SDA selected TVR bit

This Specification Bulletin defines a new TVR bit that will enable SDA transactions to be forced online at online capable terminals.

Effective Date

This bulletin is effective from November 2013, at which time any affected or new type approval testing will also come into effect.

Applicability

This Specification Bulletin applies to:

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

Related Documents

None

Description

EMV currently requires that offline-capable terminals support SDA and DDA but does not give the acquirer the ability to distinguish between the different fraud potential attached to an offline SDA transaction and an offline DDA transaction. Furthermore the EMV specifications do not currently support a simple mechanism whereby an issuer can issue online-only cards that support local offline SDA authentication.

The purpose of this bulletin is to introduce a mechanism whereby acquirers or issuers, by appropriate TAC and IAC settings, can ensure that if SDA is the selected offline CAM then the transaction is forced online or declined.

The changes identified in this bulletin are applicable to devices undergoing type approval from November 2013.

Specification Change Notice

Please amend Section 10.3 of *EMV Book 3 Application Specification* by adding the following underlined text to 4th paragraph of the Conditions of Execution:

If all of the following are true, the terminal shall perform SDA as specified in this Specification and shall set the 'SDA selected' bit in the TVR to 1:

Please modify Section C.5 of *EMV Book 3 Application Specification* by changing the meaning of Byte 1 bit 2 of the TVR as follows:

b8	b7	b6	b5	b4	b3	b2	b1	Meaning
1	x	x	x	x	x	X	x	Offline data authentication was not performed
x	1	x	x	x	x	X	x	SDA failed
x	x	1	x	x	x	X	x	ICC data missing
x	x	x	1	x	x	X	x	Card appears on terminal exception file [1]
x	x	x	x	1	x	X	x	DDA failed
x	x	x	x	x	1	X	x	CDA failed
x	x	x	x	x	x	1	x	SDA selected
x	x	x	x	x	x	X	0	RFU

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[1] There is no requirement in this specification for an exception file, but it is recognised that some terminals may have this capability.