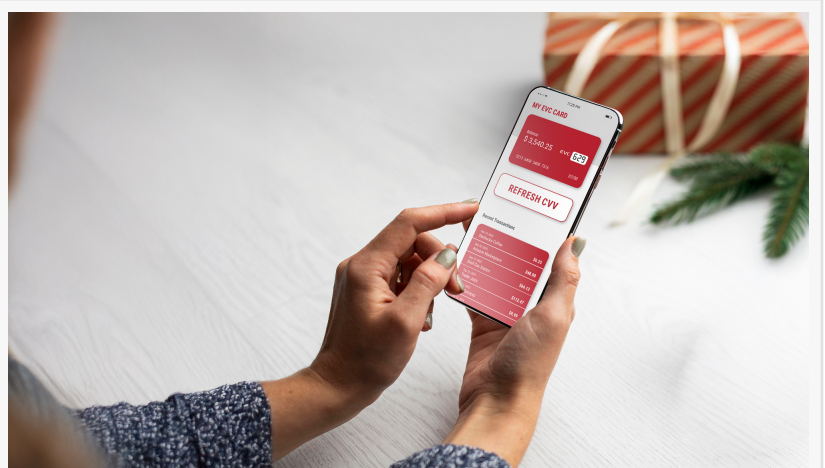


Ellipse Extends EVC® Dynamic CVV/CVC Technology to Virtual and Digital Cards

Ellipse now offers the full EVC card advantage to virtual & digital cards, delivering real-time protection for digital-first issuers and users.

LOS ANGELES, CA, UNITED STATES,
November 19, 2025 /

EINPresswire.com/ -- Ellipse World, Inc. today announced the launch of EVC for Virtual Cards, expanding its Ellipse Verification Code (EVC®) technology into the all-digital payments space. The new solution brings the same EMV-grade, dynamic CVV/CVC protection, previously exclusive to physical EVC payment cards, to virtual and digital cards issued by banks and FinTechs. Now a universal platform for virtual, digital and physical cards, EVC® makes every transaction secure, verified, and trusted. Ellipse will showcase EVC for both virtual/digital and physical card experiences at Trustech in Paris, December 2-4. at booth 5.2 E 005.



EVC for Virtual Cards

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With EVC for Virtual and Digital Cards, we’re closing that gap and unifying both worlds under one platform, enabling issuers to offer seamless, secure digital payment experiences without compromise.”

Cyril Lalo, CEO of Ellipse

ELEVATED SECURITY FOR DIGITAL-FIRST CARDHOLDERS
With EVC for Virtual Cards, issuers can now extend the same EMV-grade fraud protection and trust of the EVC physical card to their digital customers. Each time a virtual card is opened in the issuer’s mobile app, the card’s CVV/CVC code refreshes automatically, or can be regenerated on demand, instantly rendering stolen or exposed card data obsolete.

“Until now, virtual cards lacked the same dynamic

protection available on physical EVC cards,” said Cyril Lalo, CEO of Ellipse. “With EVC for Virtual and Digital Cards, we’re closing that gap and unifying both worlds under one platform, enabling issuers to offer seamless, secure digital payment experiences without compromise.”

BUILT ON EMV RAILS: SECURE, SIMPLE, AND SCALABLE

EVC for Virtual Cards is the only dynamic CVV/CVC technology that operates natively within the EMV ecosystem. The dynamic code is verified directly in the transaction flow, without any interruption, delivering a frictionless e-commerce experience and full compatibility with existing issuer systems.

Key features include:

- End-to-end EMV compatibility with existing servers and HSMs
- Flexible refresh options, Issuer-defined or manual
- Turnkey implementation across iOS, Android, and web platforms
- Physical-card-ready from day one, enabling seamless issuance whenever Issuers are ready

FIGHTING THE FASTEST-GROWING FRAUD THREAT

Card-not-present (CNP) fraud now accounts for more than [70% of all card-related fraud](#) and is projected to cost the global economy [\\$49 billion by 2030](#). EVC for Virtual, Digital and Physical Cards helps issuers get ahead of this curve, delivering dynamic CVV protection that neutralizes compromised credentials, without interrupting legitimate transactions or depending on external verification networks.

ONE PLATFORM FOR VIRTUAL AND PHYSICAL CARDS

EVC now serves as a single universal dynamic CVV/CVC platform for virtual, digital, and physical payment experiences. Issuers can start digital and later extend into physical cards, creating a seamless, omnichannel fraud-prevention strategy powered by a single EMV-based infrastructure. Whether digital, physical, or both, EVC® ensures every transaction is secure, verified, and trusted, giving digital-first cardholders the same protection and peace of mind as those with physical cards.

ADDENDUM

Virtual Card: A virtual card is a payment card that exists only in digital form, with its own card credentials

Digital Card: A digital card is the digitized form of a physical payment card

ABOUT ELLIPSE

Ellipse World, Inc. is a Los Angeles-based technology company revolutionizing payment card security across both physical and virtual experiences. Its flagship innovation, EVC® (Ellipse Verification Code), is an EMV-based dynamic CVV/CVC platform that protects against card-not-present fraud, rendering stolen or exposed credentials useless. By unifying digital and physical card protection under a single platform, EVC enables issuers, Fintechs, and payment networks to deliver secure, verified, and trusted transactions across every channel. Ellipse partners with leading global card manufacturers, issuers, and payment networks to advance the future of Security, Verification, and Trust in payments.

Learn more at www.ellipse.la

Laval Law

Ellipse

+1 424-298-8284

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