



EMV[®]

Contactless Specifications for Payment Systems

Book C-8

Kernel 8 Specification

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1 Using This Manual

1.1 Purpose

This document, *EMV Contactless Specifications for Payment Systems, Book C-8 – Kernel 8 Specification*, should be read in conjunction with:

- *EMV Contactless Specifications for Payment Systems, Book A – Architecture and General Requirements*, hereafter referred to as [EMV Book A], and
- *EMV Contactless Specifications for Payment Systems, Book B – Entry Point Specification*, hereafter referred to as [EMV Book B].

This document defines the behaviour of the Kernel used in combination with cards having a Kernel Identifier indicating Kernel 8, as defined in [EMV Book B].

1.2 Audience

This specification is intended for use by manufacturers of contactless readers and terminals. It may also be of interest to manufacturers of contactless cards and to financial institution staff responsible for implementing financial applications in contactless cards.

1.3 Related Information

The following references are used in this document. It is noted that the latest version applies unless a publication date is explicitly stated.

| Reference | Document Title |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| [EMV Book 1] | Integrated Circuit Card Specifications for Payment Systems – Book 1, Application Independent ICC to Terminal Interface Requirements, Version 4.3, November 2011 |
| [EMV Book 2] | Integrated Circuit Card Specifications for Payment Systems – Book 2, Security and Key Management, Version 4.3, November 2011 |
| [EMV Book 3] | Integrated Circuit Card Specifications for Payment Systems – Book 3, Application Specification, Version 4.3, November 2011 |

| Reference | Document Title |
|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| [EMV Book 4] | Integrated Circuit Card Specifications for Payment Systems – Book 4, Cardholder, Attendant, and Acquirer Interface Requirements, Version 4.3, November 2011 |
| [EMV Book A] | EMV Contactless Specifications for Payment Systems, Book A – Architecture and General Requirements, Version 2.10 |
| [EMV Book B] | EMV Contactless Specifications for Payment Systems, Book B – Entry Point Specification, Version 2.10 |
| [EMV CL L1] | EMV Level 1 Specifications for Payment Systems, EMV Contactless Interface Specification, Version 3.1 |
| [ISO 639-1] | Codes for the representation of names of languages – Part 1: Alpha-2 Code |
| [ISO 3166-1] | Codes for the representation of names of countries and their subdivisions – Part 1: Country codes |
| [ISO 4217] | Codes for the representation of currencies and funds |
| [ISO/IEC 7813] | Information technology — Identification cards — Financial transaction cards |
| [ISO/IEC 7816-4] | Identification cards — Integrated circuit(s) cards with contacts — Part 4: Organization, security and commands for interchange |
| [ISO/IEC 7816-5] | Registration of application providers |
| [ISO 8583:1987] | Financial transaction card originated messages – Interchange message specifications |
| [ISO 8583:1993] | Financial transaction card originated messages – Interchange message specifications |
| [ISO/IEC 8825-1] | Specification of Basic Encoding Rules (BER), Canonical Encoding Rules (CER) and Distinguished Encoding Rules (DER) |
| [ISO/IEC 8859] | Information technology – 8-bit single-byte coded graphic character sets |

| Reference | Document Title |
|----------------------|-------------------------------------------------------------------------------------------------------------------------------|
| [ISO/IEC 9797-1] | Information technology – Security techniques – Message Authentication Codes (MACs) — Part 1: Mechanisms using a block cipher |
| [ISO/IEC 10116] | Information technology — Security techniques — Modes of operation for an <i>n</i> -bit block cipher |
| [ISO/IEC 14888-3] | Information technology — Security techniques — Digital signatures with appendix — Part 3: Discrete logarithm based mechanisms |
| [ISO/IEC 18031:2005] | Information technology – Security techniques – Random bit generation |
| [NIST SP800-22A] | A statistical test suite for random and pseudorandom number generators for cryptographic algorithms |

1.4 Terminology

The following terms are used in this document, carrying specialised meanings as indicated.

Table 1.1—Terminology

| Term | Description |
|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Card | Card, as used in these specifications, is a consumer device supporting contactless transactions. |
| Combination | Combination is the combination of an AID and a Kernel ID. |
| Configuration Option | A Configuration Option allows activation or deactivation of the Kernel software behind this option. The Configuration Option may change the execution path of the software but it does not change the software itself. A Configuration Option is set in the Kernel database per AID and Transaction Type. |
| Implementation Option | An Implementation Option allows the vendor to select whether the functionality behind the option will be implemented in a particular installation. |

| Term | Description |
|-------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Kernel | The Kernel contains the interface routines, security and control functions, and logic to manage a set of commands and responses to retrieve all the necessary data from the Card to complete a transaction. The Kernel processing covers the interaction with the Card between the selection of the card application (excluded) and the processing of the transaction's outcome (excluded). |
| POS System | The POS System is the collective term given to the payment infrastructure present at the merchant. It is made up of the Terminal and Reader. |
| Process | A Process is a logical component within a Reader that has one or more Queues to receive Signals. The processing of Signals, in combination with the carried data, may then generate other Signals to be sent. Processing can continue until all the Queues of a Process are empty, or until the Process terminates. |
| Queue | A Queue is a buffer that stores events to be processed. The events are stored in the order received. |
| Reader | The Reader is the device that supports the Kernel(s) and provides the contactless interface used by the Card. In this specification, the Reader is considered as a separate logical entity, although it can be an integral part of the POS System. |
| Signal | A Signal is an asynchronous event that is placed in a Queue. A Signal can convey data as parameters, and the data provided in this way is used in the processing of the Signal. |
| Terminal | The Terminal is the device that connects to the authorisation and/or clearing network and that together with the Reader makes up the POS System. The Terminal and the Reader may exist in a single integrated device. However, in this specification, they are considered separate logical entities. |

1.5 Notations

1.5.1 State Machine

This document specifies the Kernel processing as a state machine that is triggered by Signals that cause state transitions. The application states of the Kernel are written in a specific format to distinguish them from the rest of the text:

State

Example:

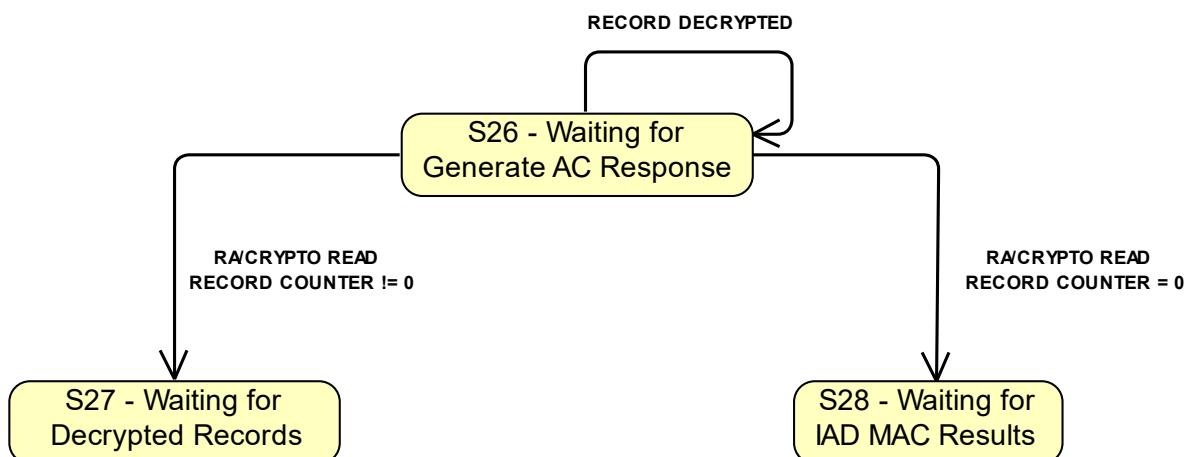
S22 - Waiting for Read Record Response

The state machine of the Kernel is represented using a state diagram.

Example:

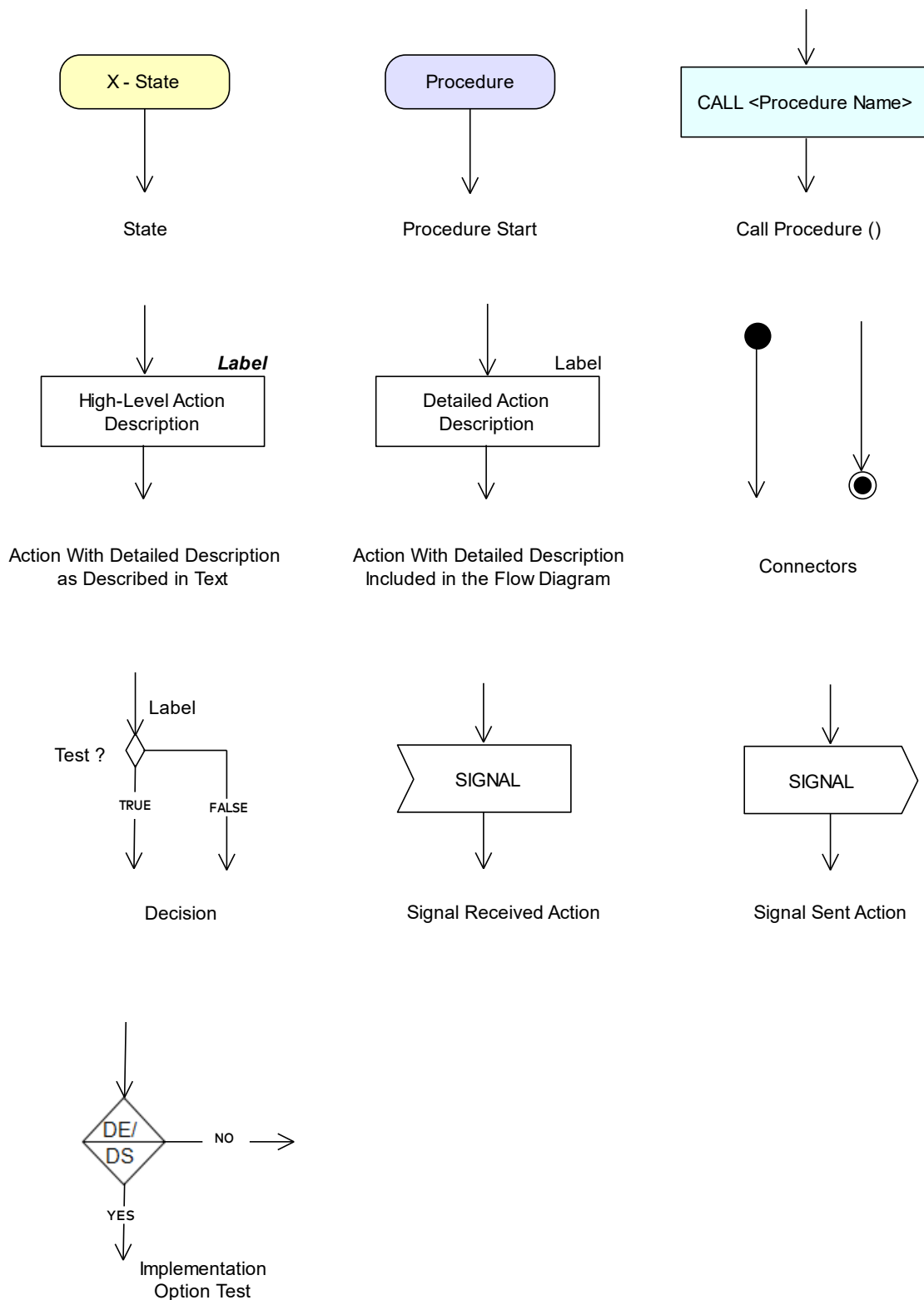
Figure 1.1 depicts the transitions for state S26 - Waiting for Generate AC Response. Upon receiving the Signal RECORD DECRYPTED, the state machine remains in state S26 - Waiting for Generate AC Response. The state machine leaves state S26 - Waiting for Generate AC Response upon receiving an RA Signal. In this case, the state machine goes to S28 - Waiting for IAD MAC Results if Crypto Read Record Counter = 0 and to S27 - Waiting for Decrypted Records if Crypto Read Record Counter \neq 0.

Figure 1.1—Example of State Diagram Notation



This document uses a combination of flow diagrams and textual description to describe the state transitions in the state machine of the Kernel. Figure 1.2 depicts the symbols used in the flow diagrams.

Figure 1.2—Symbols Used in Flow Diagrams



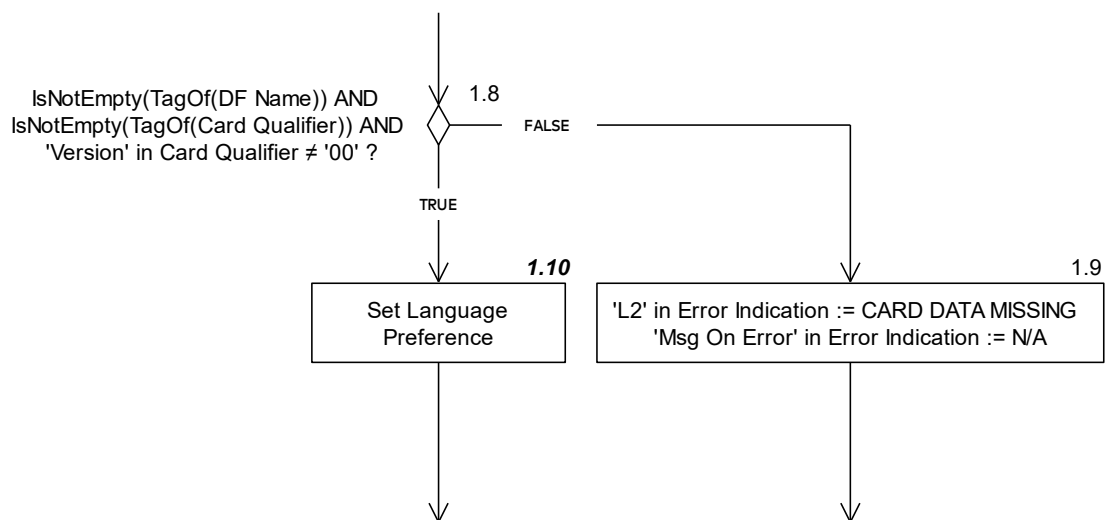
On the Kernel behaviour, the combination of the flow diagrams and the corresponding textual descriptions constitutes the requirements:

- Each diagram in this specification has a unique label.
- Each symbol in a diagram has a unique identifier that is the concatenation of the diagram label with the symbol number.
- The textual description corresponding to a symbol may be included in the diagram or it may be a detailed textual description included in the text below the diagram.

The flow diagrams are read from top to bottom and define the order of execution of the processing steps. The textual description specifies the behaviour of the individual steps but bears no information on the order of execution.

An example of a flow diagram is given in Figure 1.3 in combination with the detailed textual description below.

Figure 1.3—Example of Flow Diagram



1.10

If the Language Preference is returned from the Card, then copy it to 'Language Preference' in User Interface Request Data 1 and User Interface Request Data 2:

IF [IsEmpty(TagOf(Language Preference))]

THEN

'Language Preference' in User Interface Request Data 1 := Language Preference

'Language Preference' in User Interface Request Data 2:= Language Preference

If the length of Language Preference is less than 8 bytes, then pad 'Language Preference' in User Interface Request Data 1 and User Interface Request Data 2 with trailing hexadecimal zeroes to 8 bytes.

ENDIF

Only symbol 1.10 has a detailed textual description. The textual descriptions of symbols 1.9 and 1.8 are included in the flow diagram.

The requirements are related to the behaviour of the Kernel, while leaving flexibility in the actual implementation. The implementation must behave in a way that is indistinguishable from the behaviour specified in this document, in terms of that it creates the output as predicted by this specification for a given input. There is no requirement that the implementation realises the behaviour through a state machine as described in this document.

1.5.2 Data Object Notation

Data objects used for this specification are capitalised:

Data Object Name

Example:

Application File Locator

To refer to a sub-element of a data object (i.e. a specific bit, set of bits, or byte of a multi-byte data object), the following notational convention is used:

- If the sub-element is defined in the data dictionary (Annex A), with each possible value of the sub-element having a name, then the following conventions apply:
 - The reference to the sub-element is 'Name of Sub-element' in Data Object Name.
 - The reference to the value is VALUE OF SUB-ELEMENT.

Examples:

- 'CVM Limit exceeded' in Terminal Risk Management Data refers to bit 8 of byte 2 in Terminal Risk Management Data.

- 'CVM' in Outcome Parameter Set := ONLINE PIN means the same as bits 8 to 5 of byte 4 of Outcome Parameter Set are set to 0010b.
- Alternatively, an index may be used to identify a sub-element of a data object. In this case the following notational conventions apply:

- To refer to a specific byte of a multi-byte data object, a byte index is used within brackets (i.e. []). The first byte (leftmost or most significant) of a data object has index 1.

For example, Terminal Verification Results[2] represents byte 2 of Terminal Verification Results.

- To refer to a specific bit of a single byte multi-bit data object, a bit index is used within brackets []. The first bit (rightmost or least significant) of a data object has index 1.

For example, Cryptogram Information Data[7] represents bit 7 of the Cryptogram Information Data.

- To refer to a specific bit of a multi-byte data object, a byte index and a bit index are used within brackets (i.e. [][]).

For example, Terminal Verification Results[2][4] represents bit 4 of byte 2 of the Terminal Verification Results.

- Ranges of bytes are expressed using the x:y notational convention:

For example, Terminal Verification Results[1:4] represents bytes 1, 2, 3, and 4 of the Terminal Verification Results.

- Ranges of bits are expressed using the y:x notational convention:

For example, Cryptogram Information Data[5:1] represents bits 5, 4, 3, 2, and 1 of the Cryptogram Information Data.

1.5.3 Other Notational Conventions

Notations for processing data and managing memory are described in Table 1.2.

Table 1.2—Other Notational Conventions

| Notation | Meaning | Example |
|---------------------------|-----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| '0' to '9' and 'A' to 'F' | Hexadecimal notation. Values expressed in hexadecimal form are enclosed in straight single quotes. | 27509 decimal is expressed in hexadecimal as '6B75'. |
| 1001b | Binary notation. Values expressed in binary form are followed by the letter b. | '08' hexadecimal is expressed in binary as 00001000b. |
| 340 | Decimal notation. Values expressed in decimal form are not enclosed in single quotes. | '0C' hexadecimal is expressed in decimal as 12. |
| C-APDU | C-APDUs are written in all caps to distinguish them from the text | GET PROCESSING OPTIONS |
| SET | A specific bit in a data object is set to the value 1b | SET 'Kernel 8 processing and TVR format' in Terminal Verification Results |
| CLEAR | A specific bit in a data object is set to the value 0b | CLEAR 'Cardholder verification was not successful' in Terminal Verification Results |
| := | A specific value is assigned to a data object or to a sub-element of a data object | 'Status' in Outcome Parameter Set := END APPLICATION |
| OR | This notation is used for both the logical and bitwise OR operation. Its meaning is therefore context-specific. | Bitwise AND and OR: TVR := (TVR AND Kernel Reserved TVR Mask) OR (Card TVR AND NOT(Kernel Reserved TVR Mask)) |

| Notation | Meaning | Example |
|-----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| AND | This notation is used for both the logical and bitwise AND operation. Its meaning is therefore context-specific. | Logical AND: IF [IsEmptyList(Data To Send) AND IsEmptyList(Tags To Read Yet)] |
| NOT | This notation is used for both the logical and bitwise negation operation. Therefore, its meaning is context-specific. | Logical NOT: IF [NOT ParseAndStoreCardResponse(TLV)] |
| | Two values are concatenated. | A := 'AB34' B := A 'FFFF' means that B is assigned the value 'AB34FFFF' |
| IF THEN ELSE ENDIF | This textual description is used to specify decision logic, using the following syntax: IF T THEN Logic 1 ELSE Logic 2 ENDIF where T is a statement resulting in true or false. | IF [IsEmptyList(Data Envelopes To Write Yet)] THEN P2 := '80' ELSE P2 := '00' ENDIF |
| FOR EXIT loop | This textual description is used to specify repetition control logic, using the following syntax: FOR every x in list { IF T THEN Action EXIT loop ENDIF } | FOR every T in Extended SDA Tag List { IF [IsNotPresent(T) OR IsEmpty(T)] THEN Data objects referenced in Extended SDA Tag List present := FALSE EXIT loop ENDIF } |

| Notation | Meaning | Example |
|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| CALL | Functionality of a certain complexity and appearing more than once is implemented by means of a procedure. In the textual description, a procedure is referenced by means of the key word CALL. | CALL Process Restrictions () |
| $A \bmod n$ | The reduction of the integer A modulo the integer n, that is, the unique integer r, $0 \leq r < n$, for which there exists an integer d such that $A = dn + r$ | $54 \bmod 16 = 6$ |
| $A \text{ div } n$ | The integer division of A by n, that is, the unique integer d for which there exists an integer r, $0 \leq r < n$, such that $A = dn + r$ | $54 \text{ div } 16 = 3$ |
| $X \oplus Y$ | The bit-wise exclusive-OR of the data blocks X and Y. | $11001100b \oplus 10101010b = 01100110b$ |
| $A := \text{ALG}(K)[X]$ | Encryption of a data block X with a block cipher (ALG) using a secret key K. Typical values for ALG are AES, DES, TDES, AES^{-1} , DES^{-1} , and TDES^{-1} . | $T := \text{AES}(K)[M]$ |
| $x \cdot Y$ | Scalar multiplication by x of the point of the elliptic curve Y | $Q := d \cdot G$ |

2 General Architecture

2.1 Introduction

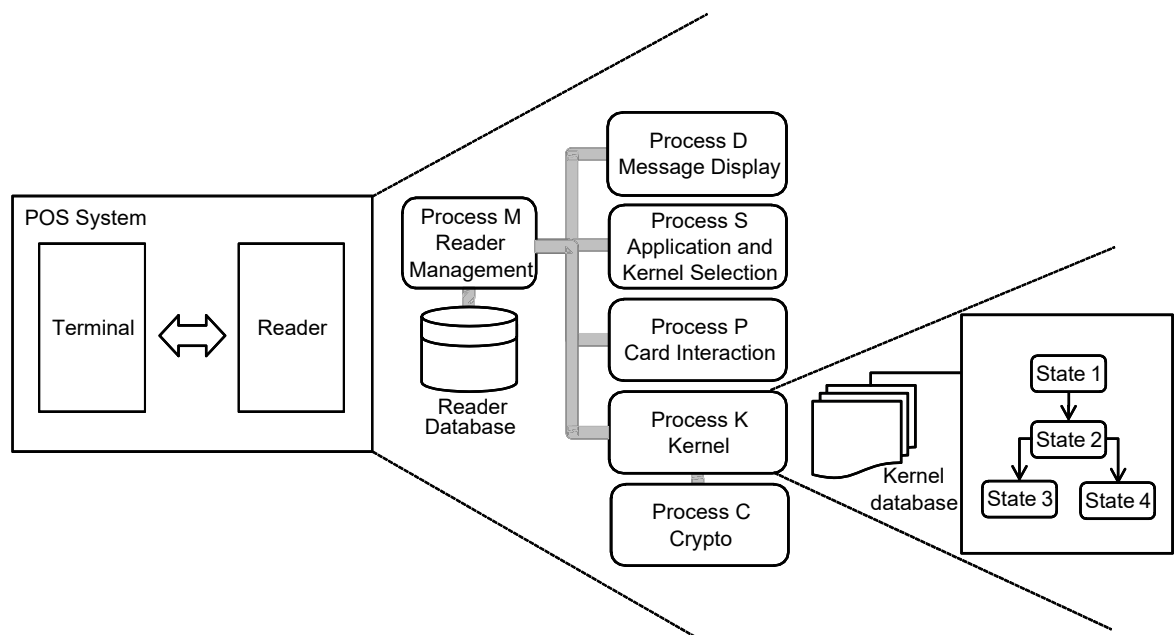
As described in [EMV Book A], the general architecture of a POS System consists of a Terminal and a Reader, where the terms Terminal and Reader refer to a separation in responsibility and functionality between two logical entities.

Figure 2.1 shows how the Reader functionality is allocated to different processes: Process M(ain), Process D(isplay), Process S(elect), Process P(CD), Process K(ernel) and Process C(rypto).

Communication between different processes happens through Signals stored on Queues. A Signal is an asynchronous event that is placed on a Queue waiting to be processed. A Signal can convey data as parameters, and the data provided in this way is used in the processing of the Signal.

Zooming in further on Process K, Figure 2.1 illustrates the two components of the Kernel: the Kernel software, modeled as a state machine, and the Kernel database, consisting of a number of separate datasets.

Figure 2.1—General Architecture



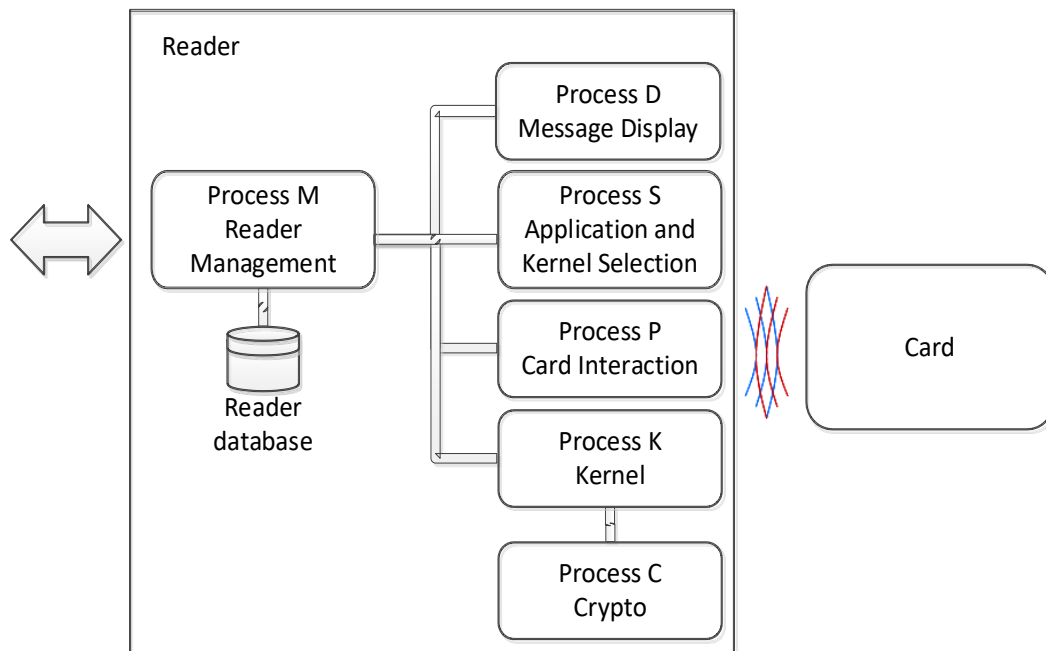
There is no requirement to create devices that use the architecture and the partitioning as laid out in this document, as equally there is no requirement in [EMV Book A] on the partitioning.

The only requirements in this document apply to Process K and Process C, and these requirements define the externally-observable behaviour, independent of the internal organisation of the Reader.

2.2 Reader Processes

In Figure 2.2, the Reader is modeled as a set of Processes and each Process runs independently of the other Processes. The role of the Reader database is explained in section 2.3.

Figure 2.2—Reader Logical Architecture



The different processes are listed in Table 2.1.

Table 2.1—Reader Processes

| Process | Responsibility |
|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Process P(CD) | Management of the contactless interface |
| Process D(isplay) | Management of the user interface |
| Process S(election) | Selection of the Card application and Kernel |
| Process K(ernel) | Interaction with the Card once the application has been selected, covering the transaction flow specific to Kernel 8 |
| Process M(ain) | Overall control and sequencing of the different processes. The configuration and activation of the Kernel and the processing of its outcome are also part of this role. |
| Process C(rypto) | Processing of cryptographic material |

2.2.1 Process P

Process P implements the functionality described in [EMV CL L1] and [ISO/IEC 7816-4] and manages the access to the Card.

Process K communicates with Process P through the CMDA, RA and L1RSP Signals as shown in Table 2.2.

