Automotive Vehicle Commerce FOCUS Conference - GENIVI invites you to join this TU Automotive three-day FOCUS IVP Vehicle Commerce conference where you will hear from numerous experts discussing the latest trends, opportunities, challenges, and collaboration partnership opportunities. Registration for the site should go live shortly

Register here: <https://wardsauto.informa.com/focus-connected-vehicle-commerce/> and use code GENIVI25 for a 25% discount when

(February 25, 2021) GENIVI IVP Collaboration Workshop

(REGISTER NOW) - To register for the event please visit: <https://IVPworkshop.eventbrite.com> passcode is "collaboration"

Date/Time: Thursday, February 25th, 2021, from 10:00 am - 1:00 pm Eastern Time, GENIVI will be hosting a complimentary virtual (on-line) collaboration workshop event