



**EMV® Specification Bulletin No.291**  
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## **Update for EMV Book C-5 Clarification of the transaction result for Refund and Referral**

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### ***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*
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### ***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.

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

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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.

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(2) Replace section 3.10.3.4 as follows.

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### **Requirement – GENERATE AC**

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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.

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

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