Table 2.2—Process P Signals

| Signal In | Signal Out | Comment |
|--------------|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| C <u>MDA</u> | RA(R-APDU) | If there is no L1 error, the RA Signal contains the R-APDU sent back in response to a C-APDU. |
| | L1RSP(code) | If there is an L1 error, L1RSP is returned with code as one of the following: <ul style="list-style-type: none">• Error – Timeout: An L1 timeout has occurred• Error – Protocol: An L1 protocol error has occurred• Error – Transmission: Any other error |

Process P sends the C-APDU included in the CMDA Signal to the Card and responds with either:

- An RA Signal containing the R-APDU and status bytes returned by the Card, or
- An L1RSP Signal including an L1 event such as a timeout, transmission error, or protocol error.

2.2.2 Process D

Process D manages the User Interface Requests as defined in [EMV Book A] and displays a message and/or a status.

A MSG Signal is used as a carrier of User Interface Request Data (UIRD). Process D may receive MSG Signals from any other Process. The MSG Signal is not acknowledged.

For more information on UIRD, refer to section 7.1 of [EMV Book A] and to A.1.137 and A.1.138 for the definition of the UIRDs used in this specification.

For displaying messages and/or indicating status, Process D needs the following configuration data:

- Default language
- The currency symbol to display for each currency code and the number of minor units for that currency code
- A number of message strings in the default language and potentially other languages

The status identifiers and message identifiers are defined in section 9.2 and section 9.4 respectively of [EMV Book A].

2.2.3 Process S

Process S manages the application and Kernel selection. It runs constantly, and it is waiting for an ACT Signal from Process M. After processing the ACT Signal, it returns the selected Combination of application and Kernel (AID and Kernel ID) and the File Control Information Template and status bytes returned by the Card in response to the final SELECT command in an OUT Signal.

Refer to [EMV Book B] for the specification of an implementation of Process S that supports a multi-kernel architecture.

2.2.4 Process K

The Reader may support multiple Kernels but only one Kernel will execute at a time. The Kernel that is activated depends on the information returned by Process S, which may in turn depend on data retrieved from the Card.

For each transaction, Process K is configured with a Kernel-specific dataset. The values in the dataset depend on the AID and the Transaction Type. More information on the initialisation of the Kernel-specific dataset is provided in section 2.3.

Once the Kernel is selected and configured, it executes as Process K. Process K manages the interaction with the Card application beyond application selection, using the services of Process P as an intermediary. Upon completion, Process K sends its results to Process M in an OUT Signal and then terminates. For the remainder of the document, it is assumed that Kernel 8 is selected.

From the viewpoint of the Reader and depending on the Configuration Options, Kernel 8 can provide two services:

- Through its interaction with the Card, it creates a transaction record for authorisation and/or clearing.
- It can interact with the Terminal directly through the Data Exchange mechanism.

Seen from the Terminal and depending on the Configuration Options, Kernel 8 allows reading and writing data from and to the Card.

The different services are listed in Table 2.3, with the corresponding Signal to call the service indicated in the right column. Only Process M and the Terminal request these services from Process K.

Table 2.3—Services from Process K

| Service | Corresponding Signal |
|--------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| Return an authorisation or clearing record. | ACT(Data) As a minimum, “Data” includes the File Control Information Template received from the Card in the response to the SELECT command. |
| Request data from the Kernel database or from the Card. Write data to the Kernel database or to the Card. | DET(Data) |

Process K responds to the incoming service request with an outgoing Signal as described in Table 2.4.

Table 2.4—Responses from Process K

| Signal In | Signal Out | Comment |
|-----------|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ACT | OUT | The OUT Signal includes <ul style="list-style-type: none"> • Outcome Parameter Set • Data Record – if any • Discretionary Data • User Interface Request Data 1 – if any • User Interface Request Data 2 – if any |
| DET | DEK or n/a | |

| Signal In | Signal Out | Comment |
|-----------|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| n/a | DEK | <p>The DEK Signal can be used to request additional data to be provided in a subsequent DET Signal, as well as to provide data that was requested via a configuration setting or a previous DET Signal.</p> <p>The DEK Signal contains:</p> <ul style="list-style-type: none"> • The Data Needed data object, which is the list of tags of data items that the Kernel needs from the Terminal • The Data To Send data object, which is the list of data values that the Terminal has requested |

Within a transaction, the Terminal can only send one or more DET Signals after it received a DEK Signal indicating that Process K is active. The DEK Signal is sent only if the Kernel has data for the Terminal or needs data from the Terminal.

The DEK and DET Signals are exchanged as part of the Data Exchange mechanism and are only used if DE/DS implementation option is implemented.

2.2.5 Process M

Process M is responsible for coordinating the other processes to perform a transaction. The overall process is illustrated as follows:

- Process M receives the ACT Signal from the Terminal.
- Process M starts Process P to start polling for Cards as described in [EMV CL L1].
- Process M requests Process D to display the READY message.
- When Process P indicates to Process M that a Card is detected, Process M activates Process S. When Process S completes successfully, it responds with an OUT Signal with the selected Combination {AID – Kernel ID}, the File Control Information Template of the selected Card application, and the status bytes returned by the Card.
- Based on this information, Process M then configures Process K for the specific Transaction Type and AID, using a Kernel-specific dataset, and sends it an ACT Signal containing transactional data such as the Amount, Authorised (Numeric) and the File Control Information Template. When Process K has completed the transaction, it returns an OUT Signal to Process M, including the Outcome Parameter Set, Discretionary Data, Data Record (if any) and optionally one or two UIRDs.

- Process M analyzes the 'Status' in Outcome Parameter Set and executes the instructions encoded in the other fields of the Outcome Parameter Set. As required, Process M instructs Process P to perform the removal sequence. Alternatively, it may instruct Process S to select the next application on the Card.
- Process M passes a subset of the Outcome Parameter Set, the Data Record and the Discretionary Data to the Terminal.
- If the transaction is processed online, the Reader receives a MSG Signal from the Terminal to indicate whether the transaction was approved or declined.

2.2.6 Process C

Process C is the cryptographic process and only Process K communicates with Process C.

Communication between Process K and Process C is described in terms of Signals. The specification presumes that Signals between Process C and Process K are managed on a dedicated Queue that is exclusively reserved for their interactions.

Process C is designed to run in parallel with Process K, offloading the processing of cryptographic data to simplify Process K and speed up the processing transaction flow.

It is an implementation decision as to how it is implemented; if a reader has very fast cryptographic processing and the implementer prefers not to implement parallel processing, then its functions may be executed sequentially with respect to Process K but it is presented in this specification as a parallel process.

Process C handles the following tasks:

- Secure channel and certificate algorithm suite negotiation.
- Processing of the key related data in the GET PROCESSING OPTIONS response
- Decryption of privacy protected (encrypted) record or READ DATA data
- Local authentication including validation of the Card and issuer certificates and the blinding factor
- Generation of the Issuer Application Data MAC and validation of the Enhanced Data Authentication MAC
- Validation of MACs for READ DATA and WRITE DATA
- Encryption of data for WRITE DATA for transmission to the Card

It is invoked by Process K by means of Signals. The Signals that Process K sends to Process C are listed in Table 2.5. Process C will process Signals in the order they are sent to it by Process K. In response to these Signals, Process C will return a message for each message sent, subject to the exceptions shown as described in Table 2.5.

Table 2.5—Process C Signals

| In response to | Process C will send | |
|-------------------------------|--------------------------------------------|----------------------------|
| | Normal response | Exception |
| INITIALISE PROCESS C | INIT PROCESS C OK | INIT PROCESS C FAIL |
| GPO PRIVACY | None | DECRYPTION FAILED |
| RECORD RECEIVED | None ⁽¹⁾ or RECORD DECRYPTED | DECRYPTION FAILED |
| PROCESS ISSUER CERTIFICATE | ISSUER CERTIFICATE OK | ISSUER CERTIFICATE FAIL |
| PROCESS ICC CERTIFICATE | ICC CERTIFICATE OK | ICC CERTIFICATE FAIL |
| PROCESS EDA MAC | EDA MAC OK | EDA MAC FAIL |
| PROCESS BLINDING FACTOR | BLINDING FACTOR OK | BLINDING FACTOR FAIL |
| VALIDATE MESSAGE | MESSAGE OK | MESSAGE FAIL |
| ENCRYPT MESSAGE | ENCRYPTED MESSAGE | ENCRYPTION FAILED |
| PROCESS IAD MAC | IAD MAC OK | IAD MAC FAIL |

- ⁽¹⁾ If a RECORD RECEIVED Signal contains a plaintext record, Process C will not return a message. Process K sends plaintext records to Process C as it is Process C that builds the Sstatic Data To Bbe Authenticated.

2.3 The Reader Database

The Reader maintains a database that is divided into different datasets held in persistent memory. An overview of the different persistent datasets is given in Figure 2.3, with additional details in Table 2.6.

Figure 2.3—Reader Database – Persistent Datasets

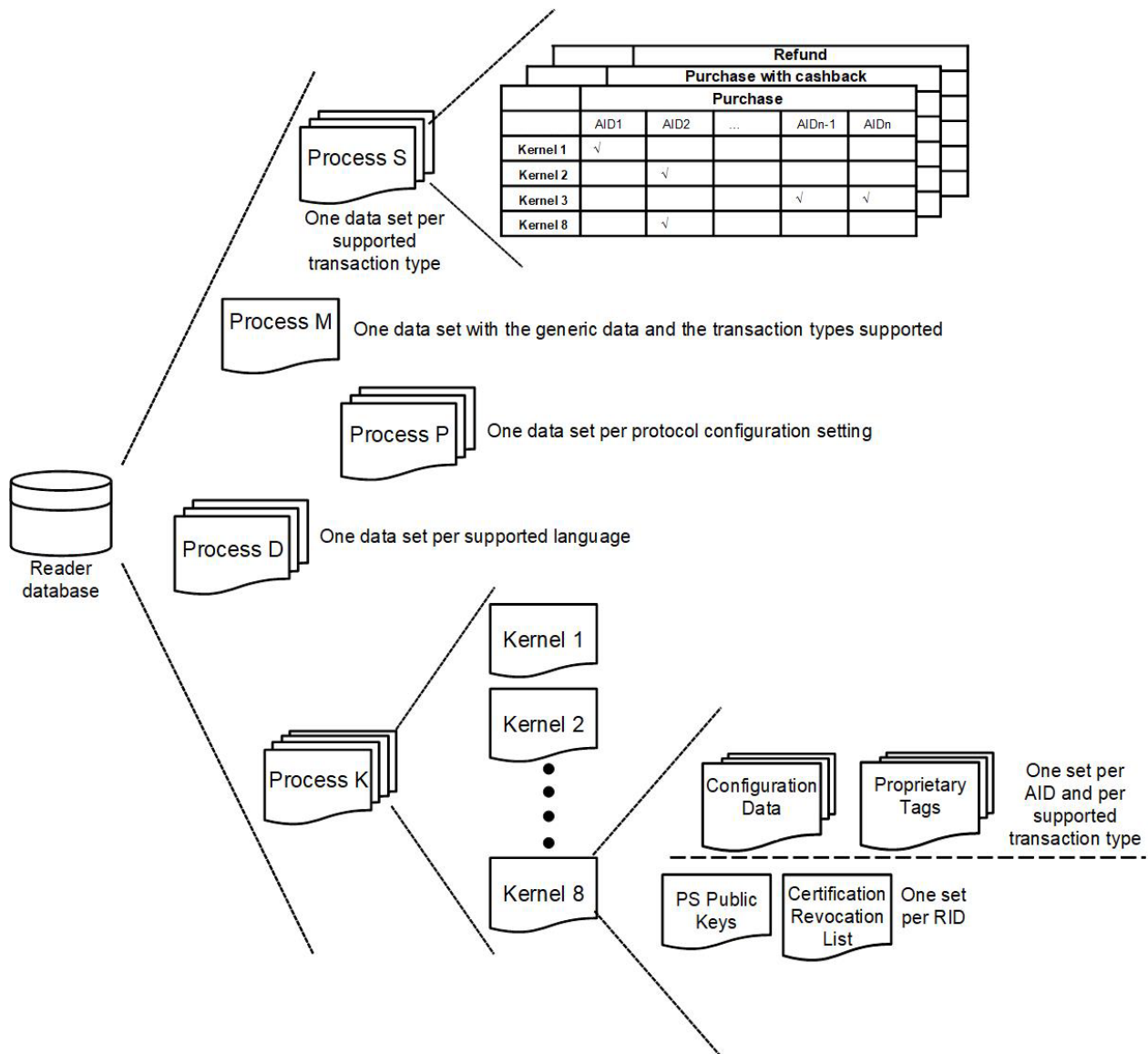


Table 2.6—Reader Database

| Process | Data Sets |
|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Process M | One dataset, including generic data and the different transaction types supported. Examples of generic data are Interface Device Serial Number, Terminal Country Code, Transaction Currency Code and Transaction Currency Exponent. Examples of transaction types are purchase, purchase with cashback, and refund. |
| Process P | One or more datasets, one for each protocol configuration setting. Each dataset contains (part of) the configuration settings as defined in Annex A of [EMV CL L1]. |
| Process D | Multiple datasets for Process D, one for each supported language. Each dataset contains the message strings behind the message identifiers. |
| Process S | Multiple datasets for Process S, one dataset per Transaction Type. Each dataset contains a list of Combinations {AID – Kernel ID}. |
| Process K | Multiple Kernel-specific datasets for Process K. Each Kernel-specific dataset includes different subsets. For Kernel 8, see Table 2.7. |

If the transaction type has not been indicated by the Terminal in the ACT Signal, a configurable default transaction type is used.

Table 2.7—Persistent Dataset for Kernel 8

| Subset | Purpose |
|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Configuration Data | Contains the TLV-encoded persistent data objects relevant to a specific AID (used by Process S to identify the application during application selection) and Transaction Type. The values of the TLV-encoded data objects do not vary per transaction. |
| Proprietary Tags | Data objects with proprietary tags (i.e. data objects with tags not listed in Table A.38). A proprietary tag may have a zero length for data returned from the Card or a length different from zero for terminal sourced data. |
| PS-CA Public Key Database | Information linked to the PS - <u>Certification Authority</u> Public Keys, including the index, modulus, and exponent. <u>Certification Authority</u> PS -Public Keys can be shared between AIDs that have the same RID and sharing can be done across Kernels. The Reader must be able to store the information for at least six RSA keys per RID and ten ECC keys per RID. |
| Certification Revocation List | A list of Issuer Public Key Certificates that payment systems have revoked for each RID supported by the Kernel. As for the <u>CA</u> Public Key Database, entries in the Certification Revocation List may be shared between Kernels where Kernels support the same RID. |

3 Overview of Kernel Functionality

3.1 Implementation Options

Kernel 8 supports the Implementation Option listed in Table 3.1.

Table 3.1—Kernel Implementation Options

| Implementation Option | Description |
|------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Data Exchange & Data Storage | This Implementation Option gives the implementer the choice to build Kernel 8 with or without support for Data Exchange and Data Storage. This Implementation Option is further on referenced as DE/DS. |

This Implementation Option gives rise to the following two possible Kernel implementations:

- DE/DS implemented
- DE/DS not implemented

3.2 The Kernel TLV Database

When the Kernel process starts, the Kernel database, as introduced in section 2.3, is already initiated with the persistent dataset of Kernel 8 for a specific AID (or RID) and Transaction Type. This includes the Configuration Data, Proprietary Tags, [CA](#) Public Key Database and the Certification Revocation List (see Table 2.7).

At the start of the Kernel, the Kernel instantiates a TLV Database including the tags defined in Table A.38. The TLV Database is extended with the Proprietary Tags (if any). The Kernel copies the Configuration Data in the TLV Database at the start of the transaction. The TLV Database is stored in transient memory, being used as a working database which is cleared after the Kernel exits. Within the TLV Database, entries may exist with zero length.

In addition to the Kernel database, the Kernel receives transaction data items in the ACT Signal. These data items originate from the Terminal and from the OUT Signal of Process S. These data items with their volatile values are stored in the TLV Database as well.

During transaction processing, the Kernel may receive events from Process M, the Card, and the Terminal. This input, together with the Kernel's progression through the transaction processing, causes further updates to the TLV Database.

While performing a transaction, the Kernel ensures that updates to the TLV Database are done only by the authorised 'source' (origin) of the data item. For this purpose, data items are put in different categories and the category determines the Signal – and therefore source – that can update data objects within a category. The different categories and corresponding Signals are illustrated in Table 3.2.

Table 3.2—Kernel TLV Database Categories

| Data Category | Signal |
|---------------------------------------------------|---------------------------------------------------------------|
| Terminal sourced data object – configuration data | n/a |
| Terminal sourced data object – transaction data | DET ¹ , ACT |
| Kernel defined value or internal data object | n/a Value can only be changed as part of Kernel processing |
| Card sourced data object | RA ² |

¹ Only implemented for the DE/DS Implementation Option

² The File Control Information Template is received in an ACT Signal but is treated as an RA as that is how it was delivered to Process S.

3.3 Transaction Flow

Kernel 8 executes the following steps:

- The Kernel sends an ephemeral ECC public key to the Card in the GET PROCESSING OPTIONS command data. Using its private key and a blinding factor, the Card generates a shared secret and from that a set of session keys. In the GET PROCESSING OPTIONS response, the Card sends its blinded public key and the encrypted blinding factor so that the Kernel can compute the same shared secret and session keys. The blinding factor will permit the Kernel to authenticate the Card in conjunction with the Card certificates.
- It reads the data records of the Card (using READ RECORD commands). Any record data returned by the Card that uniquely identifies it (for example containing the Application PAN) is encrypted by the Card using one of the session keys and the AES block cipher.
- It performs Terminal Risk Management and Terminal Action Analysis.
- It requests an Application Cryptogram from the Card by issuing a GENERATE AC command. The Kernel offers to the Card in the GENERATE AC command data a list of the CVMs that it supports for the transaction and the Card picks one from that list. The Card informs the Kernel of its choice in the response to the GENERATE AC command.
- It generates the Issuer Application Data MAC (an AES-CMAC based MAC function calculated over static card data and transaction related data using one of the session keys) and validates the Enhanced Data Authentication MAC (an AES-CMAC calculated over the Issuer Application Data MAC and Application Cryptogram using the same session key).
- If the Card supports remote data authentication, then it uses its instance of the Issuer Application Data MAC as input to the Application Cryptogram generation. In that case the Kernel instance of the Issuer Application Data MAC has to be transferred to the issuer. This may be done by including the Issuer Application Data MAC in the Issuer Application Data. The Card indicates in 'Copy IAD MAC in IAD' in Application Interchange Profile if and how the Kernel must copy the Kernel instance of the Issuer Application Data MAC in the Issuer Application Data.
- If both Card and Kernel are configured to support local authentication, then the Kernel validates the Card and issuer certificates and the blinding factor.

3.4 Data Exchange

3.4.1 Introduction

Terminal and Kernel can communicate through the Data Exchange mechanism if the DE/DS Implementation Option is implemented.

The Kernel can send tagged data to and request data from the Terminal through the DEK Signal.

The Terminal can control the Kernel through the DET Signal by virtue of its ability to:

- Update the current transaction database of the Kernel
- Request tagged data from the Kernel or from the Card
- Manage the transaction flow pace by means of the Proceed To First Write Flag.

3.4.2 Sending Data to the Terminal

As part of its configuration or through an ACT or DET Signal, the Kernel has a data object (Tags To Read) containing the tags of the data objects to be sent to the Terminal. If a tag refers to Card data, this data is retrieved through READ RECORD commands – as part of reading the records listed in the Application File Locator – or through the READ DATA commands. The Kernel has a pre-defined list of data objects with pre-defined tags ('9F8111' to '9F811A') that are read using READ DATA. All other data objects are read using READ RECORD commands. No files or records other than those being listed in the Application File Locator are read.

When the Kernel has completed the (currently outstanding) requests from the Terminal, it sends the data to the Terminal via a DEK Signal.

The information in the DEK Signal may trigger the Terminal to send another list of data to read by means of Tags To Read in a DET Signal. This list is then appended to the original list and may result in another set of READ DATA commands if the request includes pre-defined tags ('9F8111' to '9F811A').

The Kernel uses a buffer, called Tags To Read Yet, to accumulate the different read requests included in Tags To Read.

Data To Send is another buffer, accumulating the multiple data that the Kernel has for the Terminal. It is populated with TLV data retrieved in response to Tags To Read Yet processing.

The process continues until all records have been read and there are no more data objects in the list that need to be read using a READ DATA command.

3.4.3 Requesting Data from the Terminal

If one of the following data objects is present in the Kernel database with the length of the value field set to zero, then the Kernel sends a DEK Signal to request the value of the data object:

- Tags To Read
- Data Envelopes To Write
- Proceed To First Write Flag

As indicated above, the Kernel uses a buffer, called Data Needed, to accumulate tags that the Kernel needs from the Terminal. It is populated with a list of tags.

The Terminal may send multiple DET Signals. Each DET Signal may contain a Data Envelopes To Write data object. The Kernel manages these DET Signals through the Data Envelopes To Write Yet buffer. This buffer is used to accumulate the TLV data objects included in Data Envelopes To Write lists.

3.4.4 Synchronisation

All data are read from the Card previous to any data writing process. To ensure that the reading process is completed and that the Terminal has received all required data, the Kernel checks whether it can move to the writing stage by means of the Proceed To First Write Flag data object:

- When Proceed To First Write Flag is absent, the Kernel can move to the writing phase of the transaction.
- When Proceed To First Write Flag has length zero, the Kernel requests a value for the Proceed To First Write Flag from the Terminal. It waits until the Terminal provides this value before moving to the writing phase.
- When Proceed To First Write Flag has value zero, the Kernel waits until the Terminal provides a value different from zero before moving to the writing phase.
- When Proceed To First Write Flag has a value different from zero, the Kernel can move to the writing phase of the transaction.

3.5 Data Storage

Data storage is an extension of the regular transaction flow such that the Card can be used as a scratch pad or mini data store with simple write and read functionality.

Data storage relies on the Data Exchange mechanism as described in section 3.4 and is only supported if the DE/DS Implementation Option is implemented.

Data storage uses dedicated commands (READ DATA and WRITE DATA) for explicit reading and writing of data. It introduces a range of tags ('9F8111' to '9F811A') for the reading and writing of non-payment data, in such a way that they can be included in Tags To Read and Data Envelopes To Write (see section 3.4). The whole range is freely readable using the READ DATA command. Writing is performed using a WRITE DATA command.

The length of the data is variable with a maximum of 243 bytes.

The Data Envelopes To Write list is TLV coded, containing Tag, Length and Value of the data to write. The list may be part of the Configuration Data, or it may be communicated to the Kernel during the transaction using the Data Exchange mechanism, via a DET Signal. If Data Envelopes To Write is configured with zero length, then a DEK Signal is sent to the Terminal to request the Terminal to communicate the Data Envelopes To Write to the Kernel via a DET Signal.

After the GENERATE AC command, the Kernel may send one or more WRITE DATA commands to the Card. Each command contains one data object from the Data Envelopes To Write list. The WRITE DATA commands are sent in the order as they appear in the Data Envelopes To Write list.

Data storage protects data being sent to the Card and received from the Card with the same privacy mechanism as the one used to protect the Card data returned to the Kernel in response to READ RECORD commands.

When a READ DATA command is used, the data is protected by a MAC computed with one of the session keys so that the Kernel may have confidence that it was received unaltered. When data is written by the Kernel using WRITE DATA, the Card returns a MAC computed over the recovered plaintext to provide confidence that it was received by the Card unaltered.

3.6 Relay Resistance Protocol

A relay attack takes place when a fraudulent terminal is used to mislead an unsuspecting cardholder into transacting, where the actual transaction is relayed via a fraudulent Card (or simulator) to the authentic terminal of an unsuspecting merchant. It may also happen when a fraudulent reader is used without the cardholder being aware of the transaction.

RRP operates as follows:

1. A bit in Application Interchange Profile is used to inform the Kernel that the Card supports RRP. A bit in Kernel Configuration is used to enable RRP in the Kernel.
2. The Kernel invokes RRP if both Card and Kernel support the procedure. In this case, it sends a timed C-APDU (EXCHANGE RELAY RESISTANCE DATA) to the Card with a random number (Terminal Relay Resistance Entropy). The Card responds with a random number (Device Relay Resistance Entropy) and timing estimates (Min Time For Processing Relay Resistance APDU, Max Time For Processing Relay Resistance APDU and Device Estimated Transmission Time For Relay Resistance R-APDU).
3. If the timings being determined by the Kernel exceed the maximum limit computed, the Kernel will perform a second trial (in case there was a communication error or in case other processing on the Card interrupted the EXCHANGE RELAY RESISTANCE DATA command processing). The Kernel will execute up to two retries.
4. Terminal Verification Results are used to permit the Kernel to be configured through the Terminal Action Codes to decline or send transactions online in the event that timings are outside the limits computed.
5. RRP relies on local authentication for offline transactions and on the Issuer Application Data MAC combined with online card authentication for online transactions.
6. The Terminal Relay Resistance Entropy is the same as the Unpredictable Number. In the event of retries, new values for the Unpredictable Number are computed.
7. The Kernel considers a transaction to be valid if the processing time determined from the measured time is within the window stated by the Card (i.e. Max Time For Processing Relay Resistance APDU and Min Time For Processing Relay Resistance APDU). In addition some tolerance is given by the reader in the form of a grace period below and above the window defined by the Card (Minimum Relay Resistance Grace Period and Maximum Relay Resistance Grace Period). The Reader has an accuracy threshold (Relay Resistance Accuracy Threshold) that indicates whether the measured time is greater than a reader permitted limit. Another accuracy threshold (Relay Resistance Transmission Time Mismatch Threshold) considers the mismatch of the Card communication time.

3.7 Privacy Protection

Privacy Protection is a mechanism that ensures that eavesdropping attacks on the communications between Card and Reader cannot tell the identity of the Card that is used to perform the transaction. The mechanism ensures that it is impossible to tell from the payment application data if two transactions performed at the same terminal were performed by the same or different Cards or payment applications.

The privacy protection works in the following way:

1. The Kernel sends a public key to the Card in the GET PROCESSING OPTIONS command data.
2. The Card generates a shared secret and from that a set of session keys. It communicates back to the Kernel in the GET PROCESSING OPTIONS response a blinded version of its public key and an encrypted blinding factor in such a way that it might compute the same shared secret. The blinding factor permits the Kernel to authenticate the Card (in conjunction with the Card certificates). The blinding factor is sent encrypted to ensure that it cannot be used by an eavesdropping attack to recover the plaintext Card public key and therefore to violate the privacy claims.
3. Any record data returned by the Card that uniquely identifies it – the Application PAN, Track 2 Equivalent Data, ICC Public Key Certificate, ICC RSA Public Key Remainder or ICC ECC Public Key for example, is encrypted by the Card using one of the session keys and the AES block cipher.
4. The privacy is also extended to the secure READ DATA and WRITE DATA commands that may be used for reading from and writing to one of the ten Data Envelopes.

3.8 CVM Processing

The Kernel offers to the Card in the GENERATE AC command data a list of the CVMs that it is willing to see used for the transaction and the Card picks one from that list. The Card informs the Kernel of its choice in the response to the GENERATE AC command.

The CVMs that can be used are:

- No CVM
- Signature
- CDCVM
- Online PIN

The Kernel uses a CVM limit to determine which CVMs are offered to the Card. If the transaction is above the CVM limit then 'No CVM' should not be offered.

The Reader CVMs are coded in CVM Capability – CVM Required and CVM Capability – No CVM Required which are part of Configuration Data. It is the Terminal Risk Management Data that is used to communicate the available CVMs from the Kernel to the Card.

Terminal Risk Management Data also carries three other CVM related bits. The first of these, 'CVM Limit exceeded' is used as an explicit indication to the Card that the transaction amount exceeds the limit above which a CVM is required by the merchant. The other two bits ('CDCVM bypass requested' and 'SCA exempt') are related to the business rules relevant to this installation. For example, if CDCVM bypass is requested by a transit terminal or whether regulation indicates that the transaction should not be accounted in the Card's lost and stolen protection.

Based on the above, the Card then chooses the CVM to be used for this transaction. The Card's decision is indicated in the Cardholder Verification Decision data object included in the GENERATE AC response. This data object reflects the Card's choice of CVM. The card may indicate CV FAILED if there is no CVM available from the Kernel that the Card is willing to use for this transaction.

Because the choice of CVM by the Card also affects the value of the Terminal Verification Results, the Card may change certain bits in the Terminal Verification Results. If for example the Card chooses Online PIN, the Terminal Verification Results need to be set to indicate that Online PIN will be entered. This means that the Card needs to use a TVR value different from the value it received in the GENERATE AC command data. Therefore, the Card may optionally include in the GENERATE AC response data a Card TVR corresponding to the one it used for generating the Application Cryptogram, and the Kernel needs to reflect this change in the data sent to the acquirer.

