

Clarification on Cardholder Selection and Cardholder Confirmation

This Specification Bulletin clarifies the features of Cardholder Selection and Cardholder Confirmation and their support in the EMV Specifications.

Applicability

This Specification Bulletin applies to:

- *EMV Integrated Circuit Card Specifications for Payment Systems Version 4.3 Book 1*
- *EMV Integrated Circuit Card Specifications for Payment Systems Version 4.3 Book 4*

Related Documents

- *Other volumes of EMV Integrated Circuit Card Specifications for Payment Systems Version 4.3*
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Description

EMV Book 1, Section 12 introduces the features of cardholder selection and cardholder confirmation for application selection. This bulletin adds an expanded explanation for these two features and clarifies that both features are supported through a single implementation option in the terminal.

Specification Change

Revise EMV Book 1, Section 12.4, 1st paragraph to the following:

The terminal should support the ability to allow the cardholder to select an application or to confirm the application proposed by the terminal.

- Cardholder selection is a function that allows the cardholder to choose the application they want to use when two or more applications are mutually supported by the card and terminal.
- Cardholder confirmation is a mechanism that allows issuers/cardholders the ability to identify applications on the card that the terminal shall not be allowed to select automatically without explicit cardholder confirmation of some kind.

These two features are covered by a single implementation or configuration option. These specifications allow for the following:

- The terminal supports both cardholder selection and cardholder confirmation.
- The terminal supports neither cardholder selection nor cardholder confirmation.

Revise EMV Book 4, Section 11.3 to the following:

A terminal shall support application selection using the 'List of AIDs' method as described in Book 1, section 12.3.3. A terminal may support application selection using the payment systems directory as described in Book 1.

A terminal supporting more than one application should offer the cardholder the ability to select an application ~~or~~ and confirm the selection proposed by the terminal. Applications supported by both the ICC and the terminal shall be presented to the cardholder in priority sequence according to the card's Application Priority Indicator, if present, with the highest priority listed first.

A terminal allowing cardholder selection ~~or~~ and confirmation shall create a list of ICC applications that are supported by the terminal as described in Book 1 and shall display:

- the Application Preferred Name(s), if present and if the Issuer Code Table Index indicating the part of ISO/IEC 8859 to use is present and supported by the terminal (as indicated in Additional Terminal Capabilities)
- otherwise, the Application Label(s), by using the common character set of ISO/IEC 8859 (see Annex B)

A terminal ~~not~~ offering the cardholder neither the ability to select ~~or~~ nor confirm a selection shall determine those applications supported by both the card and the terminal that may be selected without confirmation of the cardholder according to Application Priority Indicator, if present. The terminal shall select the application with the highest priority from those.

If the card returns SW1 SW2 other than '9000' in response to the SELECT command, indicating that the transaction cannot be performed with the selected application:

- A terminal allowing cardholder selection ~~or~~ and confirmation should display the 'TRY AGAIN' message and shall present to the cardholder the list of applications supported by both the ICC and the terminal without this application.
- A terminal ~~not~~ offering neither cardholder selection ~~or~~ nor confirmation shall select the application with the next highest priority among those supported by both the ICC and the terminal that may be selected without cardholder confirmation.

If no application can be selected, the terminal should display the 'NOT ACCEPTED' message and shall terminate the transaction.

The application used for the transaction shall be identified on the transaction receipt by the partial Application PAN (or the full PAN, if allowed by payment system rules) and the AID.