



EMV® Specification Bulletin No. 178

Third Edition September 2019

Tokenisation Data Objects – Payment Account Reference (PAR)

This Specification Bulletin updates the EMV ICC books to support the Payment Account Reference (PAR) data object introduced by tokenisation.

The 3rd edition of this Specification Bulletin:

- **Clarifies that a PAR can be generated in advance of any Payment Tokenisation implementation. The generation of an affiliated Payment Token for a PAN is not a prerequisite for the availability of PAR.**

Changes made in the 3rd edition are underlined.

Applicability

This Specification Bulletin applies to:

- *EMV Integrated Circuit Card Specifications for Payment Systems Version 4.3 Book 1*
- *EMV Integrated Circuit Card Specifications for Payment Systems Version 4.3 Book 2*
- *EMV Integrated Circuit Card Specifications for Payment Systems Version 4.3 Book 3*
- *EMV Integrated Circuit Card Specifications for Payment Systems Version 4.3 Book 4*

Related Documents

- *EMV Payment Tokenisation Specification–Technical Framework Version 2.1*
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Description

The *EMV Payment Tokenisation Specification–Technical Framework* introduces the new data object Payment Account Reference (PAR) that may be used in support of current or future implementation of Payment Tokenisation, which maybe present on chip cards and provided by the chip card to the merchant and acquirer.

This bulletin updates the *EMV Integrated Circuit Card Specifications for Payment Systems* to define the PAR so that it is recognized by the terminal, and the terminal is able to output and transmit the PAR to the merchant and acquirer.

Specification Changes

EMV Books 1, 2, 3, and 4

In Section 2 Normative References, add the following reference as the new first row:

EMV Tokenisation Framework	EMV Payment Tokenisation Specification – Technical Framework
Framework specification for an interoperable Payment Tokenisation solution.	

In Section 4.1 Abbreviations, add the following row after the "PAN" row:

PAR	Payment Account Reference
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In Section 4.3 Data Element Format Conventions, in the "an" row, after the current descriptive paragraph, add the following new paragraph:

There is one exception: The permitted characters for Payment Account Reference are alphabetic upper case (A to Z) and numeric (0 to 9).

EMV Book 3

In Annex A1, Table 33, add the following new data element entry in the appropriate alphabetic order for the table:

Payment Account Reference (PAR)	A non-financial reference assigned to each unique PAN and used to link a Payment Account represented by that PAN to affiliated Payment Tokens, as defined in the EMV Tokenisation Framework. <u>The PAR may be assigned in advance of Payment Token issuance.</u>	ICC	an 29 (see section 4.3)	'70' or '77'	'9F24'	29
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In Annex A2, Table 34, add the following new data element entries in the appropriate tag order for the table:

Payment Account Reference (PAR)	'70' or '77'	'9F24'
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In the Index, add the following new index items in the appropriate alphabetic order:

PAR.....

Payment Account Reference.....

EMV Book 4

In Section 12.1.1 Authorisation Request, Table 9, add the following new row in the appropriate alphabetic order:

Payment Account Reference (PAR)	Present if provided by ICC, at the discretion of the acquirer, subject to payment system requirements.
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In Section 12.1.2 Financial Transaction Request, Table 11, add the following new row in the appropriate alphabetic order:

Payment Account Reference (PAR)	Present if provided by ICC, at the discretion of the acquirer, subject to payment system requirements.
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In Section 12.1.3 Authorisation or Financial Transaction Response, Table 13, add the following new row in the appropriate alphabetic order:

Payment Account Reference (PAR)	Present if ICC has <u>PAR assigned</u> , subject to payment system requirements.
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In Section 12.1.5 Batch Data Capture, Table 17, add the following new row in the appropriate alphabetic order:

Payment Account Reference (PAR)	Present if provided by ICC, at the discretion of the acquirer, subject to payment system requirements.
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In Section 12.1.7 Online Advice, Table 20, add the following new row in the appropriate alphabetic order:

Payment Account Reference (PAR)	Present if provided by ICC, at the discretion of the acquirer, subject to payment system requirements.
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In Section 12.1.8 Reversal, Table 22, add the following new row in the appropriate alphabetic order:

Payment Account Reference (PAR)	Present if provided by ICC, at the discretion of the acquirer, subject to payment system requirements.
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In Annex C, Table 37, add the following new row in the appropriate alphabetic order:

'9F24'	Payment Account Reference (PAR)		See EMV Tokenisation Framework
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