A mask value is applied to avoid that the Card could change bits in the Terminal Verification Results that reflect the Kernel's decision making. This mask is referred to as the Kernel Reserved TVR Mask and the bits set to 1b cannot be altered by the Card. The Kernel sets the Terminal Verification Results bits that the Card can change to the value of the corresponding bits in the Card TVR.

3.9 Kernel Configuration Options

The different Configuration Options supported by Kernel 8 are listed in Table 3.3, as well as the method to activate a particular option.

Table 3.3—Kernel Configuration Options

| Configuration Option | Description | Activation |
|-------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|
| RRP | The Kernel supports RRP | Through the setting of 'Relay resistance protocol enabled' in Kernel Configuration |
| Report local authentication failed in TVR | The Kernel sets the 'Local authentication failed' bit in the Terminal Verification Results if Card certificate, issuer certificate or blinding factor validation fails. This bit is set after the GENERATE AC command and used to determine the Kernel Decision. If the 'Report local authentication failed in TVR' in Kernel Configuration is not set, then the 'Local authentication failed' bit in the Terminal Verification Results will be cleared before storing the Terminal Verification Results in the Data Record. | Through the setting of 'Report local authentication failed in TVR' in Kernel Configuration |
| RSA certificates | The Kernel activates validation of RSA certificates returned by the Card for local authentication. | Through the setting of 'RSA certificates enabled' in Kernel Configuration |
| Local authentication | The Kernel activates validation of Card certificates, issuer certificates and the blinding factor. | Through the setting of 'Local authentication' in Security Capability |

All the above Configuration Options for the Kernel are set at the level of the AID and the Transaction Type and are part of the Configuration Data in the persistent dataset of Kernel 8.

4 Data Organisation

4.1 TLV Database

4.1.1 Principles

The Kernel maintains a TLV Database to store TLV encoded data objects. This TLV Database is instantiated by the Kernel as described in section 3.2. It will be updated during the processing of the transaction.

The TLV Database is updated using information received from a number of sources: at start-up from the Reader, with data from the Card, with data from the Terminal, and with data that results from the Kernel's own processing.

A data object is known by the Kernel if its tag is listed in the data dictionary (Table A.38). Other data objects with proprietary tags not listed in Table A.38 may be present in the database at the time of instantiation.

A data object is considered to be present if its tag appears in the TLV Database (length may be zero).

A data object is empty if it is present and its length is zero. A data object is not empty if it is present and its length is greater than zero.

Data objects in the TLV Database have a name, a tag, a length, and a value; for example:

| | |
|---------|------------------------------|
| Name: | Amount, Authorised (Numeric) |
| Tag: | '9F02' |
| Length: | 6 |
| Value: | '000000002345' |

The index to access data objects in the TLV Database is the tag. The list of tags known by the Kernel is fixed and is defined in Table A.38.

The name of the TLV encoded data object is also used to represent the value field. The following example initialises the value field of the Terminal Verification Results to zero:

Terminal Verification Results := '0000000000'

4.1.2 Access Conditions

Data objects in the TLV Database are assigned access conditions as described in Table 4.1.

Table 4.1—Access Conditions

| Access Condition | Description |
|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ACT/DET | <p>These data objects are data objects related to the transaction, being sent to the Kernel by the Terminal with the ACT and DET Signals. They may also be present in the TLV Database when the Kernel is instantiated.</p> <p>Proprietary data objects (i.e. data objects with tags not listed in Table A.38) can be updated with the ACT and DET Signals if, and only if, their length at instantiation is different from zero.</p> |
| RA | <p>These data objects are data objects related to the transaction, being sent to the Kernel by the Card with the RA Signal. Proprietary data objects can be updated with the RA Signal if, and only if, their length at instantiation is equal to zero.</p> <p>An exception is data objects contained in the File Control Information Template which are passed to the Kernel with the ACT Signal, but which have the RA access condition assigned.</p> |
| K | <p>All data objects in the TLV Database can be updated by the Kernel. Every data object has the K (Kernel) access condition assigned.</p> |

All data objects can be requested by the Card (via a DOL) and by the Terminal (via Tags To Read) if DE/DS is implemented.

4.1.3 Services

Services available to interrogate and manipulate the TLV Database are the following:

Boolean IsKnown(T)

Returns TRUE if tag T is defined in Table A.38.

Boolean IsPresent(T)

Returns TRUE if the TLV Database includes a data object with tag T.

The length of the data object may be zero.

Proprietary data objects that are not known can be present if they have been provided at Kernel instantiation. In this case IsKnown() returns FALSE and IsPresent() returns TRUE.

Boolean IsNotPresent(T)

Returns TRUE if the TLV Database does not include a data object with tag T.

Boolean IsNotEmpty(T)

Returns TRUE if all of the following are true:

- The TLV Database includes a data object with tag T.
- The length of the data object is different from zero.

Boolean IsEmpty(T)

Returns TRUE if all the following are true:

- The TLV Database includes a data object with tag T.
- The length of the data object is zero.

T TagOf(DataObjectName)

Returns the tag of the data object with name DataObjectName.

Initialise(T)

Initialises the data object with tag T with a zero length. After initialisation the data object is present in the TLV Database.

DataObject GetTLV(T)

Retrieves the TLV encoded data object with tag T from the TLV Database.

Returns NULL if the TLV Database does not include a data object with tag T.

Length GetLength(T)

Retrieves from the TLV Database the length in bytes of the data object with tag T.

Returns NULL if the TLV Database does not include a data object with tag T.

Boolean ParseAndStoreCardResponse(TLV String)

TLV Encoding Error := FALSE

Parse TLV String according the Basic Encoding Rules in [ISO/IEC 8825-1] and set TLV Encoding Error to TRUE if parsing error.

If TLV String is not a single constructed or primitive data object then set TLV Encoding Error to TRUE.

IF [TLV Encoding Error]

THEN

Return FALSE

ELSE

FOR every primitive TLV in TLV String

{

IF [NOT (IsKnown(T) AND

class of T is Private class³ AND

NOT update conditions of T include RA Signal)]

THEN

IF [IsKnown(T)]

THEN

IF [(IsNotPresent(T) OR IsEmpty(T)) OR (TLV = GetTLV(T))
AND

update conditions of T include RA Signal

AND

L is within the range specified by Length field of the data
object with tag T in the data dictionary]

THEN

Store LV in the TLV Database for tag T

ELSE

Return FALSE

ENDIF

ELSE

³ As defined in Annex B of [EMV Book 3], the tag is Private class if bits b7 and b8 of the first byte of the tag are both set to 1b.

```
        IF      [IsPresent(T)]
        THEN
            IF      [IsEmpty(T) AND update conditions of T include RA
                    Signal]
            THEN
                Store LV in the TLV Database for tag T
            ELSE
                Return FALSE
            ENDIF
        ENDIF
    ENDIF
ENDIF
}
Return TRUE
ENDIF
```

UpdateWithDetData(Terminal Sent Data)⁴

Copies all incoming data (Terminal Sent Data) to the TLV Database if update conditions allow.

Individual data objects contained within lists in Terminal Sent Data are not stored in the database.

FOR every TLV in Terminal Sent Data

```
{  
  IF    [(IsKnown(T) OR IsPresent(T)) AND  
        update conditions of T include DET Signal]  
  THEN  
    Store LV in the TLV Database for tag T  
  ENDIF
```

```
}  
IF [Terminal Sent Data includes Tags To Read]  
THEN  
  AddListToList(Tags To Read, Tags To Read Yet)
```

```
ENDIF  
IF [Terminal Sent Data includes Data Envelopes To Write]  
THEN  
  AddListToList(Data Envelopes To Write, Data Envelopes To Write Yet)  
ENDIF
```

4.1.4 DOL Handling

Data objects moved from the Kernel to the Card are identified by a DOL sent to the Kernel by the Card. Such a list is not TLV encoded but is a single constructed field built by concatenating several data objects together. A DOL is a concatenated list of entries, with each entry representing a single data object to be included in the constructed field. The format of each entry is a one- or two- or three-byte tag identifying the data object, followed by a one-byte length which represents the number of bytes the field shall occupy in the command data. Only tags representing primitive data objects must be used in DOLs.

DOLs are processed according to the rules specified in section 5.4 of [EMV Book 3].

⁴ Only implemented for the DE/DS Implementation Option

4.2 Working Variables

The Kernel makes use of a number of working variables that are not stored in the TLV Database. They are managed by the Kernel in an implementation specific way.

Working variables can be:

- Local

The lifetime of local working variables is limited to the state transition process or procedure for which they are defined. These data objects do not appear in the data dictionary.

- Global

The lifetime of global working variables is the same as the lifetime of the Kernel process. Global working variables are listed in the data dictionary without a tag.

These data objects are managed by the Kernel itself.

Global working variables can only be read and written by internal processing of the Kernel.

4.3 List Handling

A List acts as a container for a collection of ListItems. Each list has a unique name. A ListItem is a single element in a List. A ListItem is a tag in a list of tags, a TLV encoded data object in a list of data objects or an [Algorithm Suite Indicator \(ASI\)](#) in a list of ASIs.

The following lists of tags are supported:

- Discretionary Data Tag List
- Extended SDA Tag List
- Tag Mapping List

If DE/DS is implemented, then also the following lists of tags are supported:

- Tags To Read
- Tags To Read Yet
- Data Needed
- [Read Data Tags To Validate Yet](#)

The following lists of TLV encoded data objects are supported:

- Data Record
- Discretionary Data
- Extended SDA Tag List Related Data

If DE/DS is implemented, then also the following lists of TLV encoded data objects are supported:

- Data Envelopes To Write
- Data Envelopes To Write Yet
- Data To Send

The following lists of ASIs are supported by Process C:

- C ASI List
- SC ASI List

The following methods are used to manipulate lists.

Initialise(List)

Initialises a List. This creates the List structure if it does not exist, and initialises its contents to be empty, i.e. the List contains no ListItems. This method can be called at any time during the operation of the Kernel in order to clear and reset a list.

AddToList(ListItem, List)

If ListItem is not included in List, then adds ListItem to the end of List.

Updates ListItem if it is already included in the List.

RemoveFromList(ListItem, List)

Removes ListItem from the List if ListItem is present in List. Ignores otherwise.

AddListToList(List1, List2)

Adds the ListItems in List1 that are not yet included in List2 to the end of List2.

Updates ListItems that are already included in List2.

ListItem GetAndRemoveFromList(List)

Removes and returns the first ListItem from List. Returns NULL if List is empty.

T GetNextReadDataTagFromList(List)

Removes and returns the first tag from a list of tags that is categorised as being available from the Card using a READ DATA command.

If no tag is found, NULL is returned.

Boolean IsEmptyList(List)

Returns TRUE if List contains no ListItems.

Boolean IsNotEmptyList(List)

Returns TRUE if List contains ListItems.

[Boolean IncludedInList\(ListItem, List\)](#)

[Returns TRUE if List contains ListItem.](#)

CreateDataRecord ()

Initialise(Data Record)

FOR every T in the first column of Table A.12

{

IF [IsPresent(T)]

THEN

TLV := GetTLV(T)

IF [T is included as one of the to be mapped tags in Tag Mapping List]

THEN

Replace T in TLV with T' where T' is the tag following T in Tag Mapping List.

AddToList(T'LV, Data Record)

ELSE

AddToList(TLV, Data Record)

ENDIF

ENDIF

}

CreateDiscretionaryData ()

```

Initialise(Discretionary Data)
FOR every T in Discretionary Data Tag List
{
    IF      [IsPresent(T)]
    THEN
        TLV := GetTLV(T)
        IF [T is included as one of the to be mapped tags in Tag Mapping List]
        THEN
            Replace T in TLV with T' where T' is the tag following T in Tag
            Mapping List.
            AddToList(T'LV, Discretionary Data)
        ELSE
            AddToList(TLV, Discretionary Data)
        ENDIF
    ENDIF
}

```

4.4 Configuration Data

The Configuration Data is passed to the Kernel at startup of the Kernel. The Kernel copies the configuration data objects in the TLV Database at the start of the transaction processing. Some of the configuration data objects must be present for the Kernel to process transactions correctly. If these data objects are not present in the Configuration Data, then the default value as indicated in Table A.39 must be stored in the TLV Database. Refer to Annex A.3 for the list of configuration data objects.

4.5 ~~PS-CA~~ Public Key Database

The Kernel has access to a CA Public Key Database~~PS Public Key Database~~ containing the Certification Authority~~PS~~ Public Keys applicable for the RID of the selected AID. This CA Public Key Database~~PS Public Key Database~~ is made available to Process C and is read-only.

The Certification Authority~~PS~~ Public Key Index uniquely identifies the Certification Authority~~PS~~ Public Key in the CA Public Key Database~~PS Public Key Database~~.

Table 4.2 lists the set of data objects that must be available in the CA Public Key Database~~PS Public Key Database~~ for each RSA Certification Authority~~PS~~ Public Key.

Table 4.2—RSA PS-Certification Authority Public Key Related Data

| Field Name | Length | Description | Format |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| Registered Application Provider Identifier (RID) | 5 | Identifies the payment system to which the <u>PS-Certification Authority</u> Public Key is associated | b |
| <u>Certification Authority</u> PS Public Key Index | 1 | Identifies the <u>Certification Authority</u> PS Public Key in conjunction with the RID | b |
| <u>Certification Authority</u> PS Hash Algorithm Indicator | 1 | Identifies the hash algorithm used to produce the Hash Result in the digital signature scheme | b |
| <u>Certification Authority</u> PS Public Key Algorithm Indicator | 1 | Identifies the digital signature algorithm to be used with the <u>Certification Authority</u> PS Public Key. Always Hex value '01' for this version of the specification. | b |
| <u>Certification Authority</u> PS Public Key Modulus | var. (max 248) | Value of the modulus part of the <u>Certification Authority</u> PS Public Key | b |
| <u>Certification Authority</u> PS Public Key Exponent | 1 or 3 | Value of the exponent part of the <u>Certification Authority</u> PS Public Key, equal to 3 or $2^{16} + 1$ | b |
| <u>Certification Authority</u> PS Public Key Check Sum (Only necessary if used to verify the integrity of the <u>Certification Authority</u> PS Public Key) | 20 or 32 | A check value calculated on the concatenation of <u>all parts of the Certification Authority Public Key (RID, Certification Authority Public Key Index, Certification Authority Public Key Modulus, Certification Authority Public Key Exponent)</u> the above data elements using SHA-1. Alternatively, SHA-256 may be used. | b |

Also ECC Certification AuthorityPS Public Keys must be stored in the CA Public Key DatabasePS Public Key Database. A separate table as shown in Table 4.3 is preferable to store the set of data objects that must be available in the CA Public Key DatabasePS Public Key Database for each ECC Certification AuthorityPS Public Key. This table includes x and y coordinates to avoid that the Kernel has to recompute the y coordinate for each transaction.

Table 4.3—ECC Certification AuthorityPS Public Key Related Data

| Field Name | Length | Description | Format |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| Registered Application Provider Identifier (RID) | 5 | Identifies the payment system to which the <u>Certification Authority</u> PS Public Key is associated. | b |
| <u>Certification Authority</u> PS Public Key Index | 1 | Identifies the <u>Certification Authority</u> PS Public Key in conjunction with the RID. | b |
| <u>Certification Authority</u> PS Public Key Algorithm Suite Indicator | 1 | Indicates the algorithms to be used with the <u>Certification Authority</u> PS Public Key. Always Hex value '10' for this version of the specification. | b |
| <u>Certification Authority</u> PS Public Key | 2*N _{FIELD} | Representation of <u>Certification Authority</u> PS Public Key (x and y coordinates of the <u>Certification Authority</u> PS Public Key point) on the curve identified by the <u>Certification Authority</u> PS Public Key Algorithm Suite Indicator. | b |
| <u>Certification Authority</u> PS Public Key Check Sum (Only necessary if used to verify the integrity of the <u>Certification Authority</u> PS Public Key) | 20 or 32 | A check value calculated on the concatenation of the above data elements using SHA-1, SHA-256 or the hash algorithm associated with the <u>Certification Authority</u> PS Public Key Algorithm Suite | b |

The Registered Application Provider Identifier is always included in the [Certification Authority](#)~~PS~~ Public Key Check Sum computation. Whether it is stored within the [CA](#) Public Key Database~~PS Public Key Database~~ for each [Certification Authority](#)~~PS~~ Public Key or not is an implementation choice.

4.6 Certification Revocation List

The Kernel has access to a CRL applicable for the RID of the selected AID. This CRL is made available to the Kernel and is read-only.

Table 4.4 lists the set of data objects that must be available in the CRL for each revoked certificate. If when verifying an issuer public key certificate, the concatenation of RID, ~~Payment System Public Key Index recovered from the Issuer Public Key Certificate (for ECC certificates) or~~ [Certification Authority Public Key Index \(Card\)](#) ~~(for RSA certificates)~~ and Certificate Serial Number appears as an entry in the CRL, then the Issuer Public Key Certificate is revoked and certificate verification fails.

Table 4.4—Certification Revocation List Related Data

| Field Name | Length | Description | Format |
|------------------------------------------------------------------------|--------|----------------------------------------------------------------------------------------------------------------------------|--------|
| Registered Application Provider Identifier (RID) | 5 | Identifies the payment system to which the Certification Authority PS Public Key is associated. | b |
| Certification Authority PS Public Key Index | 1 | Identifies the Certification Authority PS Public Key in conjunction with the RID | b |
| Certificate Serial Number | 3 | Number unique to this certificate assigned by the certification authority | b |
| Additional Data | var. | Optional Terminal proprietary data, such as the date the certificate was added to the revocation list | b |

4.7 Data Object Format

4.7.1 Format

All data objects known to the Kernel (other than local working variables) are listed in the data dictionary. All the length indications in the data dictionary are given in number of bytes. Data object formats are binary (b), numeric (n), compressed numeric (cn), alphanumeric (an), or alphanumeric special (ans).

Data objects that have the numeric (n) format are BCD encoded, right justified with leading hexadecimal zeros. Data objects that have the compressed numeric (cn) format are BCD encoded, left justified, and padded with trailing 'F's.

Note:

The length indicator in the numeric and compressed numeric format notations (e.g. n 4) specifies the number of digits and not the number of bytes.

Data objects that have the alphanumeric (an) or alphanumeric special (ans) format are ASCII encoded, left justified, and padded with trailing hexadecimal zeros.

Data objects that have the binary (b) format consist of either unsigned binary numbers or bit combinations that are defined in the specification.

When moving data from one entity to another (for example Card to Reader) or when concatenating data, the data must always be passed in decreasing order, regardless of how it is stored internally. The leftmost byte (byte 1) is the most significant byte.

Data objects are TLV encoded in the following cases:

- Data objects sent from the Card to the Kernel (RA Signal)
- Data objects sent to the Kernel at instantiation (e.g. configuration data objects) or with the ACT and DET Signals
- Data objects sent to the Terminal included in Data To Send
- Data objects included in the MSG and OUT Signals
- Data objects included in the Extended SDA Tag List Related Data

4.7.2 Format Checking

It is the responsibility of the issuer to ensure that data in the Card is of the correct format. No format checking other than that specifically defined is mandated for the Kernel.

However, if during normal processing it is recognised that data read from the Card or provided by the Terminal is incorrectly formatted, the Kernel must perform the processing described in this section.

Other than exceptions specifically defined in this document, data object formatting that does not comply with the requirements in section 12.2.4 of [EMV Book 1] and section 7.5 of [EMV Book 3] can be considered as a format error.

If a format error is detected in data received from the Card, the Kernel must update the Error Indication data object as follows:

'L2' in Error Indication := CARD DATA ERROR

If a format error is detected in data received from the Terminal, the Kernel must update the Error Indication data object as follows:

'L2' in Error Indication := TERMINAL DATA ERROR

The Kernel must then process the exception according to the state in which it occurs, as described here.

States 1 and 2

The Kernel must prepare the User Interface Request Data 1, the Discretionary Data and the Outcome Parameter Set and send an OUT Signal as shown here:

'Message Identifier' in User Interface Request Data 1 := ERROR – OTHER CARD

'Status' in User Interface Request Data 1 := NOT READY

'Hold Time' in User Interface Request Data 1 := Message Hold Time

'Status' in Outcome Parameter Set := END APPLICATION

Initialise(Discretionary Data)

AddToList(GetTLV(TagOf(Error Indication)), Discretionary Data)

SET 'UI Request on Outcome Present' in Outcome Parameter Set

Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data)),
GetTLV(TagOf(User Interface Request Data 1))) Signal

The Kernel must then exit.

States 20, 21, 22, 23, 24 and 25

The Kernel must process the error as described under connector S202122232425 – E in Figure 6.13.

States 26 and 27

The Kernel must process the error as described under connector S2627 – C in Figure 6.16.

State 28

The Kernel must process the error as described under connector S28 – C in Figure 6.17.

States 29 and 30

The Kernel must process the error as described under connector S2930 – H in Figure 6.20.

4.8 Reserved for Future Use (RFU)

A bit specified as Reserved for Future Use (RFU) must be set as specified, or to 0b if no indication is given. An entity receiving a bit specified as RFU must ignore such a bit and must not change its behaviour, unless explicitly stated otherwise.

A data field having a value coded on multiple bits or bytes must not be set to a value specified as RFU. An entity receiving a data field having a value specified as RFU behaves as defined by a requirement that specifically addresses the situation.

5 C-APDU Commands

This chapter defines the commands and responses supported by Kernel 8.

5.1 Introduction

The INS byte of the C-APDU is structured according to [EMV Book 1]. The coding of INS and its relationship to CLA are shown in Table 5.1.

Table 5.1—Coding of the Instruction Byte

| CLA | INS | Meaning |
|------|------|--------------------------------|
| '80' | 'EA' | EXCHANGE RELAY RESISTANCE DATA |
| '80' | 'AE' | GENERATE AC |
| '80' | 'A8' | GET PROCESSING OPTIONS |
| '84' | '32' | READ DATA ⁵ |
| '00' | 'B2' | READ RECORD |
| '84' | '34' | WRITE DATA ⁵ |

The status bytes returned by the Card are coded as specified in section 6.3.5 of [EMV Book 3]. In addition to the status bytes specific to each command, the Card may return the status bytes shown in Table 5.2.

Table 5.2—Generic Status Bytes

| SW1 | SW2 | Meaning |
|------|------|-------------------------------------------|
| '6D' | '00' | Instruction code not supported or invalid |
| '6E' | '00' | Class not supported |
| '6F' | '00' | No precise diagnosis |

⁵ Only implemented for the DE/DS Implementation Option

5.2 Exchange Relay Resistance Data

5.2.1 Definition and Scope

The EXCHANGE RELAY RESISTANCE DATA command exchanges relay resistance related data with the Card.

5.2.2 Command Message

The EXCHANGE RELAY RESISTANCE DATA command message is coded according to Table 5.3.

Table 5.3—Exchange Relay Resistance Data Command Message

| Code | Value |
|------|-----------------------------------|
| CLA | '80' |
| INS | 'EA' |
| P1 | '00' |
| P2 | '00' |
| Lc | '04' |
| Data | Terminal Relay Resistance Entropy |
| Le | '00' |

5.2.3 Data Field Returned in the Response Message

The expected data object returned in the response message is a primitive data object with tag '80' and length '0A'. The value field consists of the concatenation without delimiters (tag and length) of the value fields of the data objects specified in Table 5.4.

Table 5.4—Exchange Relay Resistance Data Response Message Data Field

| Tag | Length | Byte | Value | Presence |
|------|--------|------|----------------------------------------------------------------|----------|
| '80' | '0A' | 1-4 | Device Relay Resistance Entropy | M |
| | | 5-6 | Min Time For Processing Relay Resistance APDU | M |
| | | 7-8 | Max Time For Processing Relay Resistance APDU | M |
| | | 9-10 | Device Estimated Transmission Time For Relay Resistance R-APDU | M |

5.2.4 Status Bytes

The status bytes that may be sent in response to the EXCHANGE RELAY RESISTANCE DATA command are listed in Table 5.5.

Table 5.5—Status Bytes for Exchange Relay Resistance Data Command

| SW1 | SW2 | Meaning |
|------|------|---------------------------------|
| '67' | '00' | Wrong length |
| '69' | '85' | Conditions of use not satisfied |
| '6A' | '86' | Incorrect parameters P1-P2 |
| '90' | '00' | Normal processing |

5.3 Generate AC

5.3.1 Definition and Scope

The GENERATE AC command sends transaction-related data to the Card, which then computes and returns an Application Cryptogram. Depending on the risk management in the Card, the cryptogram returned by the Card may differ from that requested in the command message. The Card may return an AAC (transaction declined), an ARQC (online authorisation request), or a TC (transaction approved).

5.3.2 Command Message

The GENERATE AC command message is coded according to Table 5.6.

Table 5.6—Generate AC Command Message

| Code | Value |
|------|-------------------------------------------|
| CLA | '80' |
| INS | 'AE' |
| P1 | Reference Control Parameter (see A.1.104) |
| P2 | See Table 5.7 |
| Lc | var. |
| Data | CDOL1 Related Data |
| Le | '00' |

The coding of P2 is shown in Table 5.7.

Table 5.7—P2 of Generate AC Command

| b8 | b7 | b6 | b5 | b4 | b3 | b2 | b1 | Meaning |
|----|----|----|----|----|----|----|----|----------------------------|
| 0 | | | | | | | | No more commands to follow |
| 1 | | | | | | | | More commands to follow |
| | x | x | x | x | x | x | x | Each bit RFU |

The data field of the command message contains CDOL1 Related Data coded according to CDOL1 following the rules defined in section 4.1.4.

5.3.3 Data Field Returned in the Response Message

The expected data object returned in the response message is a constructed data object with tag '77' (Response Message Template Format 2) as shown in Table 5.8. Data objects in Response Message Template Format 2 may appear in any order.

The Kernel aborts the transaction if any mandatory primitive data object listed in Table 5.8 is not present in the TLV Database after parsing the GENERATE AC response message data field.

Table 5.8—Generate AC Response Message Data Field

| Tag | Value | Presence |
|------|-------------------------------------------|----------|
| '77' | Response Message Template Format 2 | M |
| | '9F27' Cryptogram Information Data | M |
| | '9F36' Application Transaction Counter | M |
| | '9F8102' Cardholder Verification Decision | M |
| | '9F8106' Authenticated Application Data | O |
| | '9F8104' Card TVR | O |
| | '9F8108' Restart Indicator | O |
| | '9F26' Application Cryptogram | M |
| | '9F10' Issuer Application Data | M |
| | '9F8105' Enhanced Data Authentication MAC | M |

5.3.4 Status Bytes

The status bytes that may be sent in response to the GENERATE AC command are listed in Table 5.9.

Table 5.9—Status Bytes for Generate AC Command

| SW1 | SW2 | Meaning |
|------|------|---------------------------------|
| '67' | '00' | Wrong length |
| '69' | '85' | Conditions of use not satisfied |
| '6A' | '86' | Incorrect parameters P1-P2 |
| '90' | '00' | Normal processing |

5.4 Get Processing Options

5.4.1 Definition and Scope

The GET PROCESSING OPTIONS command initiates the transaction within the Card.

5.4.2 Command Message

The GET PROCESSING OPTIONS command message is coded according to Table 5.10.

Table 5.10—Get Processing Options Command Message

| Code | Value |
|------|-------------------|
| CLA | '80' |
| INS | 'A8' |
| P1 | '00' |
| P2 | '00' |
| Lc | var. |
| Data | PDOL Related Data |
| Le | '00' |

The data field of the command message consists of PDOL Related Data. PDOL Related Data is the Command Template with tag '83' and with a value field coded according to the PDOL provided by the Card in the response to the SELECT command. If the PDOL is not provided by the Card, the length field of the Command Template is set to zero. Otherwise the length field is the total length of the value fields of the data objects transmitted to the Card. The value fields are concatenated according to the rules defined in section 4.1.4.

5.4.3 Data Field Returned in the Response Message

The expected data object returned in the response message is a constructed data object with tag '77' (Response Message Template Format 2) as shown in Table 5.11. Data objects in Response Message Template Format 2 may appear in any order.

The Kernel aborts the transaction if any mandatory primitive data object listed in Table 5.11 is not present in the TLV Database after parsing the GET PROCESSING OPTIONS response message data field.

