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EMV® Contact Chip Features Sunsetting

This Bulletin describes EMVCo's plans for sunsetting certain features in the EMV Contact Chip Specification.

Applicability

This Bulletin applies to:

- *EMV Integrated Circuit Card Specifications for Payment Systems – Books 1/2/3/4.*

Description

In the late 1990s, certain EMV Contact Chip Specification features were designed to support the rollout of the technology in various marketplaces. While these features played an important role at the time, the evolution of card payments technology and the acceptance landscape means that some are no longer required to ensure seamless and secure payments.

In response, EMVCo has worked closely with EMVCo Associates and Subscribers to identify specification features that could be sunsetted and to explore the respective benefits, implications, and considerations of such an action.

Following this process, the following features have been selected to be sunsetted with the aim of collectively improving security, optimising the usability of the specifications, simplifying editorial understanding, and removing obsolete or unused features:

Security
- Velocity checking
- Static Data Authentication (SDA)
- Offline Plaintext PIN

Optimisation
- Combined Cardholder Verification Method (CVM)

Editorial
- Plugs and Sockets

Obsolete
- Transaction Certificate Data Object List (TDOL)
- Unused Tags
  - 9F04 (Amount, Other (Binary))
  - 9F3A (Amount, Reference Currency)
  - 9F3B (Application Reference Currency)
  - 9F43 (Application Reference Currency Exponent)
  - 9F45 (Data authentication code)
  - 81 (Amount, Binary)

Sunsetting Strategy

To avoid excessive updates to the specifications and mitigate the impact on industry stakeholders, EMVCo plans to complete the sunsetting process in three phases, although the dates may be subject to change.

Phase 1 – *Features to be sunsetted in January 2025*
- Offline Plaintext PIN (unattended)
- Combined CVM

- Plugs and Sockets
- TDOL
- Unused Tags (excluding Tag 9F45)

Q1 2025 – Publish Specification Bulletin for Phase 1 in Q1 2025 (Effective date: January 2026*)*

Phase 2 – *Features to be sunsetted in January 2027*
- Offline Plaintext PIN (attended)
- SDA (including Tag 9F45)
- Velocity checking

Q1 2027 – Publish Specification Bulletin for Phase 2 in Q1 2027 (Effective date: January 2028)

H2 2027 – Publish Version 4.5 of EMV Integrated Circuit Card Specifications for Payment Systems – Books 1/2/3/4

<u>**Type Approval Strategy**</u>
As part of EMVCo's standard ongoing maintenance and evolution of the EMV Contact Chip Specifications, any updates to the specifications published prior to April are addressed in the corresponding EMVCo Type Approval annual release the following January. This existing process will ensure that sunsetted features are no longer supported.
- **Phase 1: January 2026** – Type Approval update to address features sunsetted in Q1 2025 Specification Bulletin.
- **Phase 2: January 2028** – Type Approval update to address features sunsetted in Q1 2027 Specification Bulletin.

It should be noted that product providers developing new products <u>should not</u> pre-empt the specification and Type Approval updates before the applicable effective date of Specification Bulletins by removing features that are currently mandatory.

However, EMVCo expects that features that are being sunsetted for security reasons can be removed at any time after the specification releases (to be confirmed when the drafts of the specification are made available to the Associates) or as soon as their support is optional in an Implementation Conformance Statement (already the case of the plaintext PIN in the current ICS).

Letter of Approval (LoA) Restricted renewal will be possible with a maximum validity of 4 years from the renewal request or 4 years from the Type Approval activation, whichever comes first (so that the validity cannot extend beyond 31st December 2029 for features sunsetted in Phase 1 and 31st December 2031 for features sunsetted in Phase 2).

<u>**Queries**</u>
Any queries should be submitted via the Query System to the appropriate Working Group:
- To "EMV Contact Specification" for any Specification related queries;
- To "Card and Mobile Approval" or "Terminal Approval" for any Approval related queries.

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