

Clarifications for EMV® Book 3 (Version 4.3), offline-only terminals processing

This Specification Bulletin contains clarifications for Book 3.

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

- *None*

Effective Date

- *Immediately*
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Description

The EMV® Specifications allow for different implementations of an offline-only terminal, specifically on how Terminal Action Analysis is performed. However, offline-only terminals shall comply with requirements that are clarified in this bulletin.



The following is inserted before the last paragraph of section 10.7 Terminal Action Analysis:

Offline only terminals may be implemented in different ways but shall always check, at least, (1) the Terminal Action Code – Denial and Issuer Action Code – Denial and (2) the Terminal Action Code – Default and Issuer Action Code – Default.

When processing the first GENERATE AC command, for each bit in the TVR that has a value of 1, the offline-only terminal shall check the corresponding bits in both the Issuer Action Code – Denial and the Terminal Action Code – Denial. If the bit in either of the action codes is set to 1, the terminal shall request an AAC from the ICC.

If an AAC is not requested based on the Issuer Action Code – Denial and the Terminal Action Code – Denial processing above, the offline-only terminal continues processing according to one of the options below:

- (1) The offline-only terminal uses the Terminal Action Code – Online and Issuer Action Code – Online. For each bit in the TVR that has a value of 1, the terminal shall check the corresponding bits in both the Issuer Action Code – Online and the Terminal Action Code – Online. If the corresponding bit in either of the action codes is set to 1, the terminal shall request an ARQC from the ICC in the first GENERATE AC command. Otherwise, if ARQC is not requested based on the IAC-Online and TAC-Online processing above, the terminal shall use the Action Code – Default. For each bit in the TVR that has a value of 1, the terminal shall check the corresponding bits in both the Issuer Action Code – Default and the Terminal Action Code – Default. If the bit in either of the action codes is set to 1, the terminal shall request an AAC from the ICC in the first GENERATE AC command.
If the ICC returns an ARQC in the first GENERATE AC response then the terminal shall use the Action Code - Default. For each bit in the TVR that has a value of 1, the terminal shall check the corresponding bits in both the Issuer Action Code – Default and the Terminal Action Code – Default. If the bit in either of the action codes is set to 1, the terminal shall request an AAC from the ICC in the second GENERATE AC command.
- (2) The offline-only terminal skips the Issuer Action Code – Online and Terminal Action Code – Online check, and shall check the Issuer Action Code – Default and the Terminal Action Code – Default. For each bit in the TVR that has a value of 1, the terminal shall check the corresponding bits in both the Issuer Action Code – Default and the Terminal Action Code – Default. If the corresponding bit in either of the action codes is set to 1, the terminal shall request an AAC from the ICC.

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