

EMV QR Code Consumer-Presented Mode POI Processing in case of Multiple Application Templates

This Specification Bulletin clarifies the expected POI App behaviour when the merchant has no application preference in case of multiple Application Templates in the QR Code.

Applicability

This Specification Bulletin applies to:

- *EMV QR Code Specification for Payment Systems, Consumer-Presented Mode, version 1.0 [CPM]*

Related Documents

- *None*

Effective Date

- *Immediately*
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Description

This bulletin clarifies that the POI App must select the first Application Template in the QR Code payload if the merchant has no configuration of a preferred application in case of multiple Application Templates.

Specification Changes

In *Section 5.1.6 Multiple Eligible Application Templates*, add the following red sentence:

- 5.1.1.6 If two (2) Application Templates within the EMV QR Code are deemed to be eligible, then the POI App shall support a configurable option allowing the merchant to determine which of the eligible Application Templates to use for the transaction.

If the POI App has no such configuration for Application Template preference, then it shall select the first eligible Application Template in the QR Code.

Once this determination has been made, the POI App shall ignore the content of the Application Template that was not chosen.

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