EMV® Specification Bulletin No. 260
First Edition September 2021

Terminal Risk Management Clarification

This Specification Bulletin clarifies the Conditions of Execution for Terminal Risk Management.

Applicability

This Specification Bulletin applies to:

- *EMV Integrated Circuit Card Specifications for Payment Systems, Book 3 – Application Specification, Version 4.3, November 2011*

Related Documents

- *EMV Integrated Circuit Card Specifications for Payment Systems, Book 4 – Cardholder, Attendant, and Acquirer Interface Requirements, Version 4.3, November 2011*

Effective Date

- Immediately

Description

EMV ICC Book 3 states that "Terminal risk management shall always be performed regardless of the setting of the 'Terminal risk management is to be performed' bit in the Application Interchange Profile." However, EMV ICC Book 4 defines some types of terminals that need not support some or all of terminal risk management.

This bulletin updates the Conditions of Execution for Terminal Risk Management in Book 3 to reflect those exceptions.

Specification Changes

In EMV Book 3, Section 10.6 Terminal Risk Management, revise the "Conditions of Execution" paragraph as shown below:

Terminal risk management shall always be performed regardless of the setting of the 'Terminal risk management is to be performed' bit in the Application Interchange Profile. ~~Random transaction selection need not be performed by a terminal with no online capability.~~ The following exceptions from Book 4 apply:
- An offline-only terminal and an online-only terminal need not support random transaction selection.
- An online-only terminal need not support any of the terminal risk management functions.
- A cardholder-controlled terminal (Terminal Type = '3x') need not support terminal risk management.

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