Table 5.11—Get Processing Options Response Message Data Field

| Tag | Value | | Presence |
|------|------------------------------------|---------------------------------|--------------------------------------|
| '77' | Response Message Template Format 2 | | M |
| | '82' | Application Interchange Profile | M |
| | '94' | Application File Locator | M |
| | '9F8103' | Card Key Data | M |
| | '8C' | CDOL1 | C ⁽⁺⁾ <u>O</u> |
| | '9F36' | Application Transaction Counter | O |

⁽⁺⁾ ~~Must be present if Default CDOL1 is not present.~~

5.4.4 Status Bytes

The status bytes that may be sent in response to the GET PROCESSING OPTIONS command are listed in Table 5.12.

Table 5.12—Status Bytes for Get Processing Options Command

| SW1 | SW2 | Meaning |
|------|------|---------------------------------|
| '67' | '00' | Wrong length |
| '69' | '85' | Conditions of use not satisfied |
| '6A' | '86' | Incorrect parameters P1-P2 |
| '90' | '00' | Normal processing |

5.5 Read Data

5.5.1 Definition and Scope

The READ DATA command is used to retrieve one of the Data Envelope x data objects from the Card. It must be noted that READ DATA command is only implemented for the DE/DS Implementation Option.

5.5.2 Command Message

The READ DATA command message is coded according to Table 5.13.

Table 5.13—Read Data Command Message

| Code | Value |
|------|----------------------------------------------|
| CLA | '84' |
| INS | '32' |
| P1 | '00' |
| P2 | '00' |
| Lc | '03' |
| Data | Tag of Data Envelope x ('9F8111' – '9F811A') |
| Le | '00' |

5.5.3 Data Field Returned in the Response Message

The expected data field of the response message contains two fields (no TLV encoding): the encryption of the TLV encoded Data Envelope x referred to in the data field of the command message followed by an 8-byte MAC computed over the encrypted Data Envelope x.

5.5.4 Status Bytes

The status bytes that may be sent in response to the READ DATA command are listed in Table 5.14.

Table 5.14—Status Bytes for Read Data Command

| SW1 | SW2 | Meaning |
|------|------|-----------------------------------------|
| '69' | '85' | Conditions of use not satisfied |
| '6A' | '86' | Incorrect parameters P1-P2 |
| '6A' | '88' | Referenced data (data object) not found |
| '90' | '00' | Normal processing |

5.6 Read Record

5.6.1 Definition and Scope

The READ RECORD command reads a file record in a linear file. The response of the Card consists of returning the record.

5.6.2 Command Message

The READ RECORD command message is coded according to Table 5.15.

Table 5.15—Read Record Command Message

| Code | Value |
|------|----------------|
| CLA | '00' |
| INS | 'B2' |
| P1 | Record number |
| P2 | See Table 5.16 |
| Lc | Not present |
| Data | Not present |
| Le | '00' |

Table 5.16 specifies the coding of P2 of the READ RECORD command.

Table 5.16—P2 of Read Record Command

| b8 | b7 | b6 | b5 | b4 | b3 | b2 | b1 | Meaning |
|----|----|----|----|----|----|----|----|-----------------------|
| x | x | x | x | x | | | | SFI |
| | | | | | 1 | 0 | 0 | P1 is a record number |

5.6.3 Data Field Returned in the Response Message

The expected data field of the response message contains the record requested by the command. For SFIs in the range 1-10, a record that is not encrypted is delivered as a constructed TLV data object with tag '70' as shown in Table 5.17.

Table 5.17—Read Record Response Message Data Field

| | | |
|------|--------|-------------------------------------|
| '70' | Length | Record BodyTemplate |
|------|--------|-------------------------------------|

A record may also be delivered using a tag of 'DA' as shown in Table 5.18. This signifies that the data has been encrypted using the session key and must be decrypted by the Kernel, yielding TLV data that is formatted as if it were in a '70' template.

Table 5.18—Encrypted Read Record Response Message Data Field

| | | |
|------|--------|-----------------------------------------------|
| 'DA' | Length | Encrypted Record BodyTemplate |
|------|--------|-----------------------------------------------|

5.6.4 Status Bytes

The status bytes that may be sent in response to the READ RECORD command are listed in Table 5.19.

Table 5.19—Status Bytes for Read Record Command

| SW1 | SW2 | Meaning |
|------|------|------------------------------------------|
| '69' | '85' | Conditions of use not satisfied |
| '6A' | '82' | Wrong parameters P1 P2; file not found |
| '6A' | '83' | Wrong parameters P1 P2; record not found |
| '6A' | '86' | Incorrect parameters P1 P2 |
| '90' | '00' | Normal processing |

5.7 Write Data

5.7.1 Definition and Scope

The WRITE DATA command is used to store a value in Data Envelope x. It must be noted that WRITE DATA is only implemented for the DE/DS Implementation Option.

5.7.2 Command Message

The WRITE DATA command message is coded according to Table 5.20.

Table 5.20—Write Data Command Message

| Code | Value |
|------|-----------------------------------------------|
| CLA | '84' |
| INS | '34' |
| P1 | '00' |
| P2 | See Table 5.21 |
| Lc | var. |
| Data | Encrypted form of TLV encoded Data Envelope x |
| Le | '00' |

The coding of P2 is shown in Table 5.21.

Table 5.21—P2 of Write Data Command

| b8 | b7 | b6 | b5 | b4 | b3 | b2 | b1 | Meaning |
|----|----|----|----|----|----|----|----|----------------------------|
| 0 | | | | | | | | No more commands to follow |
| 1 | | | | | | | | More commands to follow |
| | x | x | x | x | x | x | x | Each bit RFU |

5.7.3 Data Field Returned in the Response Message

The expected data field in the response message of the WRITE DATA command contains an 8-byte MAC computed over the plaintext TLV encoded Data Envelope x which is included in encrypted form in the data field of the command message.

5.7.4 Status Bytes

The status bytes that may be sent in response to the WRITE DATA command are listed in Table 5.22.

Table 5.22—Status Bytes for Write Data Command

| SW1 | SW2 | Meaning |
|------|------|-----------------------------------------|
| '67' | '00' | Wrong length |
| '6A' | '86' | Incorrect parameters P1-P2 |
| '6A' | '88' | Referenced data (data object) not found |
| '90' | '00' | Normal processing |

6 Kernel State Machine

This section describes the transaction processing of the Kernel after it has been initiated by Process M.

6.1 Principles

The transaction processing is specified as a state machine that is triggered by external Signals that cause state transitions.

These principles are used in order to present the application concepts. For the actual implementation, it is not mandatory to follow the same principles. However, the implementation must behave in a way that is indistinguishable from the behaviour specified in this chapter.

The Kernel receives incoming Signals on two different Queues. The first Queue is used by Process M (for the ACT Signal), by Process P (for the RA and L1RSP Signals) and by the Terminal (for the DET Signal)⁶. The second Queue is used to communicate with Process C only.

The Kernel can be in a state for which a state transition is triggered by more than one Signal on both Queues. In this case the Signal on the first Queue must be processed first and this Signal will trigger the state transition. If for example in Figure 6.8 there is an RA Signal on the first Queue and a RECORD DECRYPTED Signal on the second Queue, then the RA Signal must be handled first.

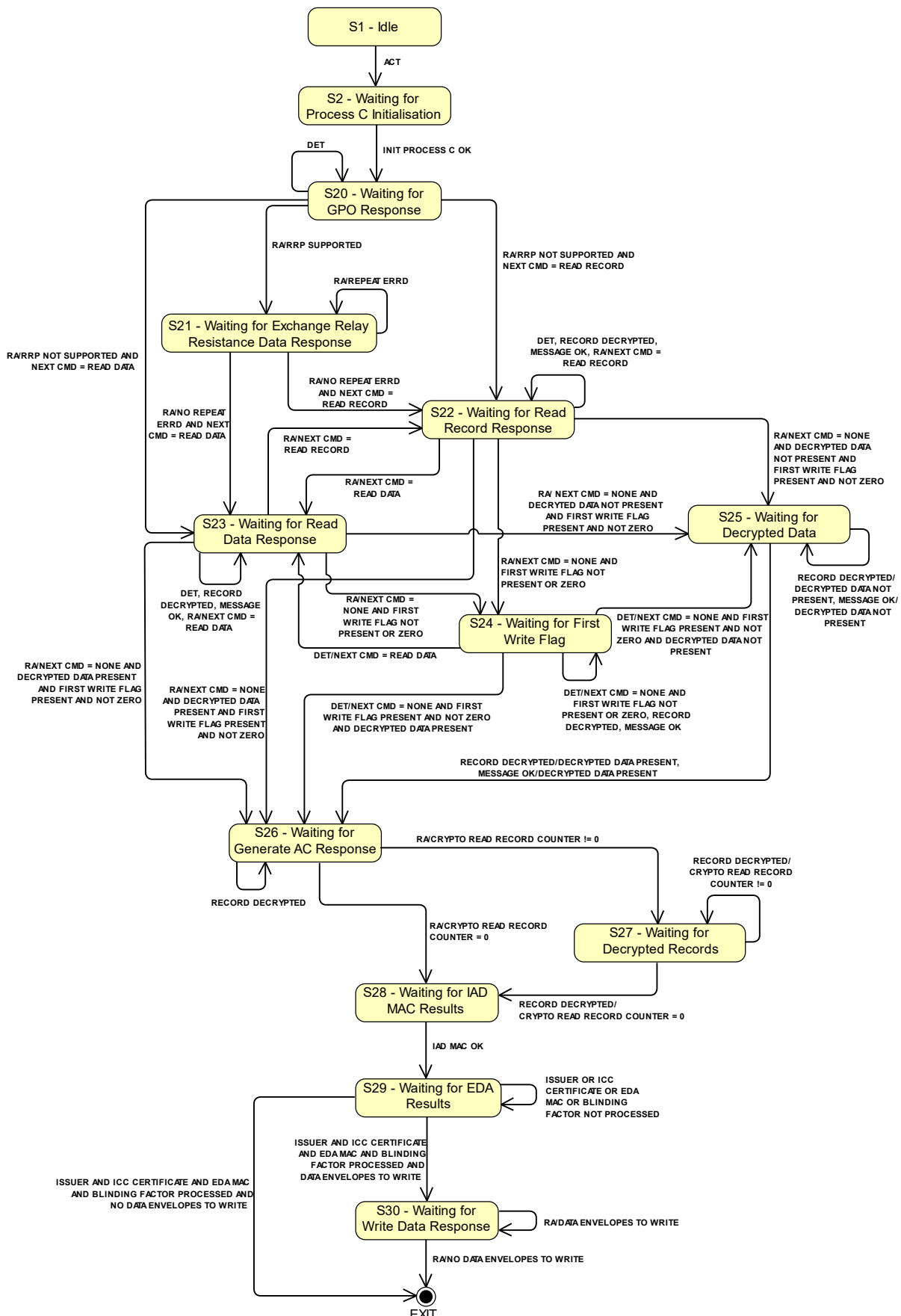
The Kernel can be in a state for which a state transition is triggered by Signals that are not at the top of a Queue. In this case the state transition is triggered by the first Signal on the Queue that causes a state transition. Signals on the Queue that are not handled in the current state must not be lost and must stay on the Queue for processing in subsequent states.

6.2 Kernel State Diagram

A high level state diagram is presented for information in Figure 6.1. The diagram is for illustration purposes only and represents the full state diagram including the DE/DS Implementation Option. The exact state transition requirements follow from the state transition flow diagrams in the following sections.

⁶ Only implemented for the DE/DS Implementation Option

Figure 6.1—Kernel State Diagram



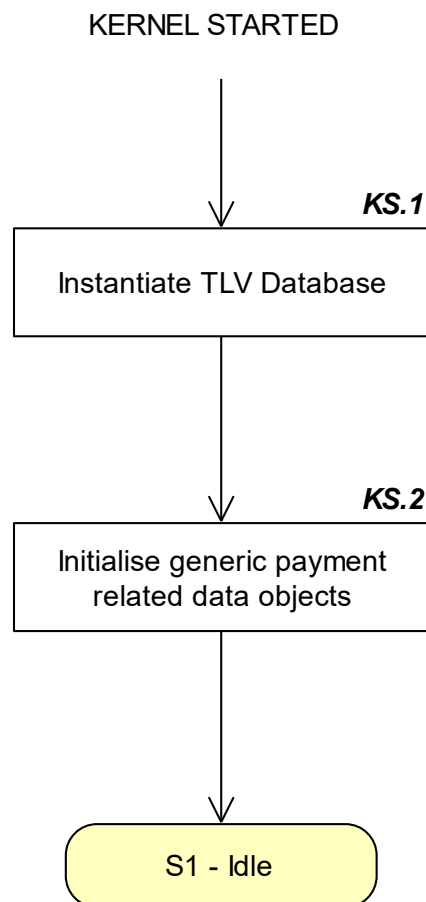
6.3 State Transitions

This section specifies the flow diagrams of the state transitions between the states of the Kernel state diagram caused by external Signals.

6.3.1 Kernel Started

Figure 6.2 shows the flow diagram of startup of the Kernel. Symbols in this diagram are labelled KS.X.

Figure 6.2—Kernel Started Flow Diagram



KS.1

Instantiate the TLV Database to be able to store the tags identified in Table A.38.

Extend the TLV Database with the Proprietary Tags, if any.

Copy the value of the configuration data objects from the Configuration Data into the TLV Database. Use the default value as defined in Table A.39 if a mandatory configuration data object is missing from the Configuration Data.

KS.2

Initialise Outcome Parameter Set as follows:

Outcome Parameter Set := '0000 ... 00'

'Status' in Outcome Parameter Set := N/A

'Start' in Outcome Parameter Set := N/A

'CVM' in Outcome Parameter Set := N/A

CLEAR 'UI Request on Outcome Present' in Outcome Parameter Set

CLEAR 'UI Request on Restart Present' in Outcome Parameter Set

CLEAR 'Data Record Present' in Outcome Parameter Set

SET 'Discretionary Data Present' in Outcome Parameter Set

'Receipt' in Outcome Parameter Set := N/A

'Alternate Interface Preference' in Outcome Parameter Set := N/A

'Field Off Request' in Outcome Parameter Set := N/A

'Removal Timeout' in Outcome Parameter Set := 0

'Online Response Data' in Outcome Parameter Set := N/A

Initialise User Interface Request Data 1 as follows:

User Interface Request Data 1 := '0000 ... 00'

'Message Identifier' in User Interface Request Data 1 := N/A

'Status' in User Interface Request Data 1 := N/A

'Hold Time' in User Interface Request Data 1 := Message Hold Time

'Language Preference' in User Interface Request Data 1 := '000000000000000000'

'Value Qualifier' in User Interface Request Data 1 := NONE

'Value' in User Interface Request Data 1 := '0000000000000000'

'Currency Code' in User Interface Request Data 1 := '0000'

Initialise User Interface Request Data 2 as follows:

User Interface Request Data 2 := '0000 ... 00'

'Message Identifier' in User Interface Request Data 2 := N/A

'Status' in User Interface Request Data 2 := N/A

'Hold Time' in User Interface Request Data 2 := '000000'

'Language Preference' in User Interface Request Data 2 := '000000000000000000'

'Value Qualifier' in User Interface Request Data 2 := NONE

'Value' in User Interface Request Data 2 := '0000000000000000'

'Currency Code' in User Interface Request Data 2 := '0000'

Initialise Error Indication as follows:

Error Indication := '0000 ... 00'

'L1' in Error Indication := OK

'L2' in Error Indication := OK

'L3' in Error Indication := OK

'SW12' in Error Indication := '0000'

'Msg On Error' in Error Indication := ERROR – OTHER CARD

6.3.2 State 1 – Idle

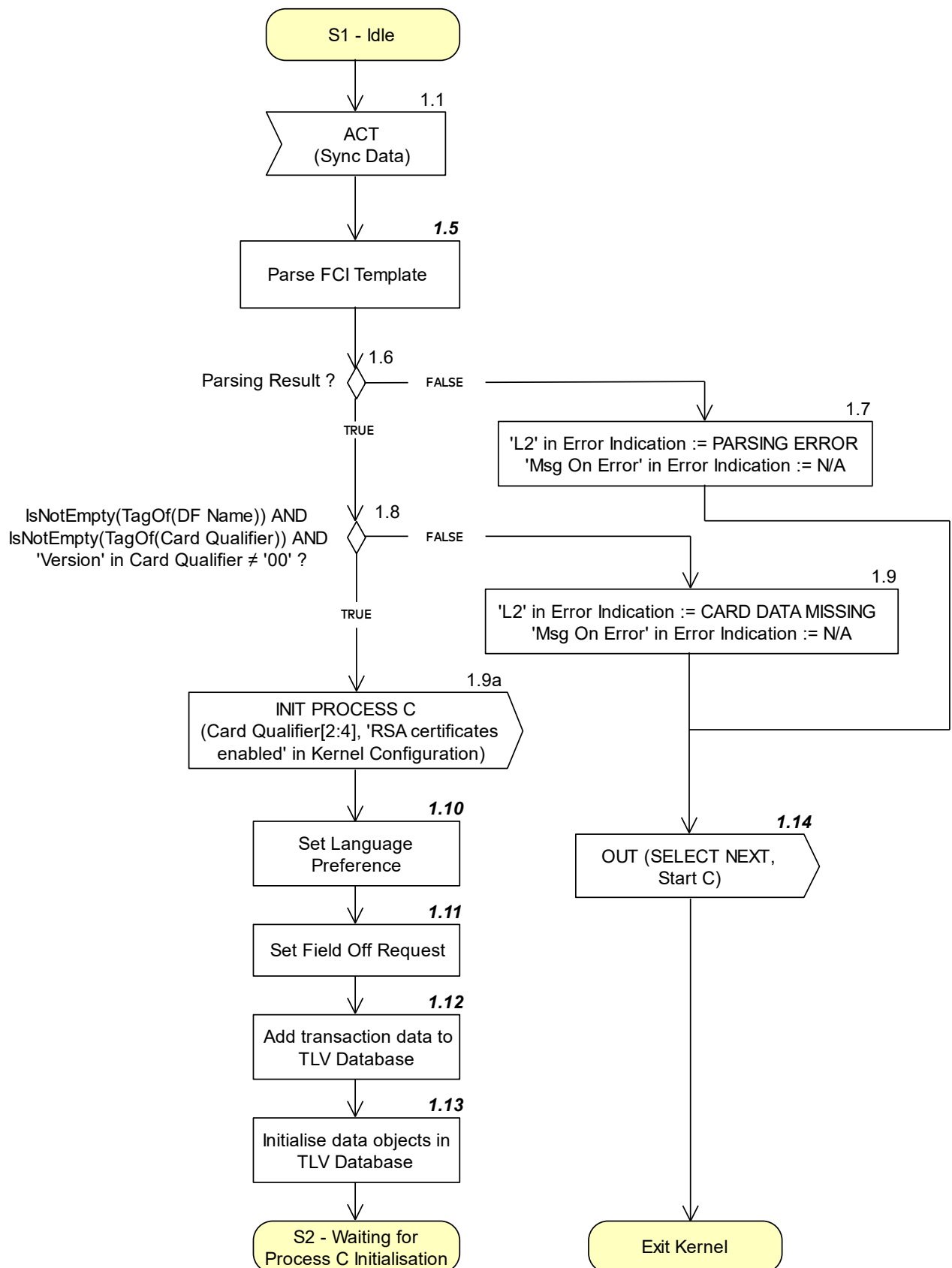
Table 6.1 shows the local variables used in S1 – Idle.

Table 6.1—State 1 Local Variables

| Name | Length | Format | Description |
|----------------|--------|--------|-------------------------------------------------|
| Sync Data | var. | b | List of data objects returned with ACT Signal |
| T | var. | b | Tag of TLV encoded string |
| L | var. | b | Length of TLV encoded string |
| Parsing Result | 1 | b | Boolean used to store result of parsing the FCI |

Figure 6.3 shows the flow diagram of S1 – Idle. Symbols in this diagram are labelled 1.X.

Figure 6.3—State 1 Flow Diagram



1.5

Parse and store the File Control Information Template if included in Sync Data:

Parsing Result := FALSE

FOR every TLV in Sync Data

```
{  
    IF      [T = TagOf(File Control Information Template)]  
    THEN  
        Parsing Result := ParseAndStoreCardResponse(TLV)  
    ENDIF  
}
```

1.10

If the Language Preference is returned from the Card, then copy it to 'Language Preference' in User Interface Request Data 1 and User Interface Request Data 2:

IF [IsEmpty(TagOf(Language Preference))]

THEN

 'Language Preference' in User Interface Request Data 1 := Language Preference

 'Language Preference' in User Interface Request Data 2 := Language Preference

 If the length of Language Preference is less than 8 bytes, then pad 'Language Preference' in User Interface Request Data 1 and User Interface Request Data 2 with trailing hexadecimal zeroes to 8 bytes.

ENDIF

1.11

IF ['Support for field off detection' in Card Qualifier is set]

THEN

 'Field Off Request' in Outcome Parameter Set := Hold Time Value

ENDIF

1.12

Add the transaction data provided in the ACT Signal to the TLV Database
FOR every TLV in Sync Data

```
{  
    IF      [T ≠ TagOf(File Control Information Template)]  
    THEN  
        IF      [(IsKnown(T) OR IsPresent(T)) AND  
                  update conditions of T include ACT Signal]  
        THEN  
            Store LV in the TLV Database for tag T  
        ENDIF  
    ENDIF  
}
```

1.13

CVM Results := '000000'
'Decision' in Kernel Decision := ACCEPT
Terminal Verification Results := '0000000000'
SET 'Kernel 8 processing and TVR format' in Terminal Verification Results
EDA Status := '00'
Terminal Capabilities[1] := Card Data Input Capability
Terminal Capabilities[2] := '00'
Terminal Capabilities[3] := Security Capability
RRP Counter := '00'
Relay Resistance Time Excess := '0000'
Kernel Qualifier := '0100000000000000'
'Local authentication enabled' in Kernel Qualifier := 'Local authentication' in Terminal Capabilities
Generate random number as specified in section 8.1 and store in Unpredictable Number
Crypto Read Data Counter := '00'
Crypto Read Record Counter := '00'
Initialise Extended SDA Tag List Related Data with NULL string

The following data objects are specific to data storage and data exchange processing and are only initialised if the DE/DS Implementation Option is implemented:

Read Data Status := '80'
Write Data Status := '00'
Initialise(Data Needed)
Initialise(Data To Send)
Initialise(Tags To Read Yet)

Initialise(Read Data Tags To Validate Yet)

Initialise(Data Envelopes To Write Yet)

IF [IsEmpty(TagOf(Tags To Read))]

THEN

AddListToList(Tags To Read, Tags To Read Yet)

ENDIF

IF [IsEmpty(TagOf(Tags To Read))]

THEN

AddToList(TagOf(Tags To Read), Data Needed))

ENDIF

IF [IsEmpty(TagOf(Data Envelopes To Write))]

THEN

AddListToList(Data Envelopes To Write, Data Envelopes To Write Yet)

ENDIF

IF [IsEmpty(TagOf(Data Envelopes To Write))]

THEN

AddToList(TagOf(Data Envelopes To Write), Data Needed))

ENDIF

1.14

'Status' in Outcome Parameter Set := SELECT NEXT

'Start' in Outcome Parameter Set := C

Initialise(Discretionary Data)

AddToList(GetTLV(TagOf(Error Indication)), Discretionary Data)

Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data))) Signal

6.3.3 State 2 – Waiting for Process C Initialisation

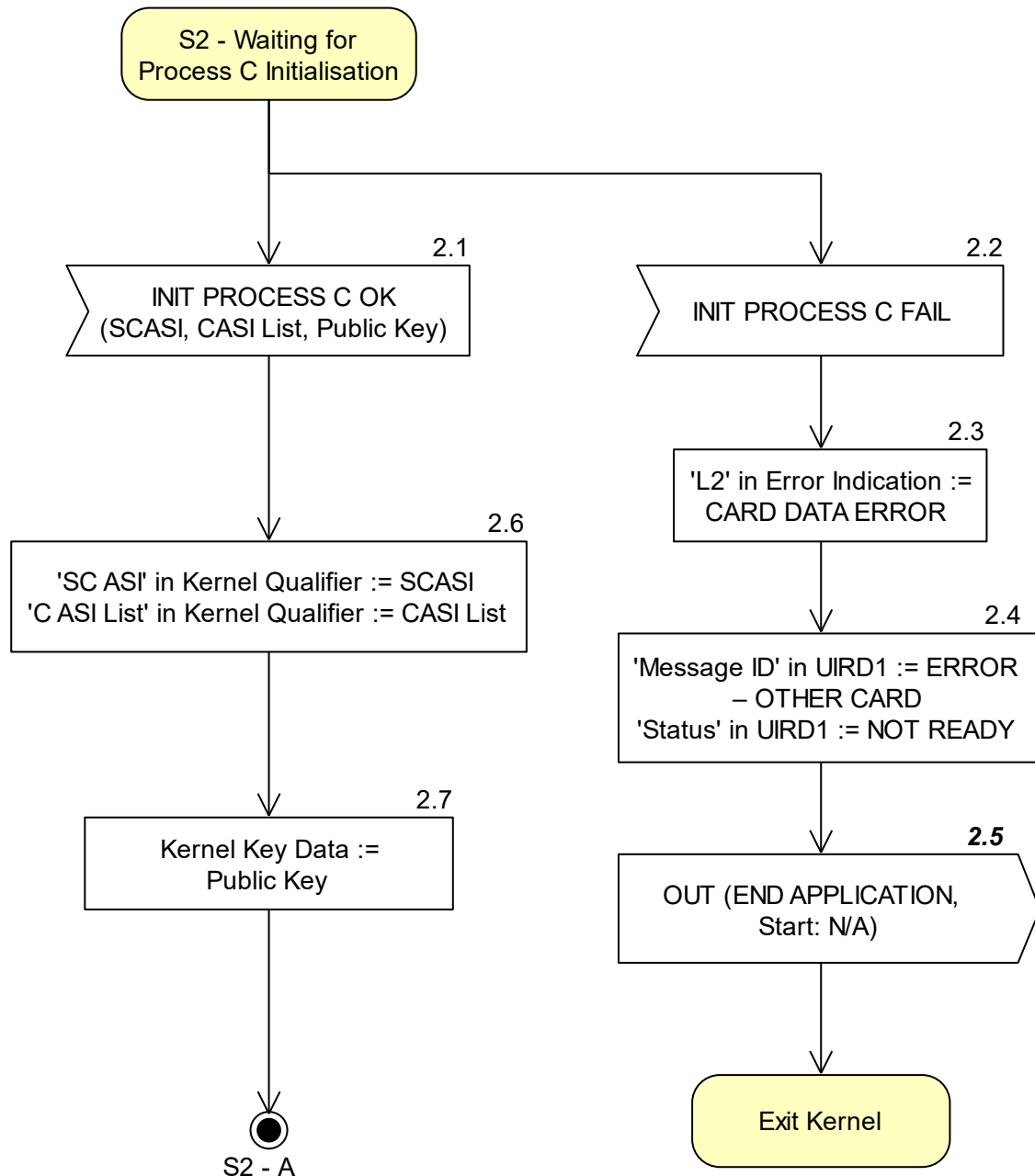
Table 6.2 shows the local variables used in S2 – Waiting for Process C Initialisation.

