

Terminal verification results

From Wikipedia, the free encyclopedia

Terminal verification results (TVR) is an EMV data object. The TVR is a series of bits set by the terminal reading an EMV card, based on logical tests (for example has the card expired). This data object is used in the terminal's decision whether to accept, decline or go on-line for a payment transaction. The format of the TVR is as follows:^[1]

Byte 1

b8	b7	b6	b5	b4	b3	b2	b1	Meaning
1								Offline data processing was not performed
	1							SDA failed
		1						ICC data missing
			1					Card number appears on hotlist
				1				DDA failed
					1			CDA failed
						1		SDA selected
							0	RFU

Byte 2

b8	b7	b6	b5	b4	b3	b2	b1	Meaning
1								Card and terminal have different application versions
	1							Expired application
		1						Application not yet effective
			1					Requested service not allowed for card product
				1				New card
					0			RFU
						0		RFU
							0	RFU

Byte 3

b8	b7	b6	b5	b4	b3	b2	b1	Meaning
1								Cardholder verification was not successful
	1							Unrecognised CVM
		1						PIN try limit exceeded
			1					PIN entry required, but no PIN pad present or not working
				1				PIN entry required, PIN pad present, but PIN was not entered
					1			On-line PIN entered
						0		RFU
							0	RFU

Byte 4

b8	b7	b6	b5	b4	b3	b2	b1	Meaning
1								Transaction exceeds floor limit
	1							Lower consecutive offline limit exceeded
		1						Upper consecutive offline limit exceeded
			1					Transaction elected randomly of on-line processing
				1				Merchant forced transaction on-line
					0			RFU
						0		RFU
							0	RFU

Byte 5

b8	b7	b6	b5	b4	b3	b2	b1	Meaning
1								Default TDOL Used
	1							Issuer authentication failed
		1						Script processing failed before final Generate AC
			1					Script processing failed after final Generate AC
				0				RFU
					0			RFU
						0		RFU
							0	RFU

References

- EMV
- EMV Specification Bulletins (<http://www.emvco.com/specifications.aspx?id=23>)
- EMV Specification (<http://www.emvco.com/specifications.aspx?id=223>)

1. *EMV Integrated Circuit Card Specifications for Payment Systems - Book 3: Application Specification* (http://www.emvco.com/download_agreement.aspx?id=654). EMVCo. 2011. p. 165.

External Links

- Online decoder (<http://tvr-decoder.appspot.com>)

Retrieved from "https://en.wikipedia.org/w/index.php?title=Terminal_verification_results&oldid=632257546"

Categories: EMV

-
- This page was last modified on 3 November 2014, at 09:19.
 - Text is available under the Creative Commons Attribution-ShareAlike License; additional terms may apply. By using this site, you agree to the Terms of Use and Privacy Policy. Wikipedia® is a registered trademark of the Wikimedia Foundation, Inc., a non-profit organization.