

## **Update for EMV Book C-5**

### **Clarification of the transaction result for Refund and Referral**

---

#### **Applicability**

This Specification Bulletin applies to:

- *EMV® Contactless Specifications for Payment Systems, Book C-5 – Kernel 5 Specification, Version 2.10, March 2021*

#### **Related Documents**

- *None*

#### **Effective Date**

- *Immediate*
- 

#### **Description**

This bulletin adds the supplement for the transaction result of the following process.

- Terminal Action Analysis
- Issuer Update Processing

#### **Details of Changes**

(1) Replace section 3.7.1.1 as follows.

---

#### **Requirement – Terminal Action Analysis**

---

3.7.1.1 If the Transaction Type indicates a Refund ('20'),

**Then** the Kernel shall decline the transaction (i.e. Terminal Action Analysis results in decline) and continue with Requirement 3.7.1.7 ("Terminal Action Analysis Completion").

Note: In this case, "decline" indicates the completion of the refund process by the Kernel. It does not mean the rejection (failure) of the refund process.

---

(2) Replace section 3.10.3.4 as follows.

---

**Requirement – GENERATE AC**

---

3.10.3.4 The Kernel shall request the card to generate a cryptogram using the GENERATE APPLICATION CRYPTOGRAM command as defined in Section 4.3 and [EMV Book 3].

The type of cryptogram (TC or AAC) requested by the Kernel in the Reference Control Parameter (parameter P1) depends on the Authorisation Response Code (ARC, tag '8A') provided by the reader:

**If** the ARC value corresponds to an Approval ("00", "10", "11") or a Referral ("01", "02"),

**Then** an approval (TC) shall be requested;

**Else** a decline (AAC) shall be requested.

Note: The final transaction disposition will be determined by the Acquirer in accordance with other respective requirements.

---

# Legal Notice

The EMV® Specifications are provided “AS IS” without warranties of any kind, and EMVCo neither assumes nor accepts any liability for any errors or omissions contained in these Specifications. EMVCO DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT, AS TO THESE SPECIFICATIONS.

EMVCo makes no representations or warranties with respect to intellectual property rights of any third parties in or in relation to the Specifications. EMVCo undertakes no responsibility to determine whether any implementation of the EMV® Specifications may violate, infringe, or otherwise exercise the patent, copyright, trademark, trade secret, know-how, or other intellectual property rights of third parties, and thus any person who implements any part of the EMV® Specifications should consult an intellectual property attorney before any such implementation.

Without limiting the foregoing, the Specifications may provide for the use of public key encryption and other technology, which may be the subject matter of patents in several countries. Any party seeking to implement these Specifications is solely responsible for determining whether its activities require a license to any such technology, including for patents on public key encryption technology. EMVCo shall not be liable under any theory for any party's infringement of any intellectual property rights in connection with the EMV® Specifications