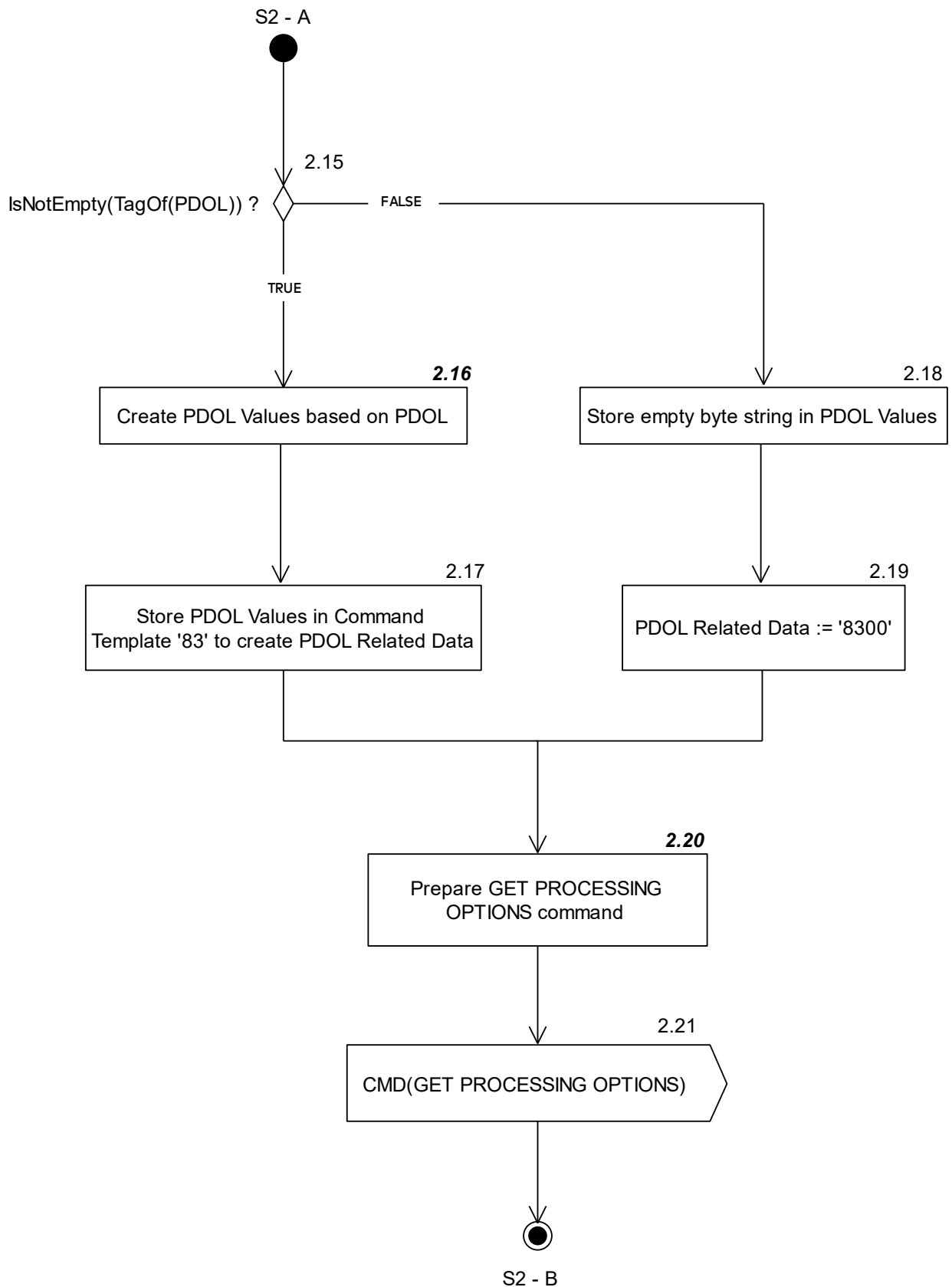
Table 6.2—State 2 Local Variables

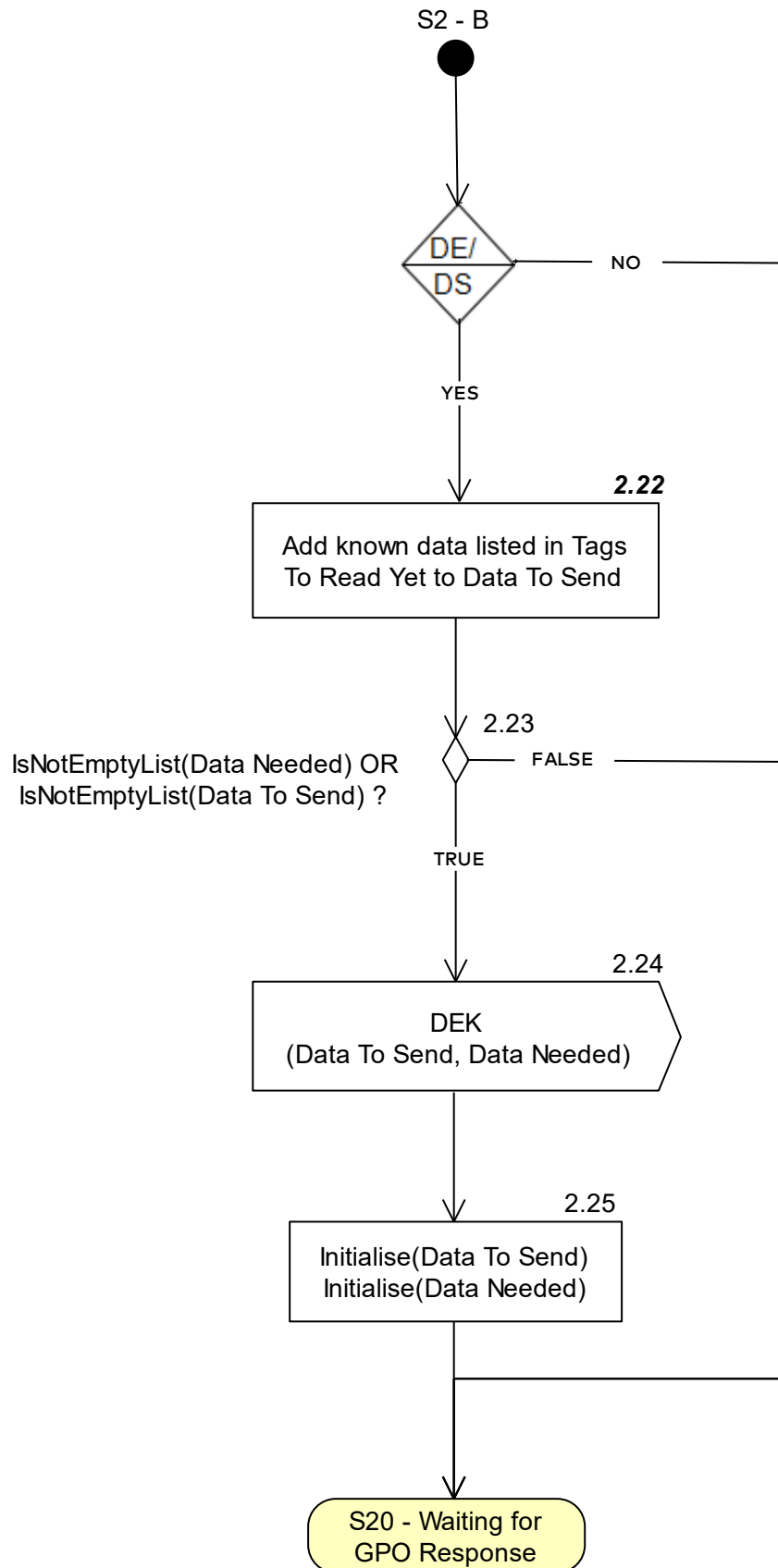
| Name | Length | Format | Description |
|------------|--------|--------|--------------------------------------------|
| CASI List | 3 | b | Certificate ASI list returned by Process C |
| SCASI | 1 | b | Secure channel ASI selected by Process C |
| Public Key | var. | b | Public key returned by Process C |

Figure 6.4 shows the flow diagram of S2 – Waiting for Process C Initialisation. Symbols in this diagram are labelled 2.X.

Figure 6.4—State 2 Flow Diagram







Note that the symbols 2.22, 2.23, 2.24 and 2.25 are only implemented for the DE/DS Implementation Option.

2.5

'Status' in Outcome Parameter Set := END APPLICATION

CreateDiscretionaryData ()

SET 'UI Request on Outcome Present' in Outcome Parameter Set

Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
 GetTLV(TagOf(Discretionary Data)),
 GetTLV(TagOf(User Interface Request Data 1))) Signal

2.16

Use PDOL to create PDOL Values as a concatenated list of data objects without tags or lengths following the rules specified in section 4.1.4.

2.20

Prepare GET PROCESSING OPTIONS command as specified in section 5.4.

2.22

FOR every entry T in Tags To Read Yet
{
 IF [IsEmpty(T)]
 THEN
 AddToList(GetTLV(T), Data To Send)
 RemoveFromList(T, Tags To Read Yet)
 ENDIF
}

6.3.4 State 20 – Waiting for GPO Response

Table 6.3 shows the local variables used in S20 – Waiting for GPO Response.

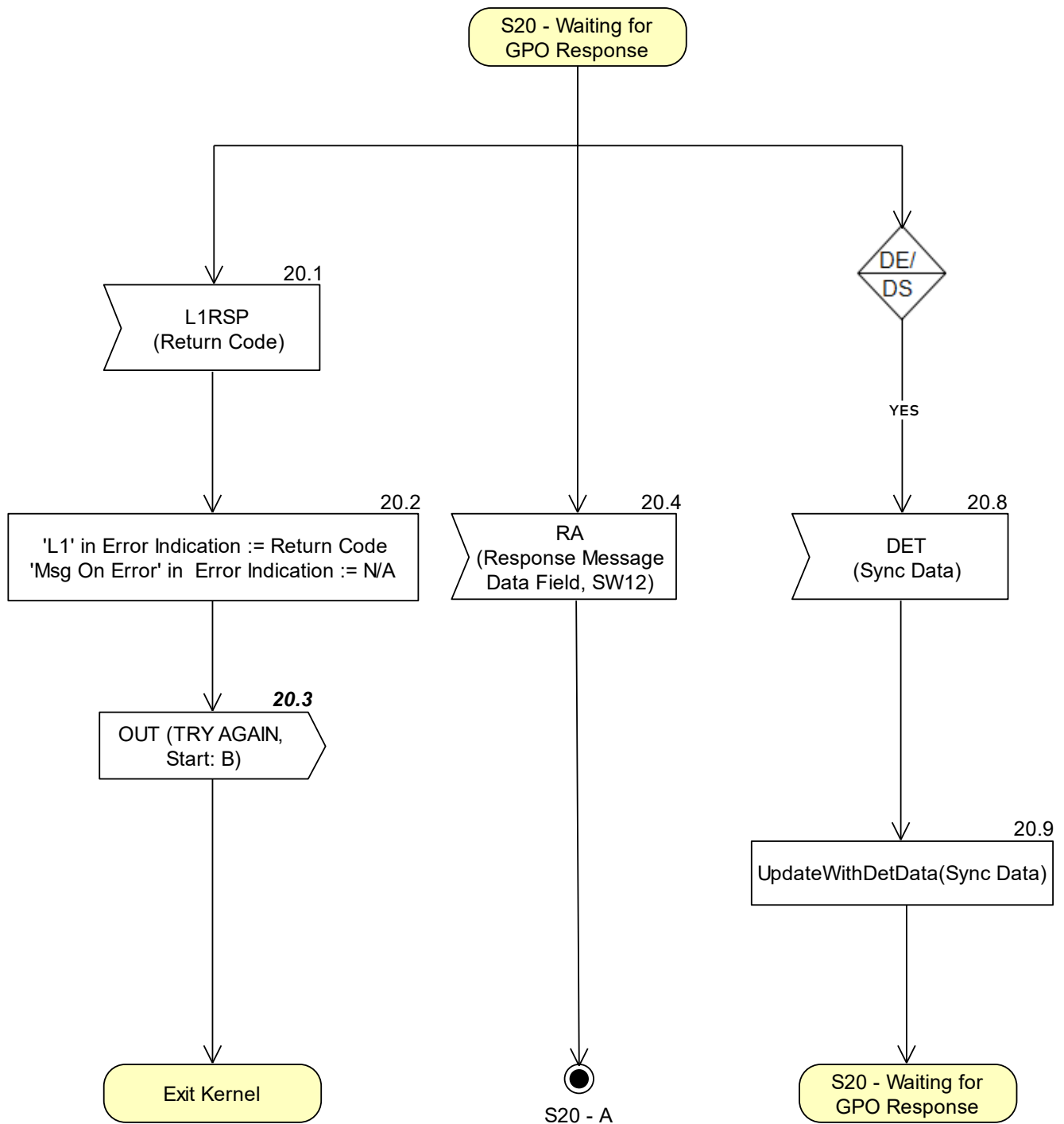
Table 6.3—State 20 Local Variables

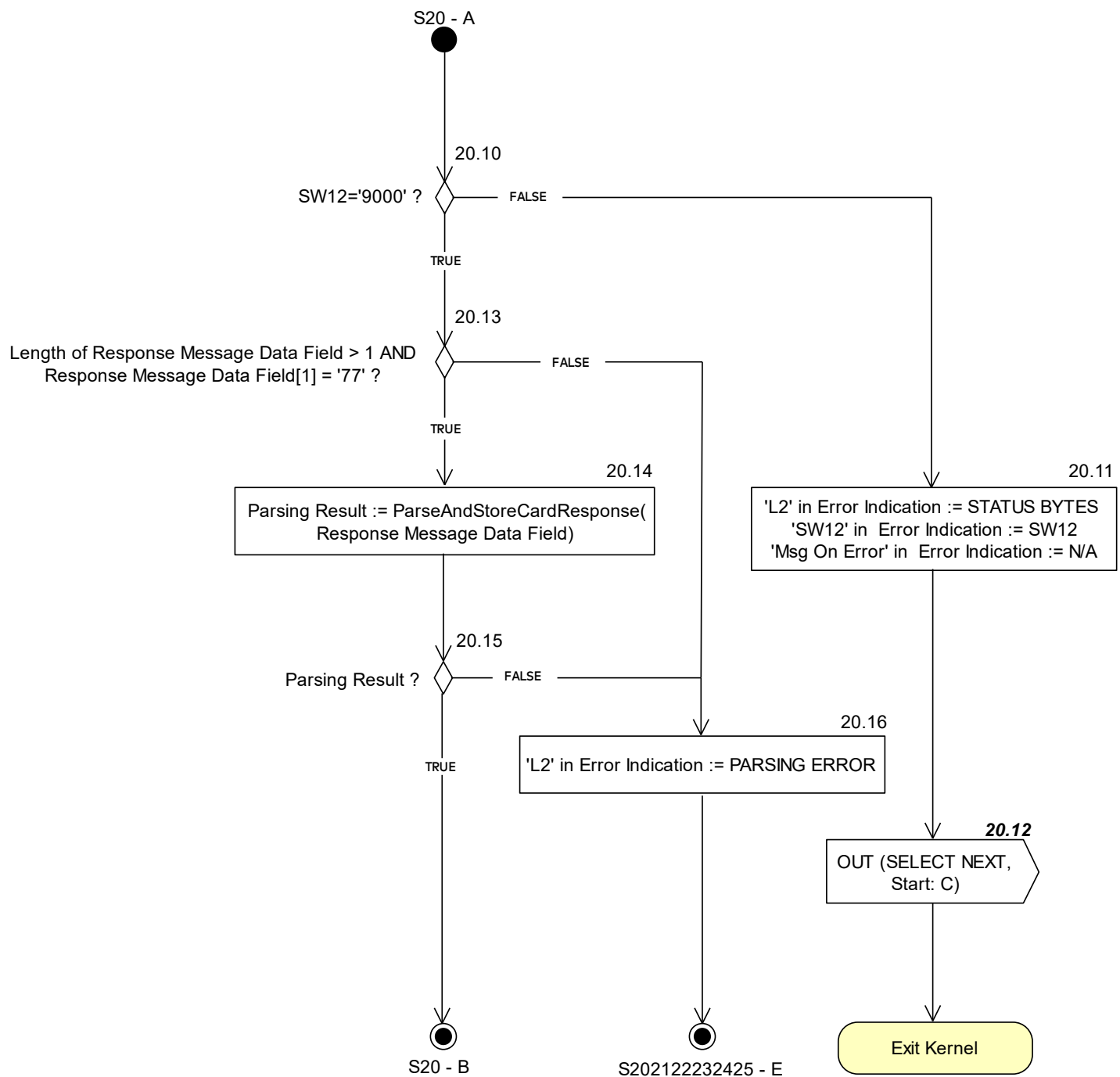
| Name | Length | Format | Description |
|-----------------------------|----------------|--------|---------------------------------------------------------------------------------------|
| Return Code | 1 | b | Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR) |
| Sync Data ⁷ | var. | b | List of data objects returned with DET Signal |
| Parsing Result | 1 | b | Boolean used to store result of parsing a TLV string |
| SW12 | 2 | b | Status bytes |
| Response Message Data Field | var. up to 256 | b | TLV encoded string included in R-APDU of GET PROCESSING OPTIONS |

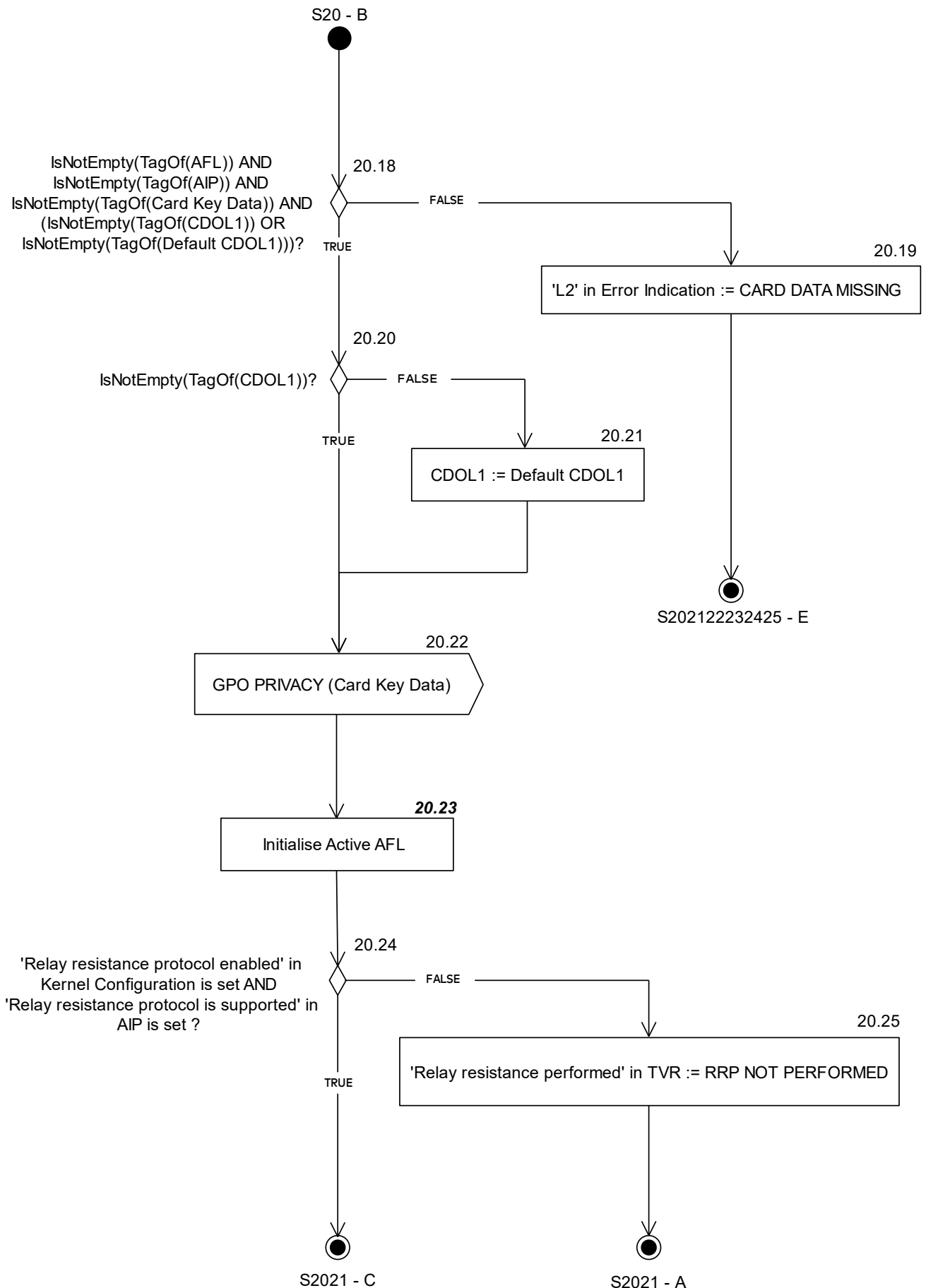
Figure 6.5 shows the flow diagram of S20 – Waiting for GPO Response. Symbols in this diagram are labelled 20.X.

⁷ Only implemented for the DE/DS Implementation Option

Figure 6.5—State 20 Flow Diagram







Note that the symbols 20.8 and 20.9 are only implemented for the DE/DS Implementation Option.

20.3

'Status' in Outcome Parameter Set := TRY AGAIN

'Start' in Outcome Parameter Set := B

CreateDiscretionaryData ()

Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data))) Signal

20.12

'Field Off Request' in Outcome Parameter Set := N/A

'Status' in Outcome Parameter Set := SELECT NEXT

'Start' in Outcome Parameter Set := C

CreateDiscretionaryData ()

Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data))) Signal

20.23

Initialise(Active AFL)

FOR i := 1 TO GetLength(TagOf(Application File Locator)) div 4

{

IF [Application File Locator [(i*4)-3][8:4] ≤ 10]

THEN

Active AFL := Active AFL || Application File Locator [(i*4)-3:i*4]

ENDIF

}

6.3.5 State 21 – Waiting for Exchange Relay Resistance Data Response

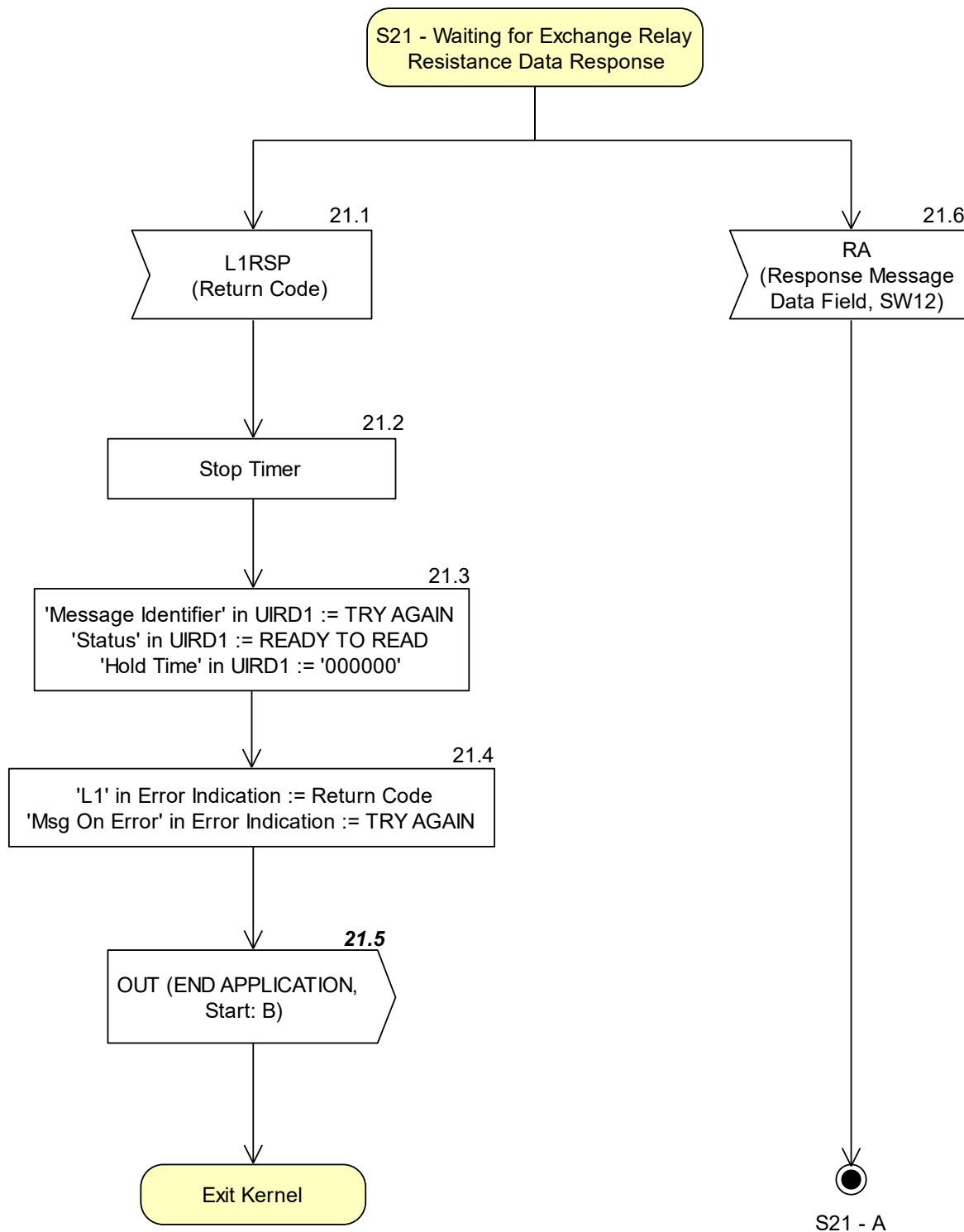
Table 6.4 shows the local variables used in S21 – Waiting for Exchange Relay Resistance Data Response.

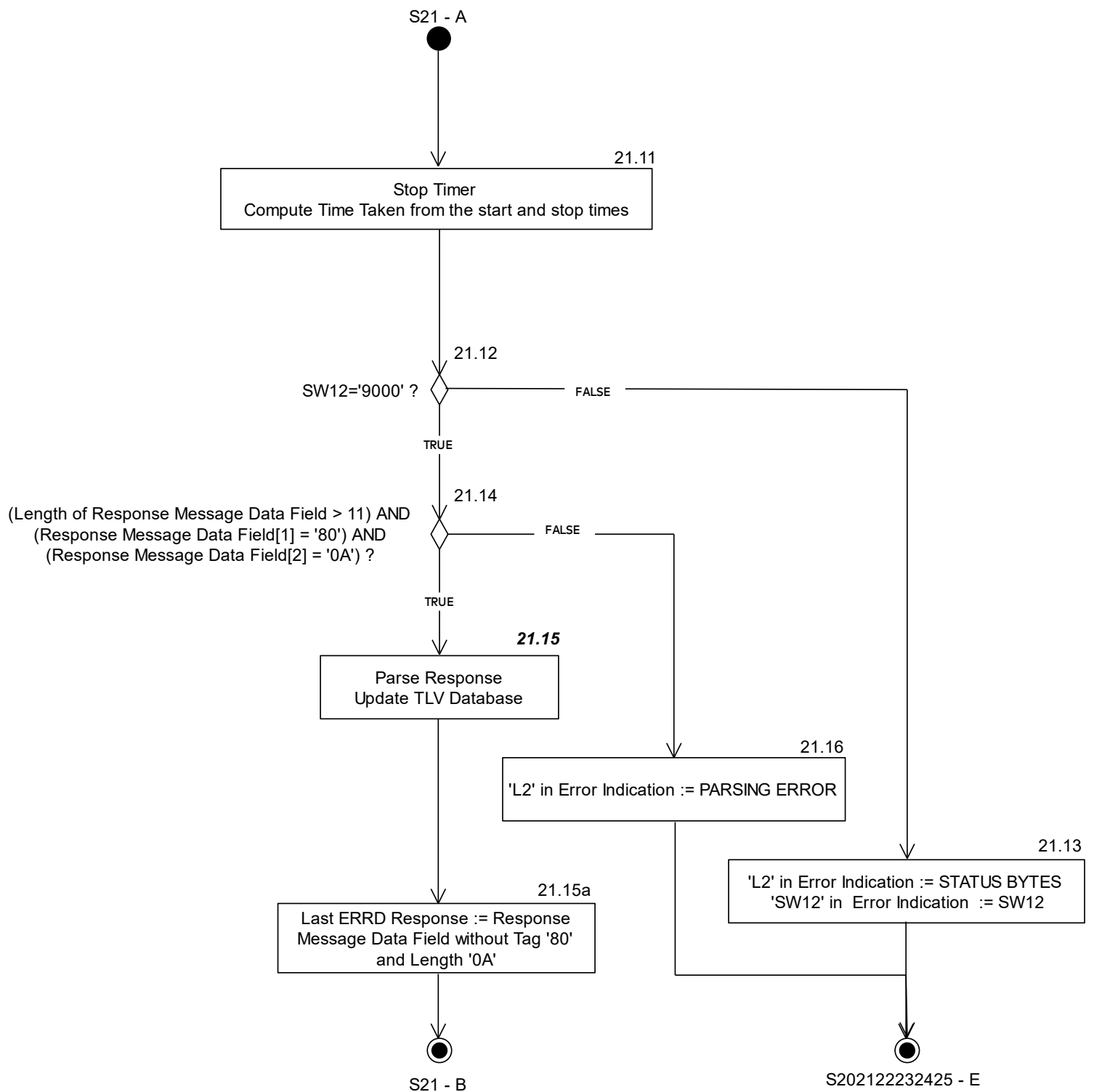
Table 6.4—State 21 Local Variables

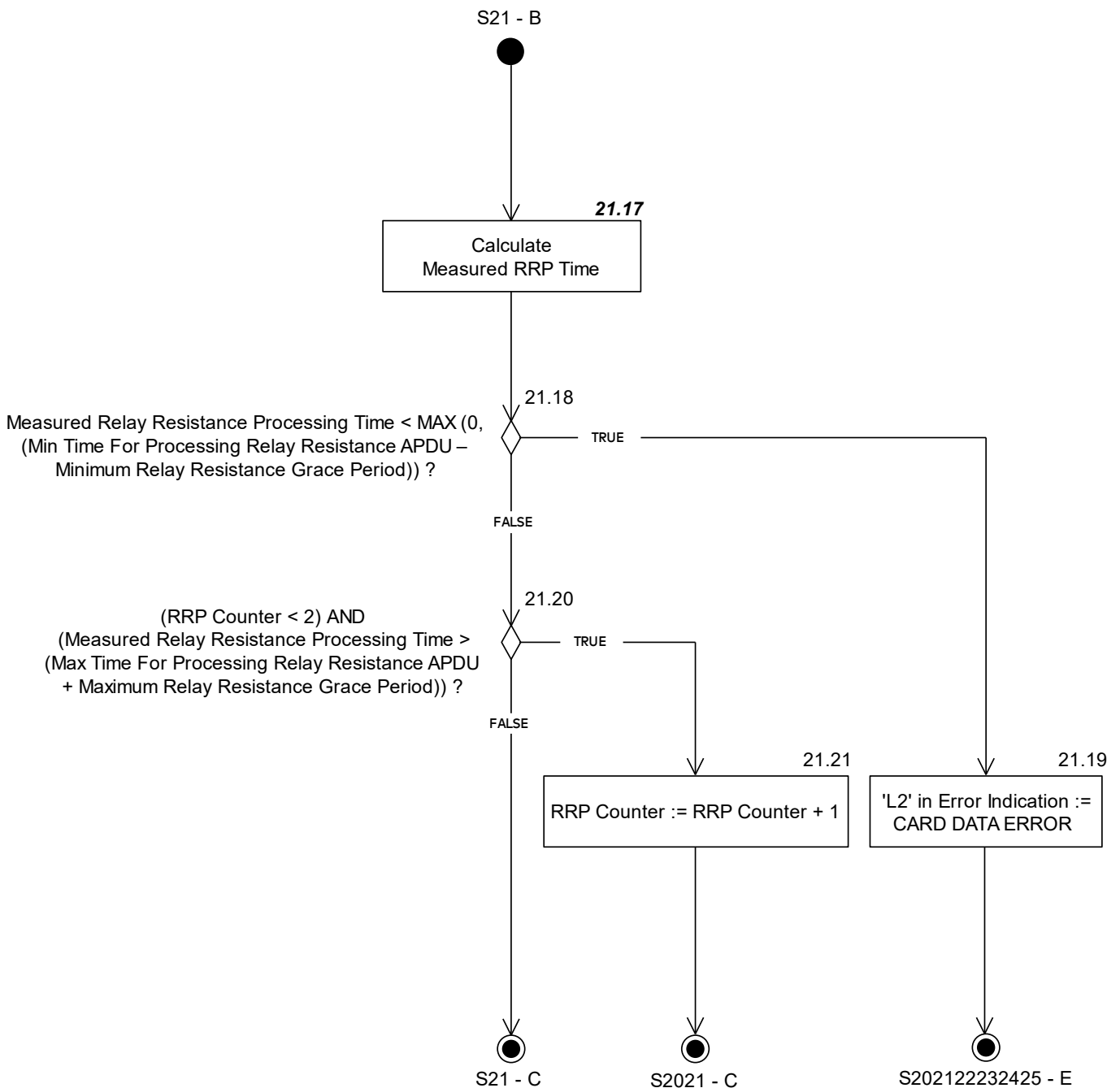
| Name | Length | Format | Description |
|-----------------------------|----------------|--------|------------------------------------------------------------------------------------------------------------------------------|
| Return Code | 1 | b | Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR) |
| Parsing Result | 1 | b | Boolean used to store result of parsing a TLV string |
| T | var. | b | Tag of TLV encoded string |
| SW12 | 2 | b | Status bytes |
| Response Message Data Field | var. up to 256 | b | TLV encoded string included in R-APDU of EXCHANGE RELAY RESISTANCE DATA |
| Time Taken | 4 | b | Time of processing the EXCHANGE RELAY RESISTANCE DATA command measured by Timer. Time Taken is expressed in microseconds. |

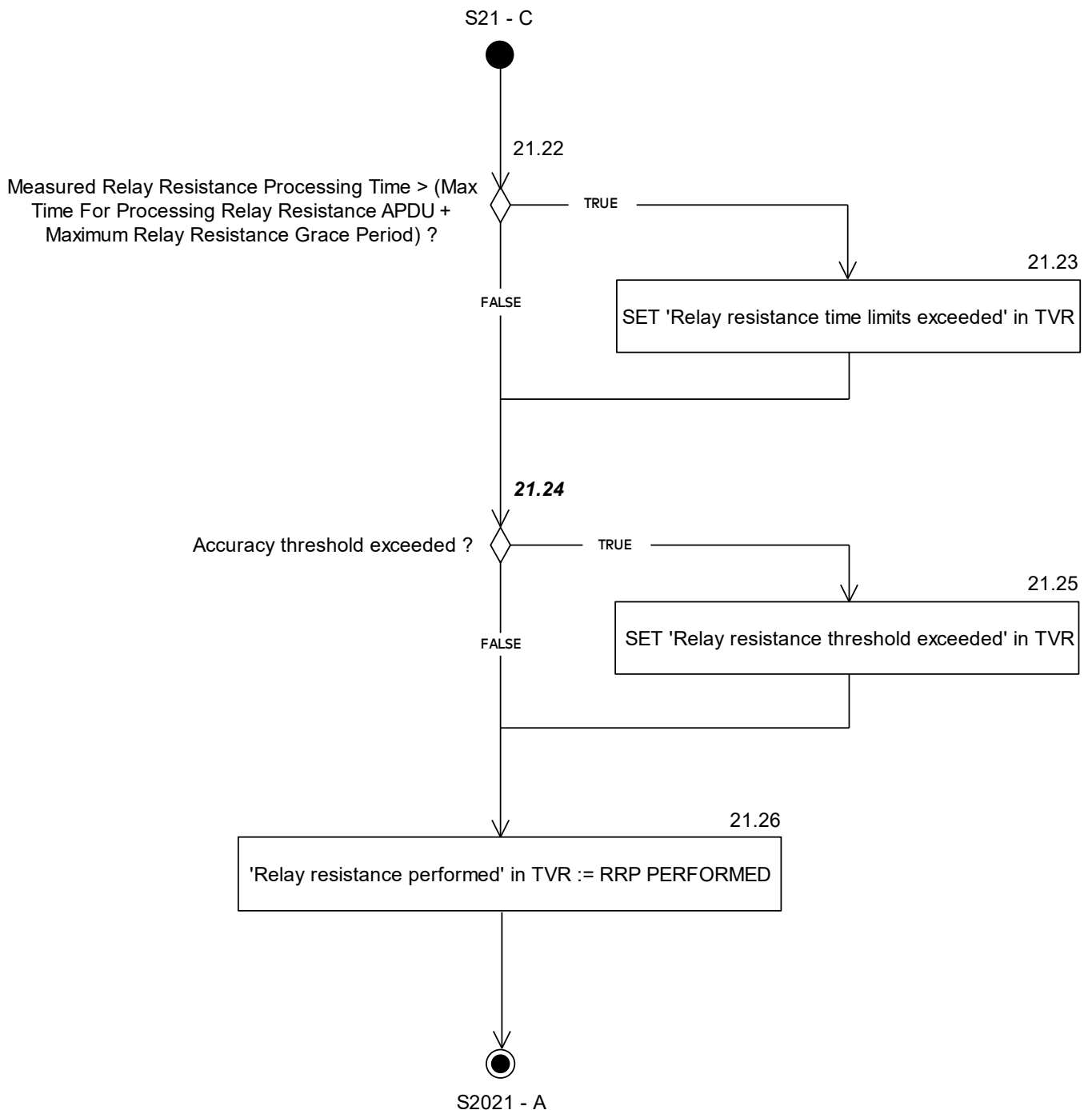
Figure 6.6 shows the flow diagram of S21 – Waiting for Exchange Relay Resistance Data Response. Symbols in this diagram are labelled 21.X.

Figure 6.6—State 21 Flow Diagram









21.5

'Status' in Outcome Parameter Set := END APPLICATION
'Start' in Outcome Parameter Set := B
SET 'UI Request on Restart Present' in Outcome Parameter Set
CreateDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
 GetTLV(TagOf(Discretionary Data)),
 GetTLV(TagOf(User Interface Request Data 1))) Signal

21.15

Device Relay Resistance Entropy := Response Message Data Field[3:6]
Min Time For Processing Relay Resistance APDU := Response Message Data Field[7:8]
Max Time For Processing Relay Resistance APDU := Response Message Data Field[9:10]
Device Estimated Transmission Time For Relay Resistance R-APDU := Response Message Data Field[11:12]

21.17

Measured Relay Resistance Processing Time := MAX (0, (Time Taken div 100) – Terminal Expected Transmission Time For Relay Resistance C-APDU – MIN (Device Estimated Transmission Time For Relay Resistance R-APDU, Terminal Expected Transmission Time For Relay Resistance R-APDU))
Relay Resistance Time Excess := MAX (0, Measured Relay Resistance Processing Time – Max Time For Processing Relay Resistance APDU)

Note:

The implementation should compensate for any known fixed timing latency. All implementations will have some inevitable delay between starting the timer and sending the C-APDU and between receiving the R-APDU and stopping the timer. If this latency is predictable and can be compensated for by the implementation then it does not need to be compensated by increasing the maximum grace period.

21.24

Accuracy threshold exceeded ?:

[(Device Estimated Transmission Time For Relay Resistance R-APDU \neq 0)

AND

(Terminal Expected Transmission Time For Relay Resistance R-APDU \neq 0)

AND

((((Device Estimated Transmission Time For Relay Resistance R-APDU * 100) div
Terminal Expected Transmission Time For Relay Resistance R-APDU) < Relay
Resistance Transmission Time Mismatch Threshold)

OR

((((Terminal Expected Transmission Time For Relay Resistance R-APDU * 100) div
Device Estimated Transmission Time For Relay Resistance R-APDU) < Relay
Resistance Transmission Time Mismatch Threshold)

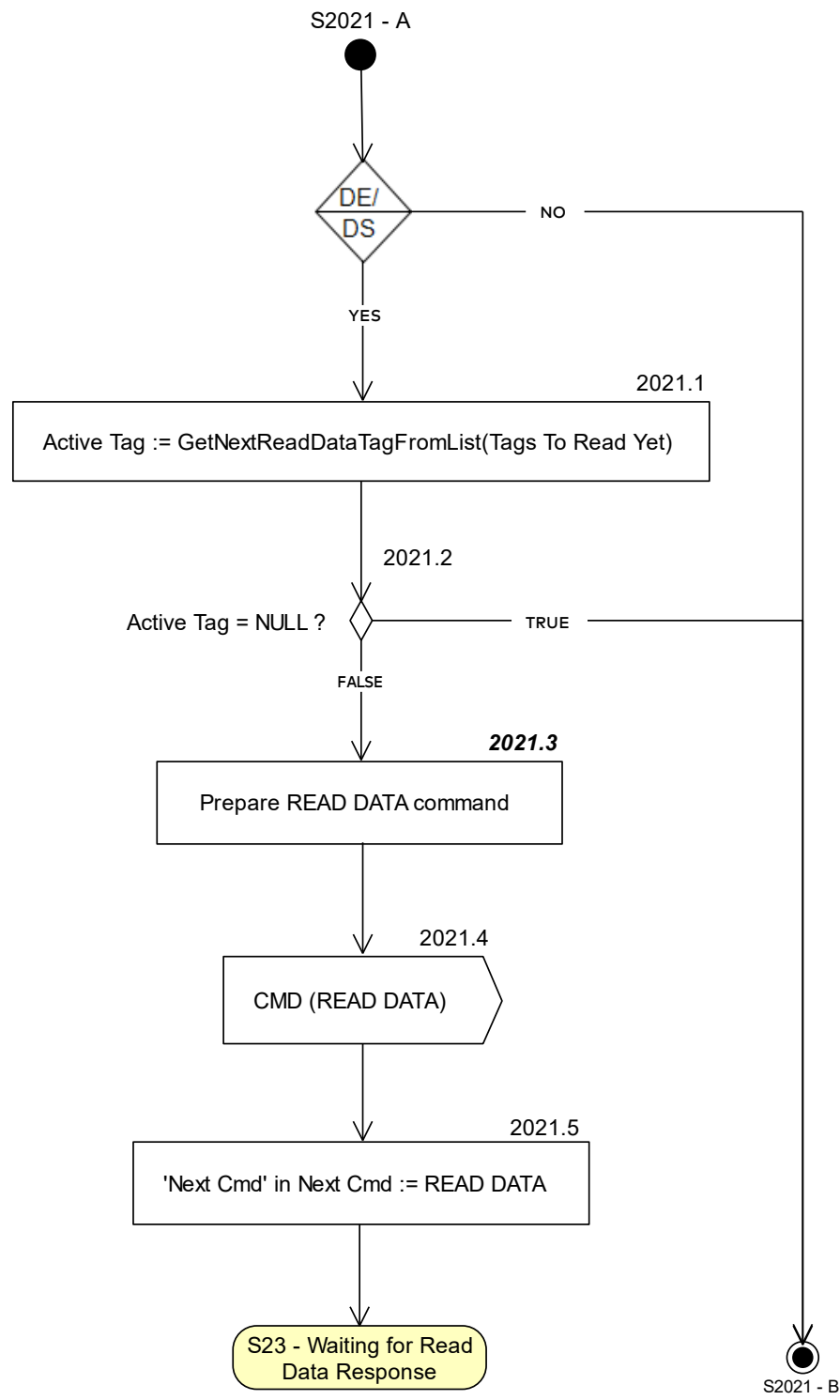
OR

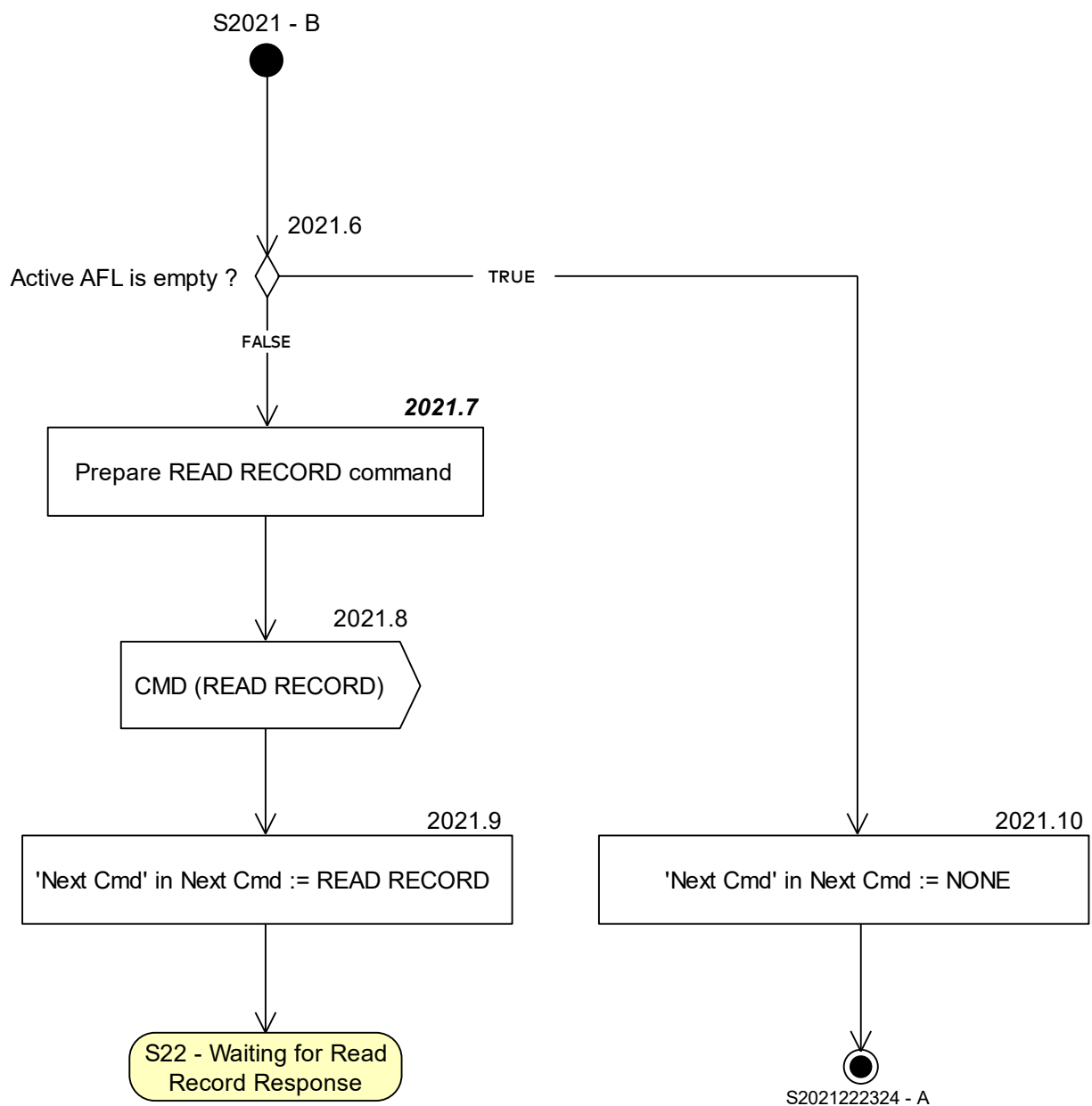
(MAX (0, (Measured Relay Resistance Processing Time – Min Time For Processing
Relay Resistance APDU)) > Relay Resistance Accuracy Threshold))]

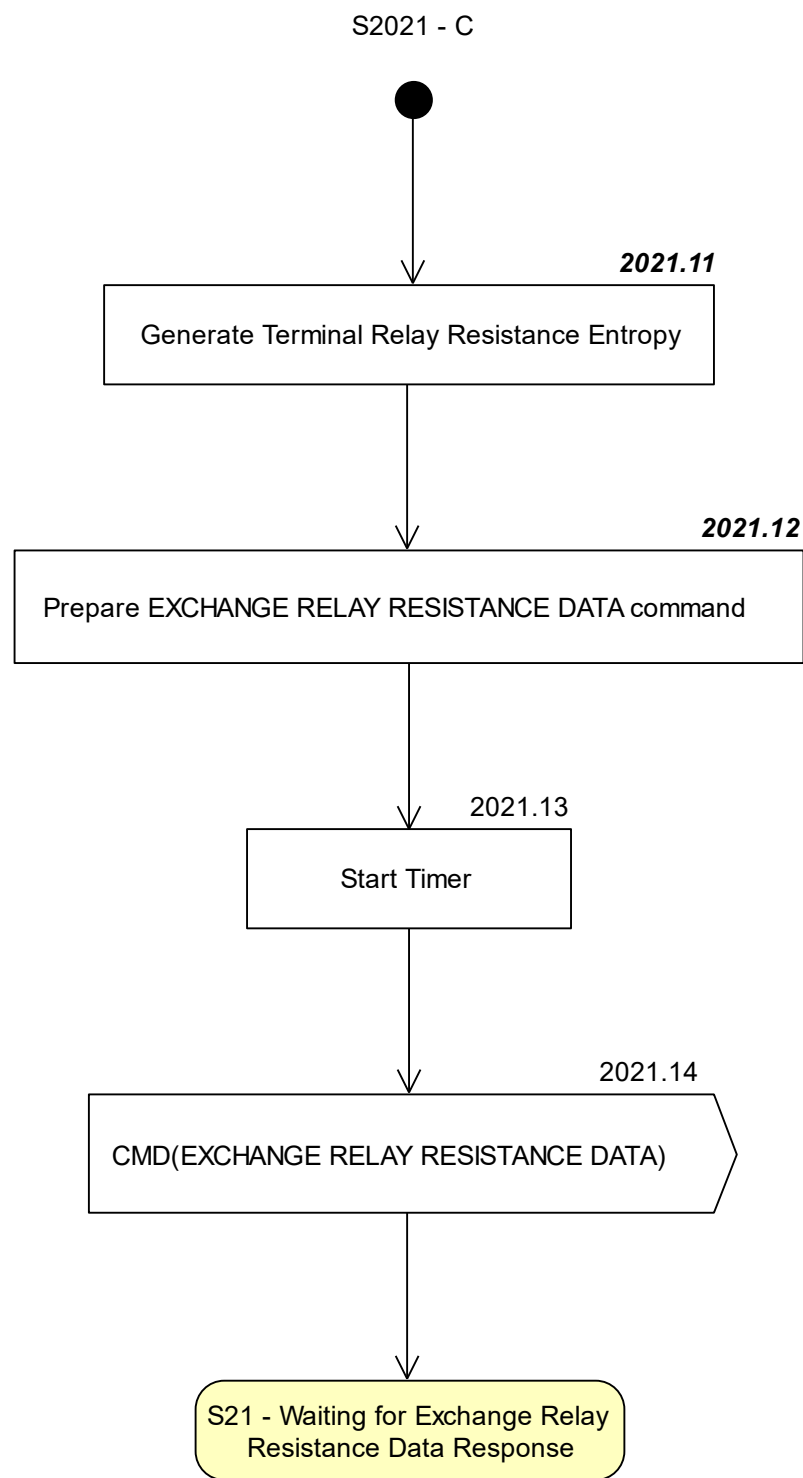
6.3.6 States 20, 21 – Common Processing

Figure 6.7 shows the flow diagram for common processing between states 20 and 21. Symbols in this diagram are labelled 2021.X.

Figure 6.7—States 20 and 21 – Common Processing – Flow Diagram







Note that the symbols 2021.1, 2021.2, 2021.3, 2021.4 and 2021.5 are only implemented for the DE/DS Implementation Option.

2021.3

Build READ DATA command for Active Tag as defined in section 5.5

[AddToList\(Active Tag, Read Data Tags To Validate Yet\)](#)

2021.7

Build READ RECORD command for the first record indicated by Active AFL as defined in section 5.6

2021.11

Generate random number as specified in section 8.1 and store in Unpredictable Number

Terminal Relay Resistance Entropy := Unpredictable Number

2021.12

Prepare EXCHANGE RELAY RESISTANCE DATA command as specified in section 5.2

6.3.7 State 22 – Waiting for Read Record Response

Table 6.5 shows the local variables used in S22 – Waiting for Read Record Response.

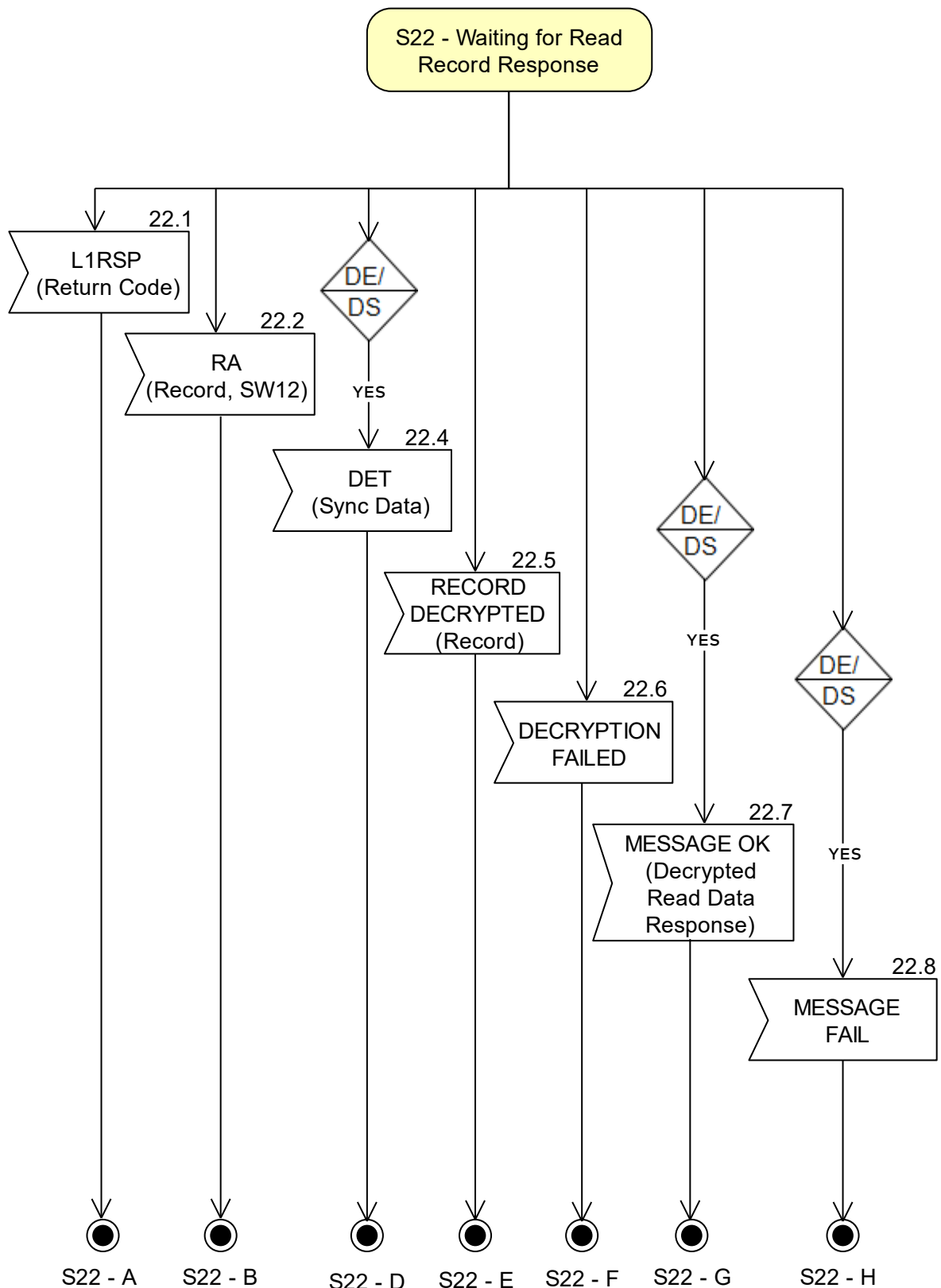
Table 6.5—State 22 Local Variables

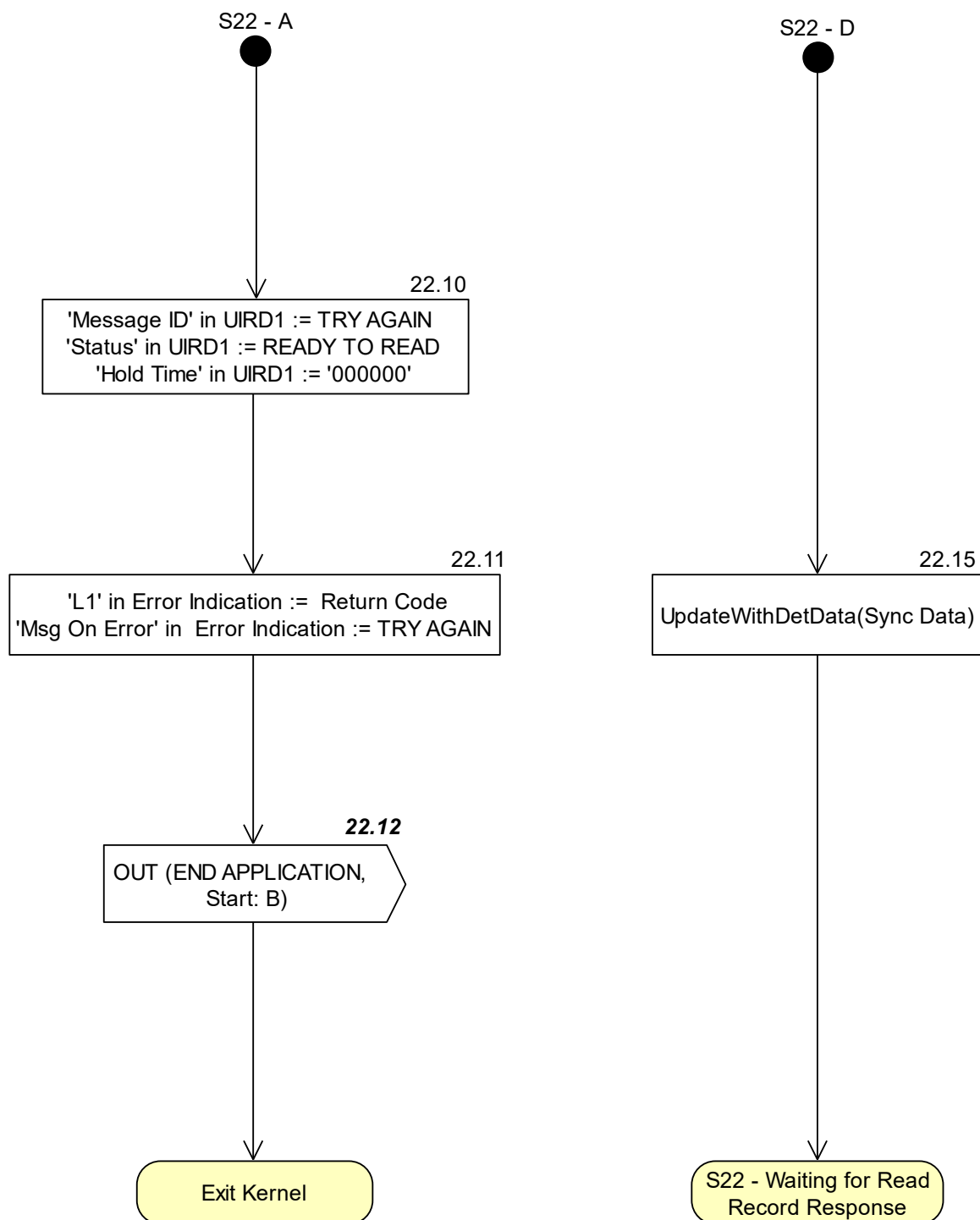
| Name | Length | Format | Description |
|-------------------------------------------|----------------|--------|--------------------------------------------------------------------------------------------------------------------|
| Return Code | 1 | b | Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR) |
| Sync Data ⁸ | var. | b | List of data objects returned with DET Signal |
| Parsing Result | 1 | b | Boolean used to store result of parsing a TLV string |
| P2 | 1 | b | P2 parameter of GENERATE AC command |
| SW12 | 2 | b | Status bytes |
| Record | var. up to 254 | b | Response Message Data Field of the R-APDU of READ RECORD or decrypted record returned with RECORD DECRYPTED Signal |
| Decrypted Read Data Response ⁸ | var. up to 248 | b | Decrypted read data response returned with MESSAGE OK Signal. |
| Signed Flag | 1 | b | Boolean used to indicate if current record is signed |
| T | var. | b | Tag of TLV encoded string |

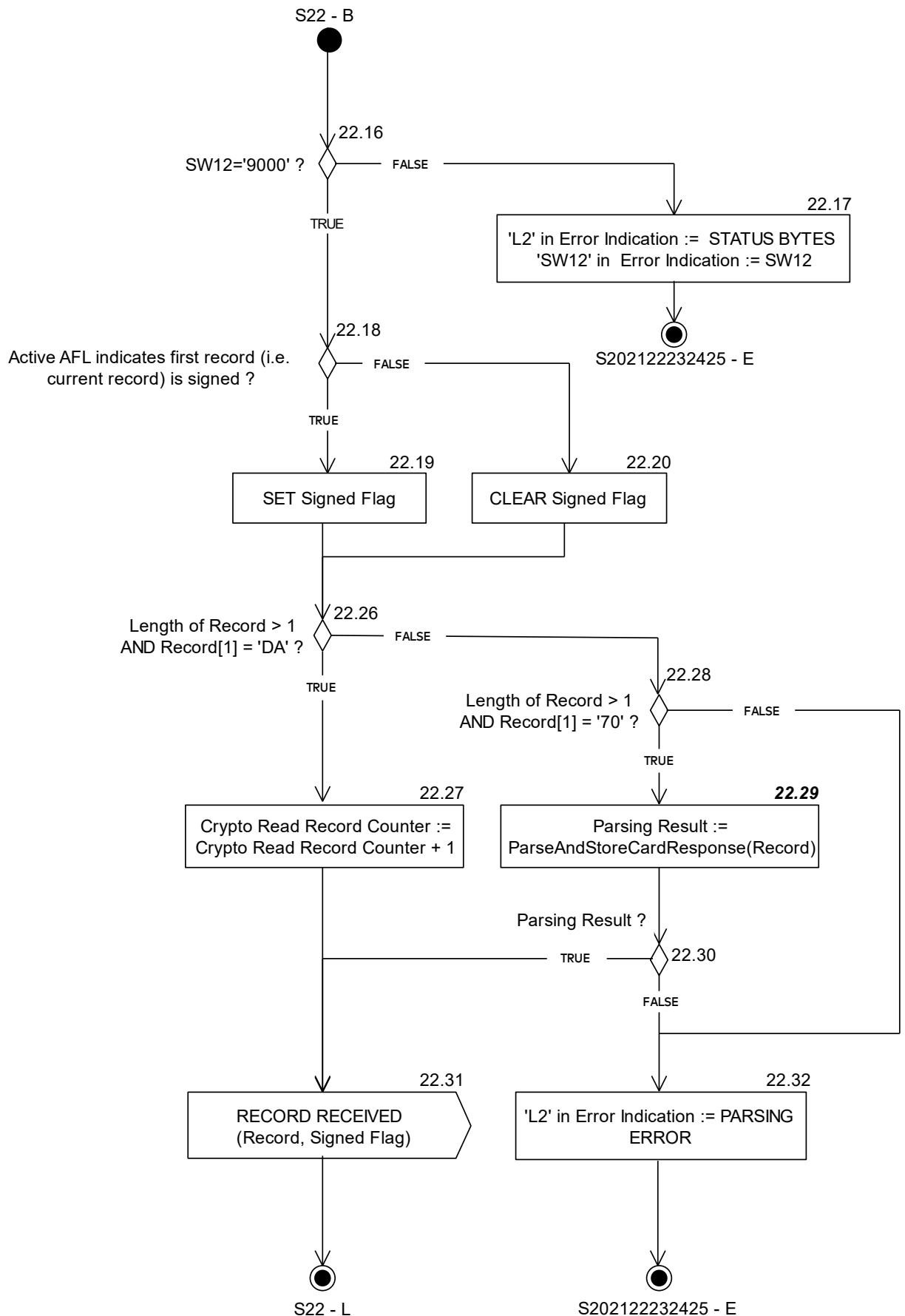
Figure 6.8 shows the flow diagram of S22 – Waiting for Read Record Response. Symbols in this diagram are labelled 22.X.

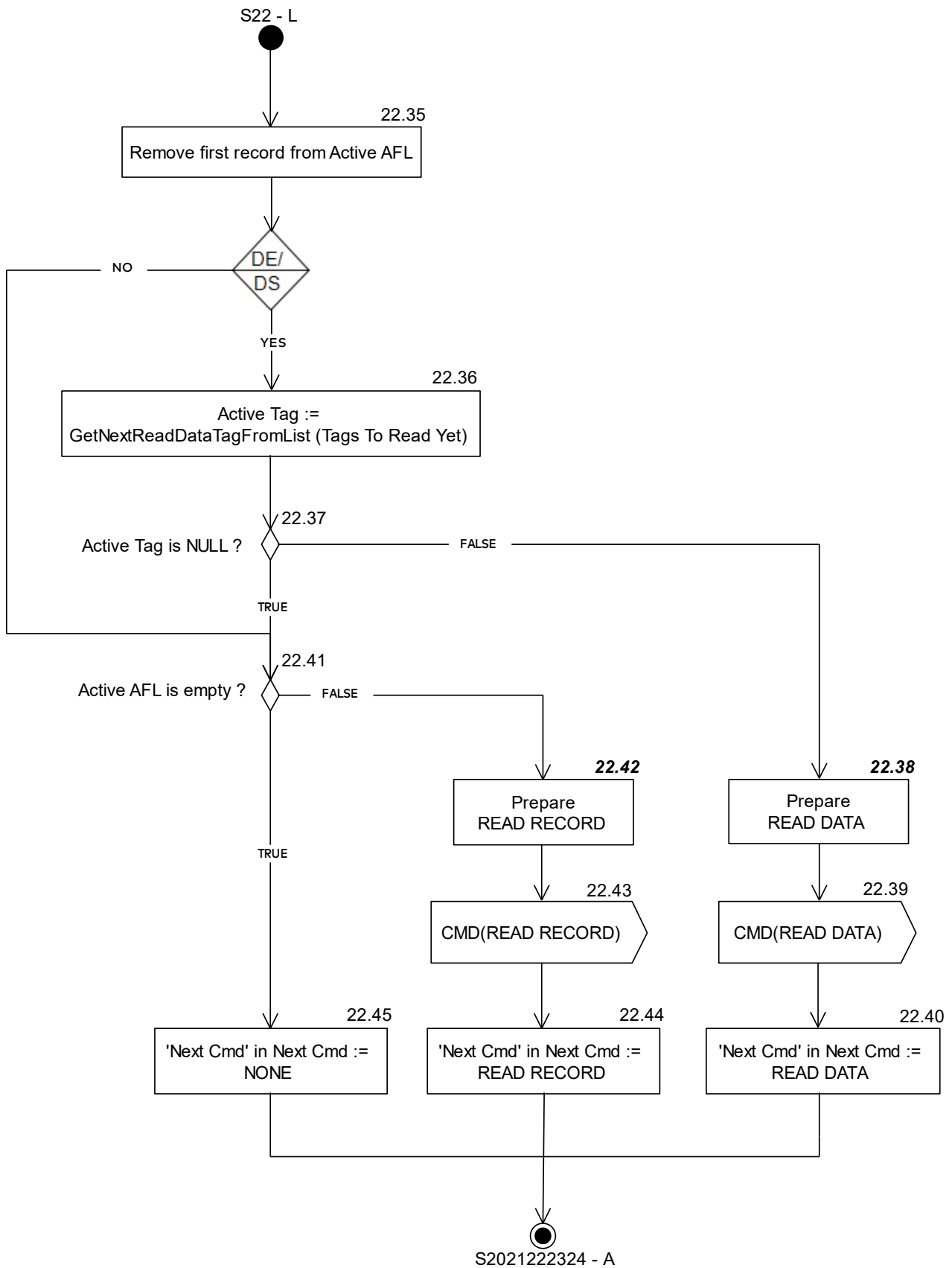
⁸ Only implemented for the DE/DS Implementation Option

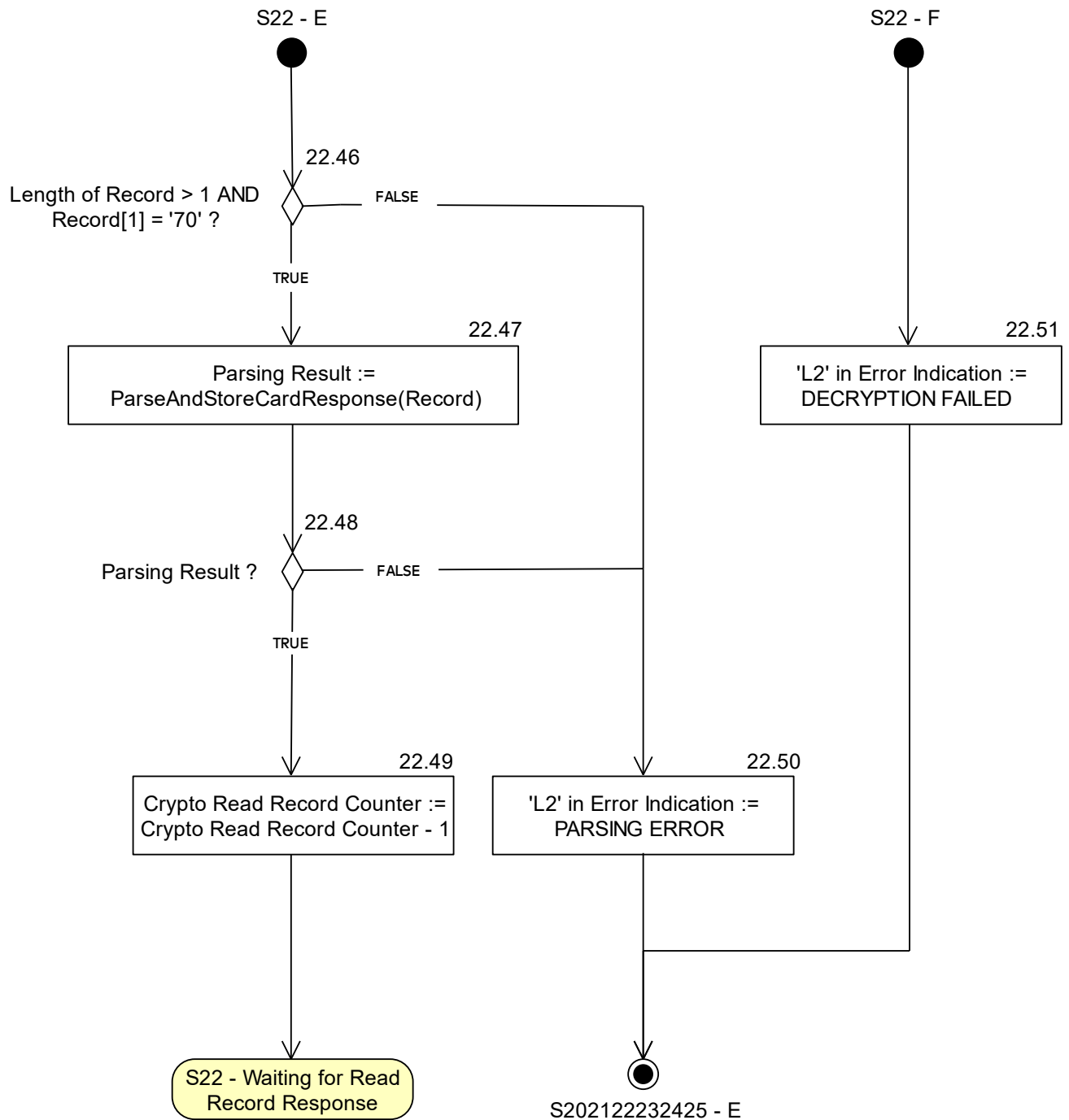
Figure 6.8—State 22 Flow Diagram

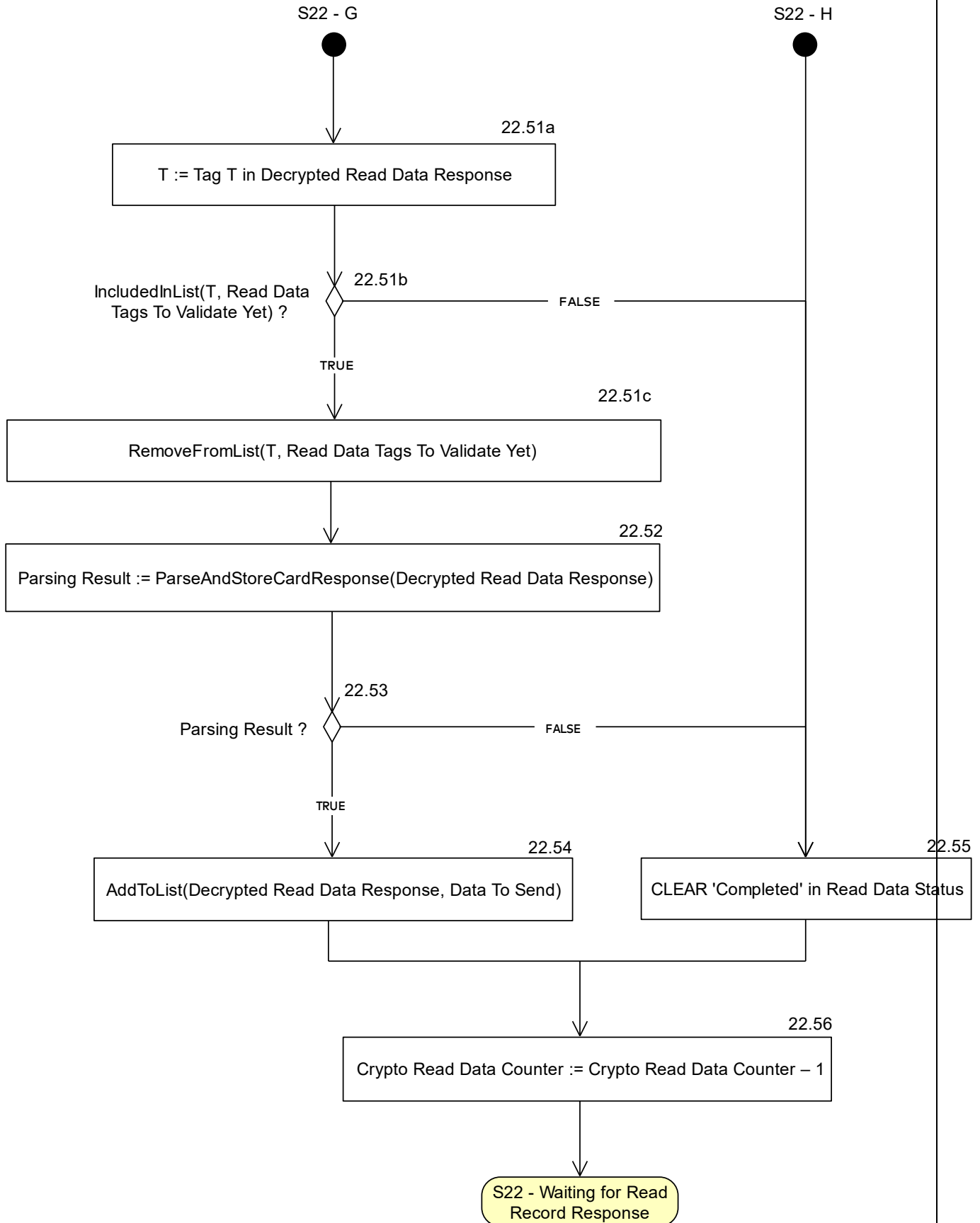












Note that the symbols 22.4, 22.7, 22.8, 22.15, 22.36, 22.37, 22.38, 22.39, 22.40, [22.51a](#), [22.51b](#), [22.51c](#), 22.52, 22.53, 22.54, 22.55 and 22.56 are only implemented for the DE/DS Implementation Option.

22.12

'Status' in Outcome Parameter Set := END APPLICATION

'Start' in Outcome Parameter Set := B

SET 'UI Request on Restart Present' in Outcome Parameter Set

CreateDiscretionaryData ()

Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
 GetTLV(TagOf(Discretionary Data)),
 GetTLV(TagOf(User Interface Request Data 1))) Signal

22.29

Note that when DE/DS is not implemented, the implementation may postpone the parsing of the Record and the corresponding update of the TLV Database until after the GENERATE AC command, but no later than S2627 – A before symbol S2627.1.

22.38

Prepare READ DATA command for Active Tag as specified in section 5.5

[AddToList](#)(Active Tag, [Read Data Tags To Validate Yet](#))

22.42

Prepare READ RECORD command for first record in Active AFL as specified in section 5.6

6.3.8 State 23 – Waiting for Read Data Response

State 23 is a state specific to data storage processing and is only implemented if DE/DS Implementation Option is used.

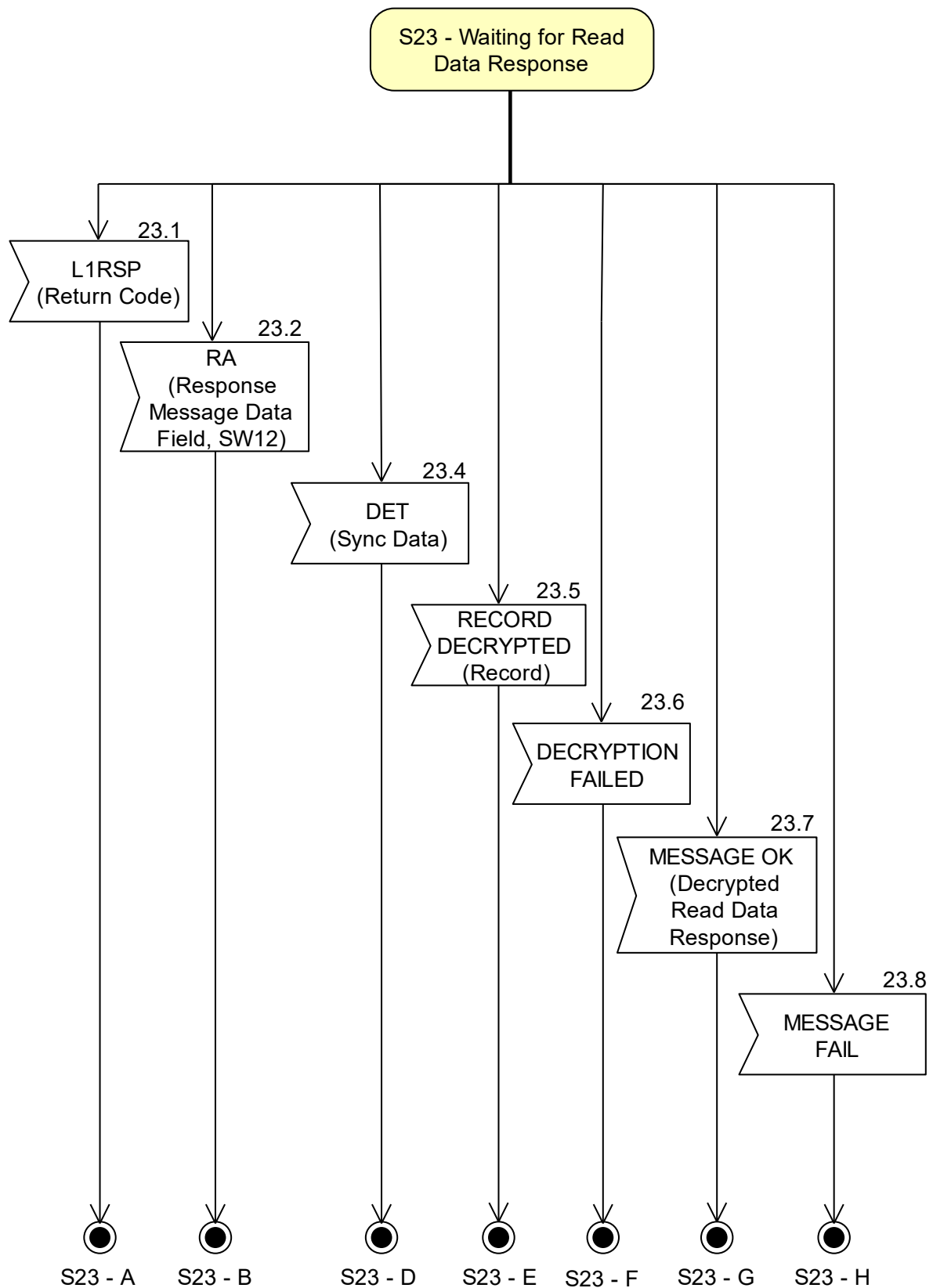
Table 6.6 shows the local variables used in S23 – Waiting for Read Data Response.

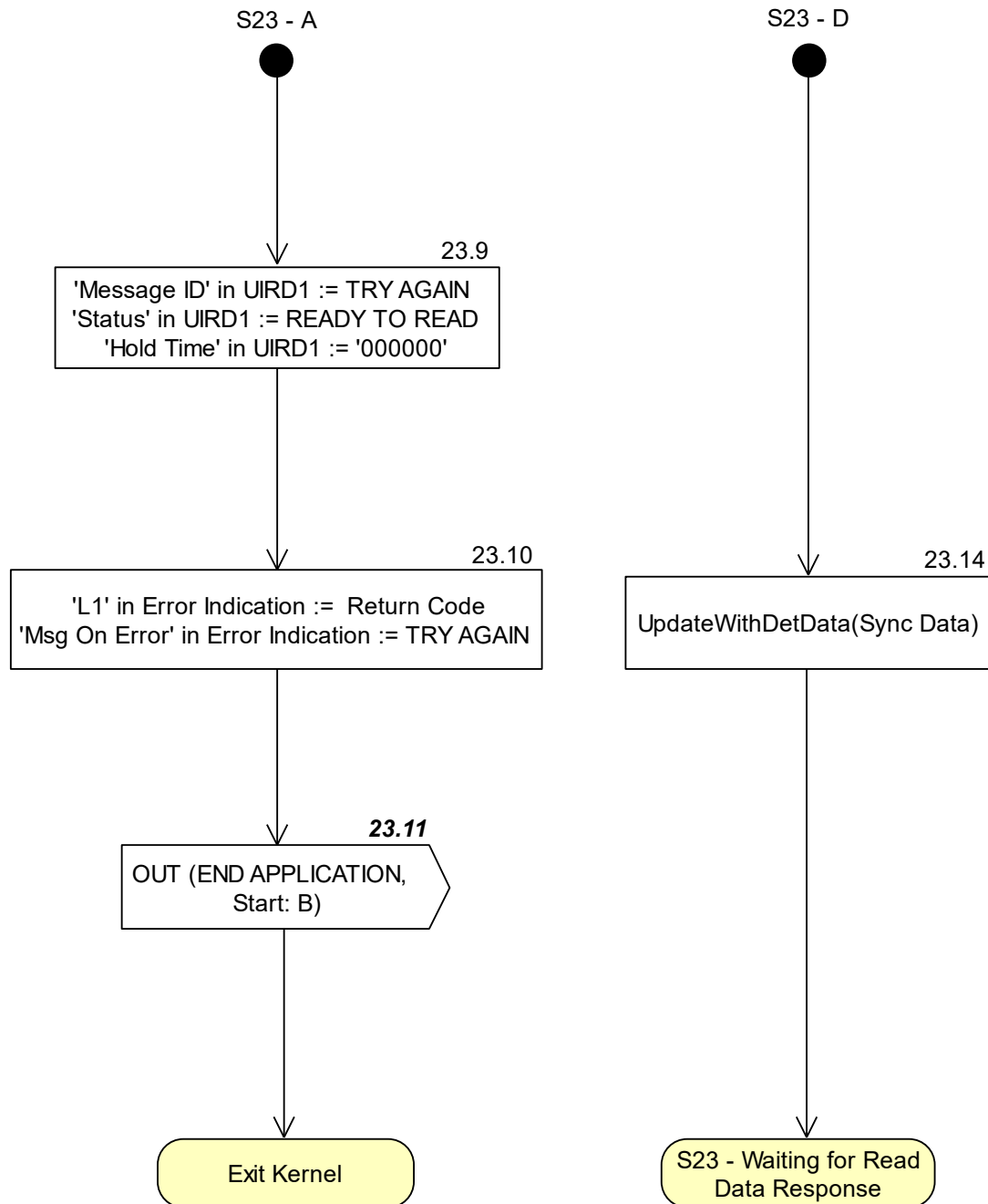
Table 6.6—State 23 Local Variables

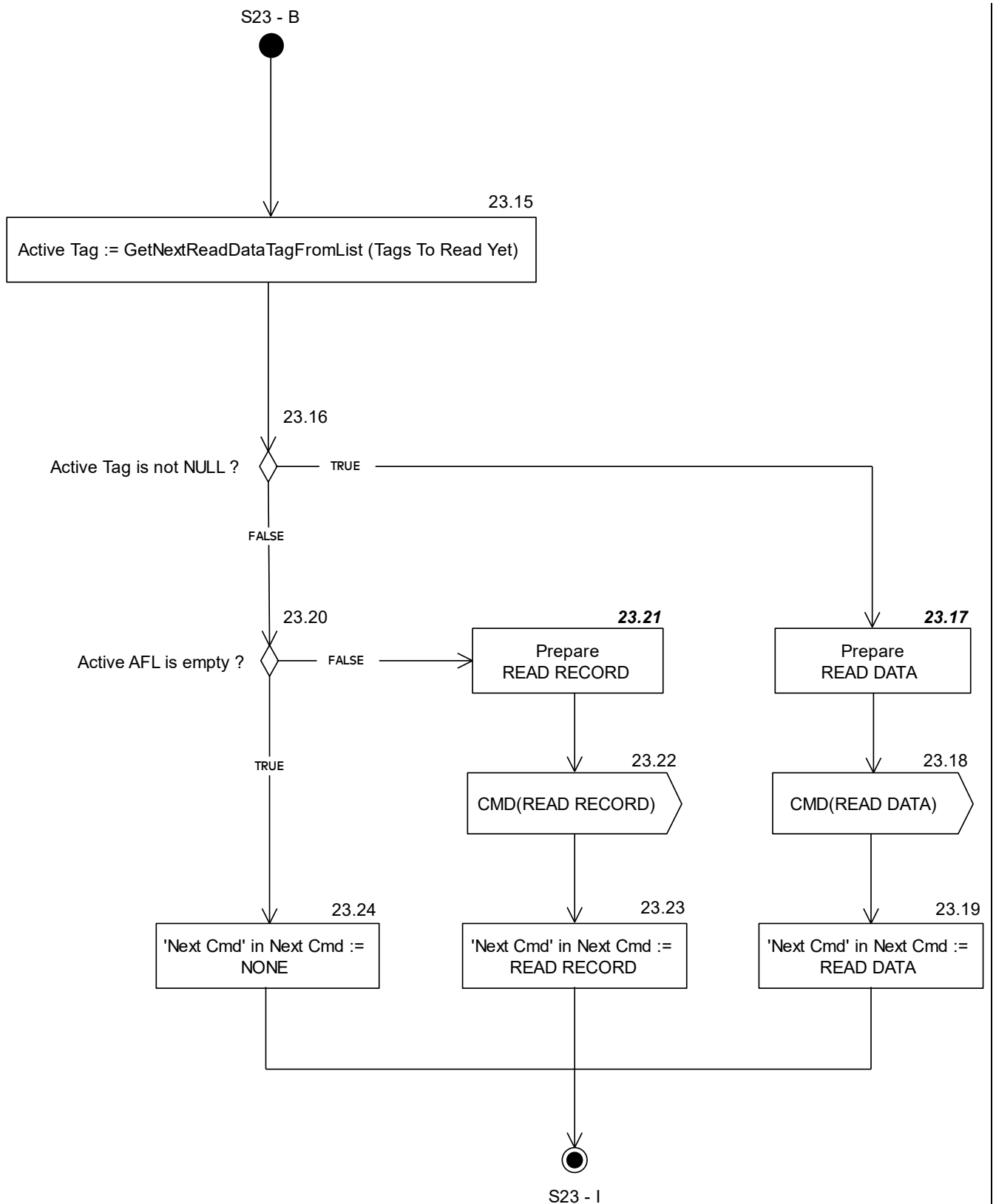
| Name | Length | Format | Description |
|------------------------------|----------------|--------|---------------------------------------------------------------------------------------|
| Return Code | 1 | b | Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR) |
| Sync Data | var. | b | List of data objects returned with DET Signal |
| Parsing Result | 1 | b | Boolean used to store result of parsing a TLV string |
| P2 | 1 | b | P2 parameter of GENERATE AC command |
| SW12 | 2 | b | Status bytes |
| Record | var. up to 254 | b | Decrypted record returned in RECORD DECRYPTED Signal |
| Decrypted Read Data Response | var. up to 248 | b | Decrypted read data response returned with MESSAGE OK Signal. |
| Response Message Data Field | var. up to 256 | b | TLV encoded string included in R-APDU of READ DATA |
| T | var. | b | Tag of TLV encoded string |

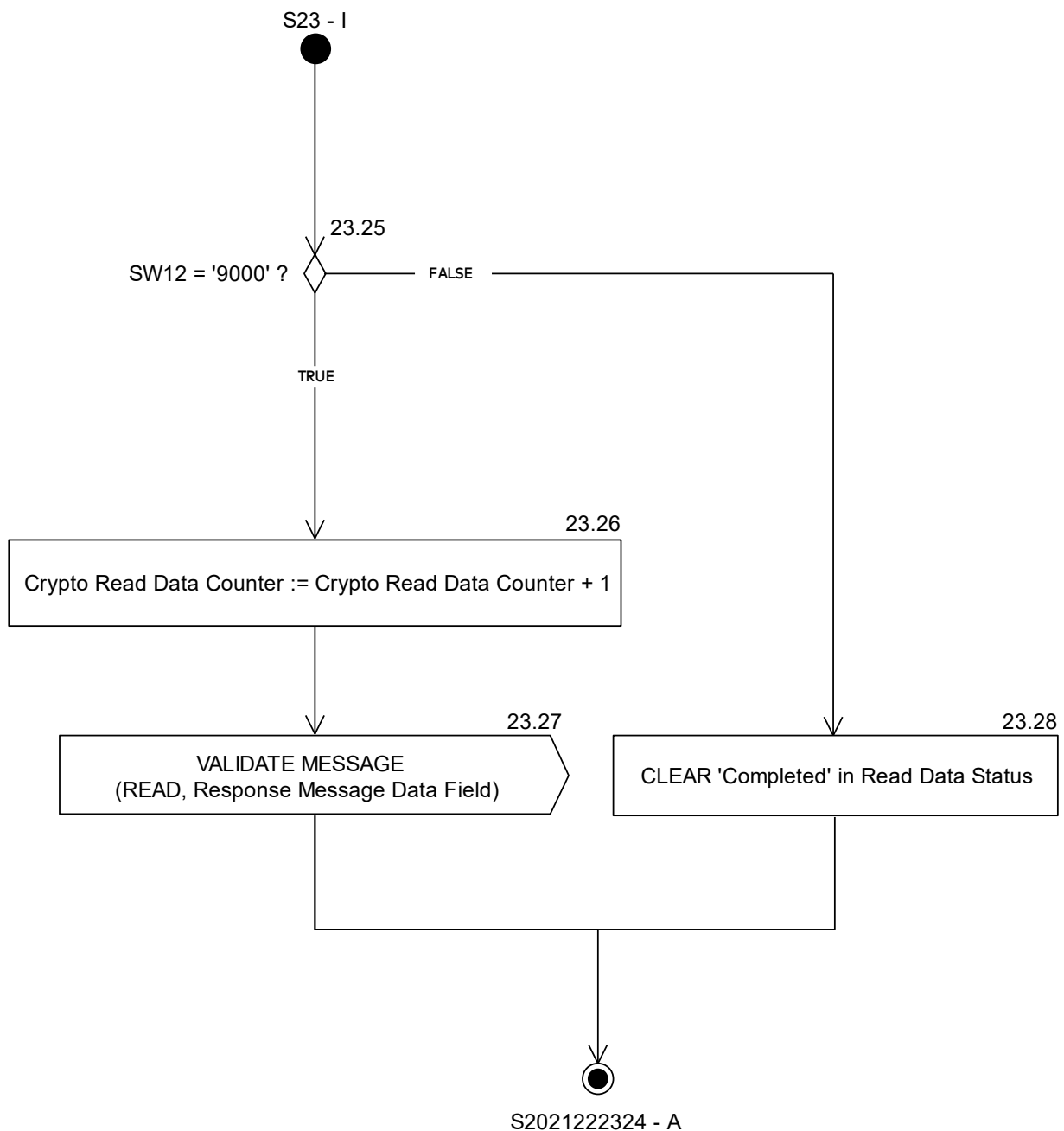
Figure 6.9 shows the flow diagram of S23 – Waiting for Read Data Response. Symbols in this diagram are labelled 23.X.

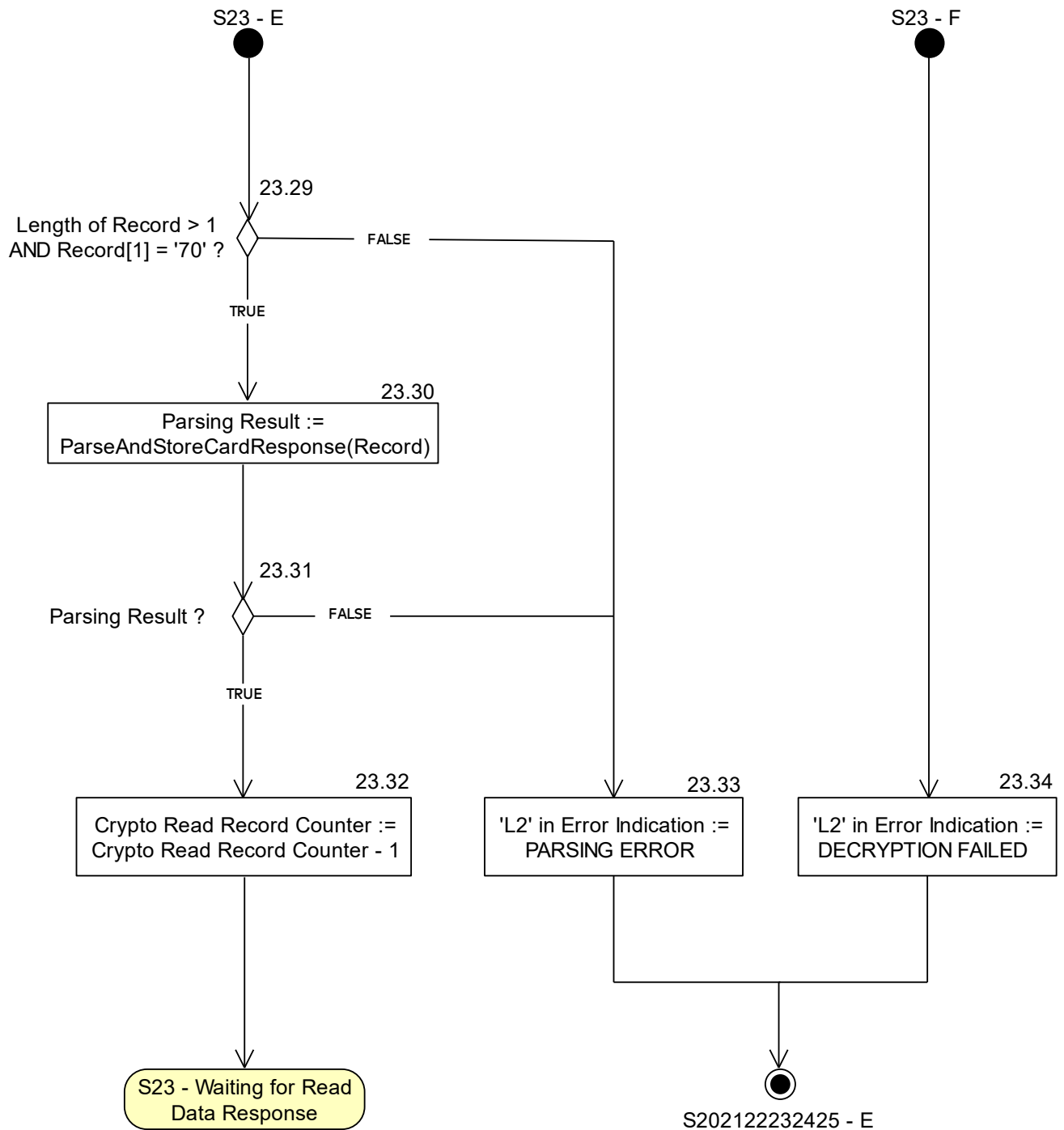
Figure 6.9—State 23 Flow Diagram

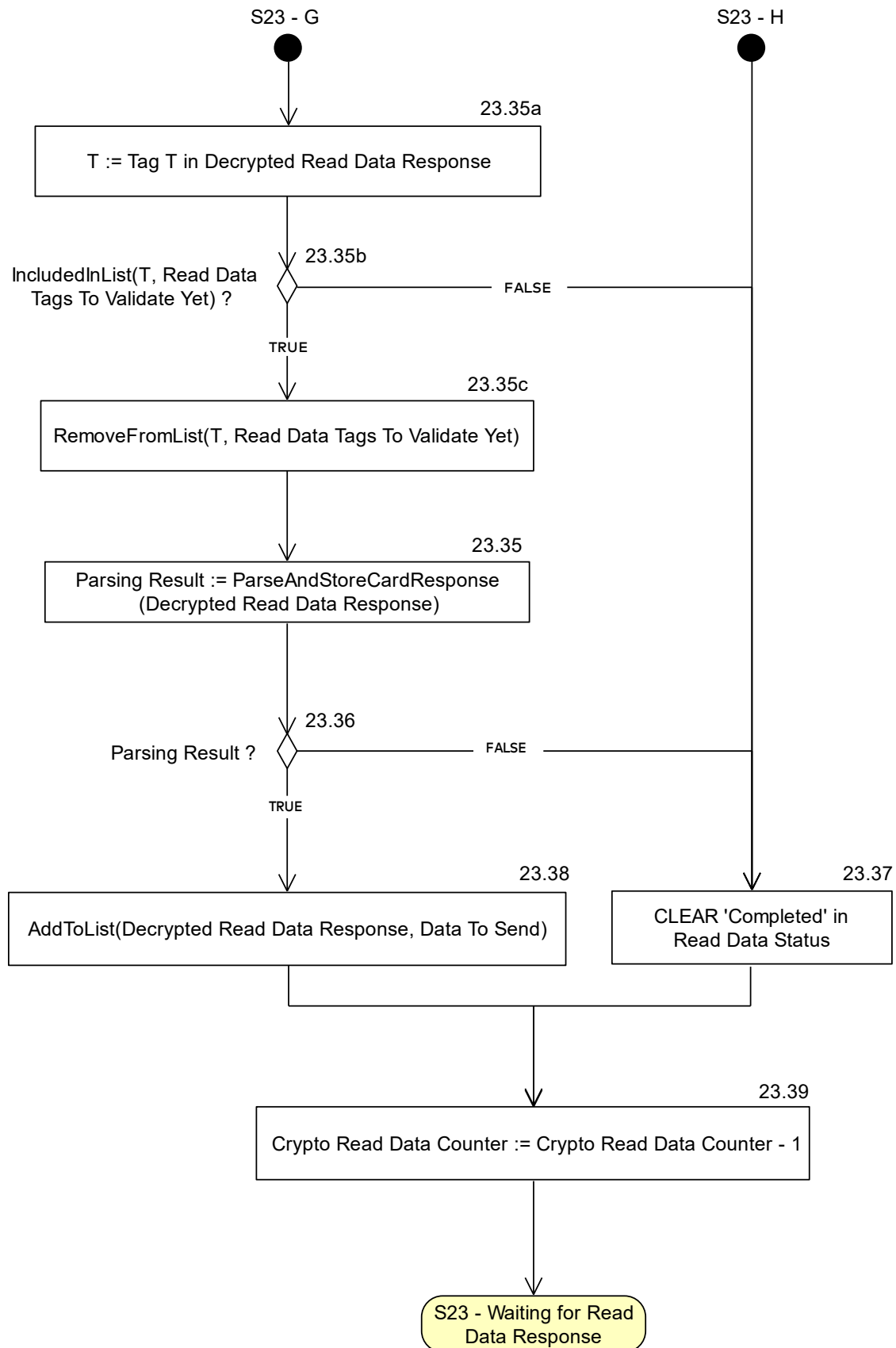












23.11

'Status' in Outcome Parameter Set := END APPLICATION

'Start' in Outcome Parameter Set := B

SET 'UI Request on Restart Present' in Outcome Parameter Set

CreateDiscretionaryData ()

Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
 GetTLV(TagOf(Discretionary Data)),
 GetTLV(TagOf(User Interface Request Data 1)))) Signal

23.17

Prepare READ DATA command for Active Tag as specified in section 5.5

[AddToList](#)(Active Tag, [Read Data Tags To Validate Yet](#))

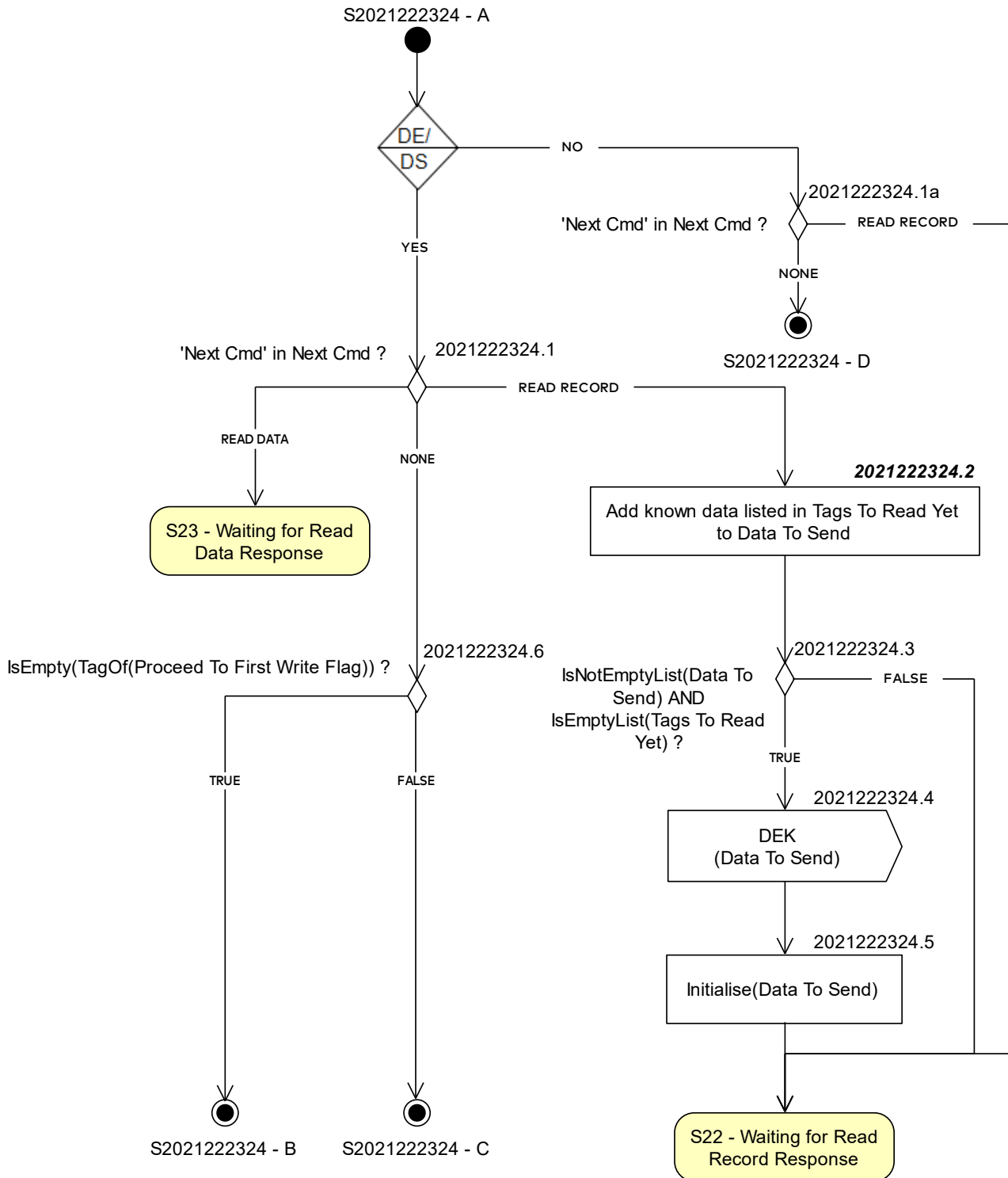
23.21

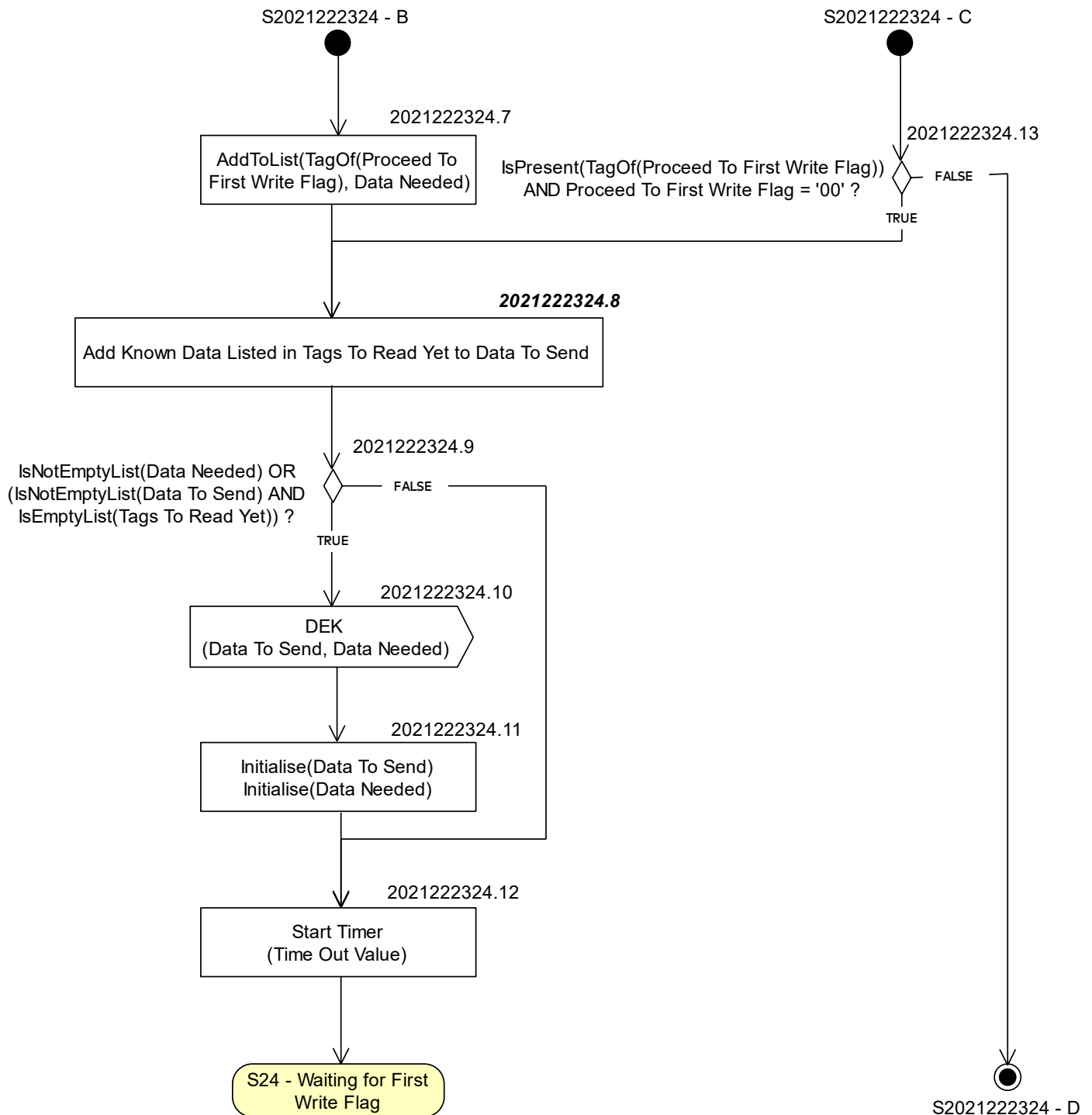
Prepare READ RECORD command for first record in Active AFL as specified in section 5.6

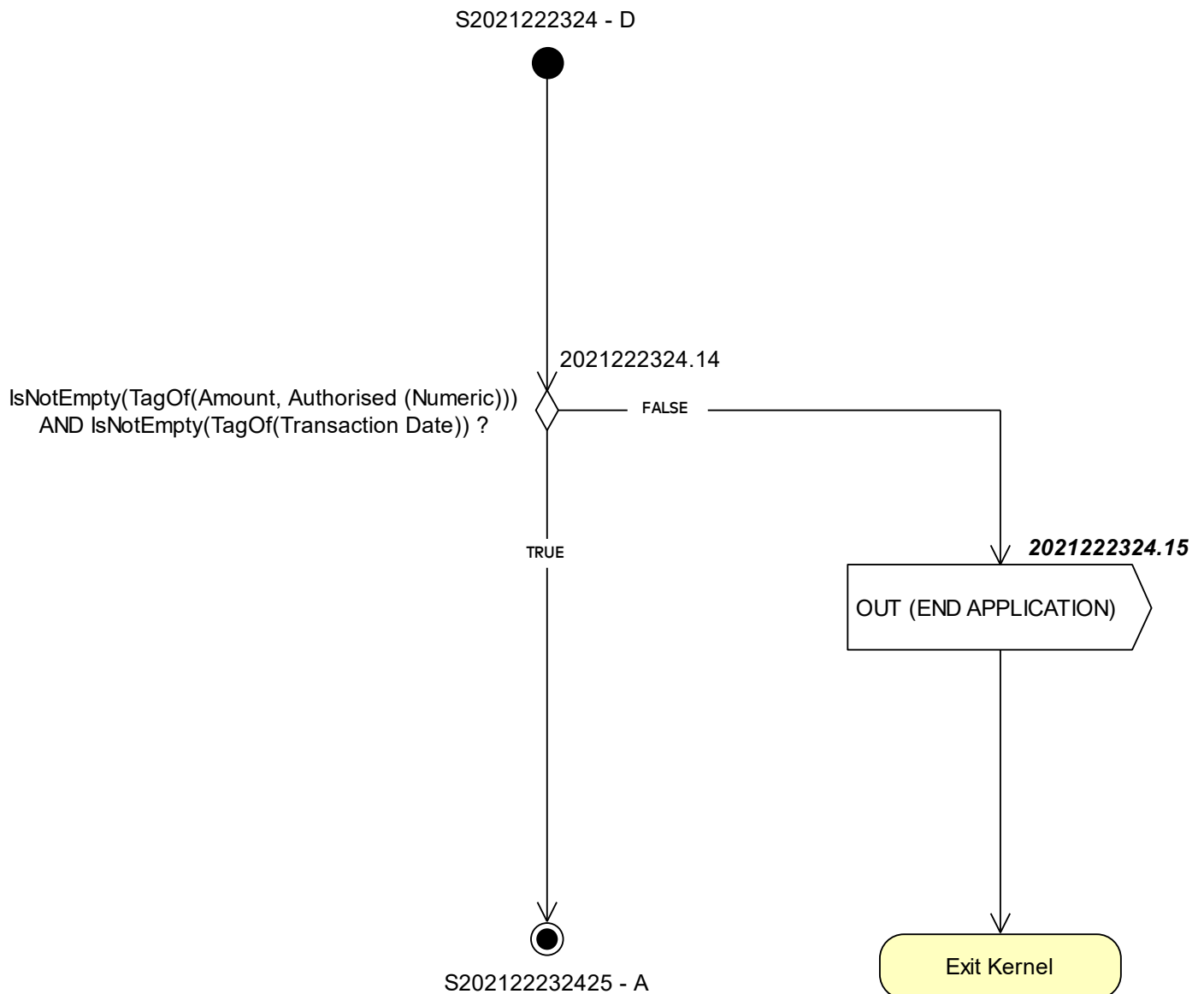
6.3.9 States 20, 21, 22, 23 and 24 – Common Processing

Figure 6.10 shows the flow diagram for common processing between states 20, 21, 22, 23 and 24. Symbols in this diagram are labelled 2021222324.X.

Figure 6.10—States 20, 21, 22, 23 and 24 – Common Processing – Flow Diagram







Note that the symbols 2021222324.1, 2021222324.2, 2021222324.3, 2021222324.4, 2021222324.5, 2021222324.6, 2021222324.7, 2021222324.8, 2021222324.9, 2021222324.10, 2021222324.11, 2021222324.12 and 2021222324.13 are only implemented for the DE/DS Implementation Option.

2021222324.2

FOR every T in Tags To Read Yet

```
{
    IF      [IsEmpty(T)]
    THEN
        AddToList(GetTLV(T), Data To Send)
        RemoveFromList(T, Tags To Read Yet)
    ENDIF
}
```

2021222324.8

FOR every T in Tags To Read Yet

```
{
    IF      [IsEmpty(T)]
    THEN
        AddToList(GetTLV(T), Data To Send)
        RemoveFromList(T, Tags To Read Yet)
    ENDIF
}
```

2021222324.15

'Status' in Outcome Parameter Set := END APPLICATION

'L3' in Error Indication := TRANSACTION DATA MISSING

'Msg On Error' in Error Indication := N/A

CreateDiscretionaryData ()

Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data))) Signal

6.3.10 State 24 – Waiting for First Write Flag

State 24 is a state specific to data exchange processing and is only implemented if DE/DS Implementation Option is used.

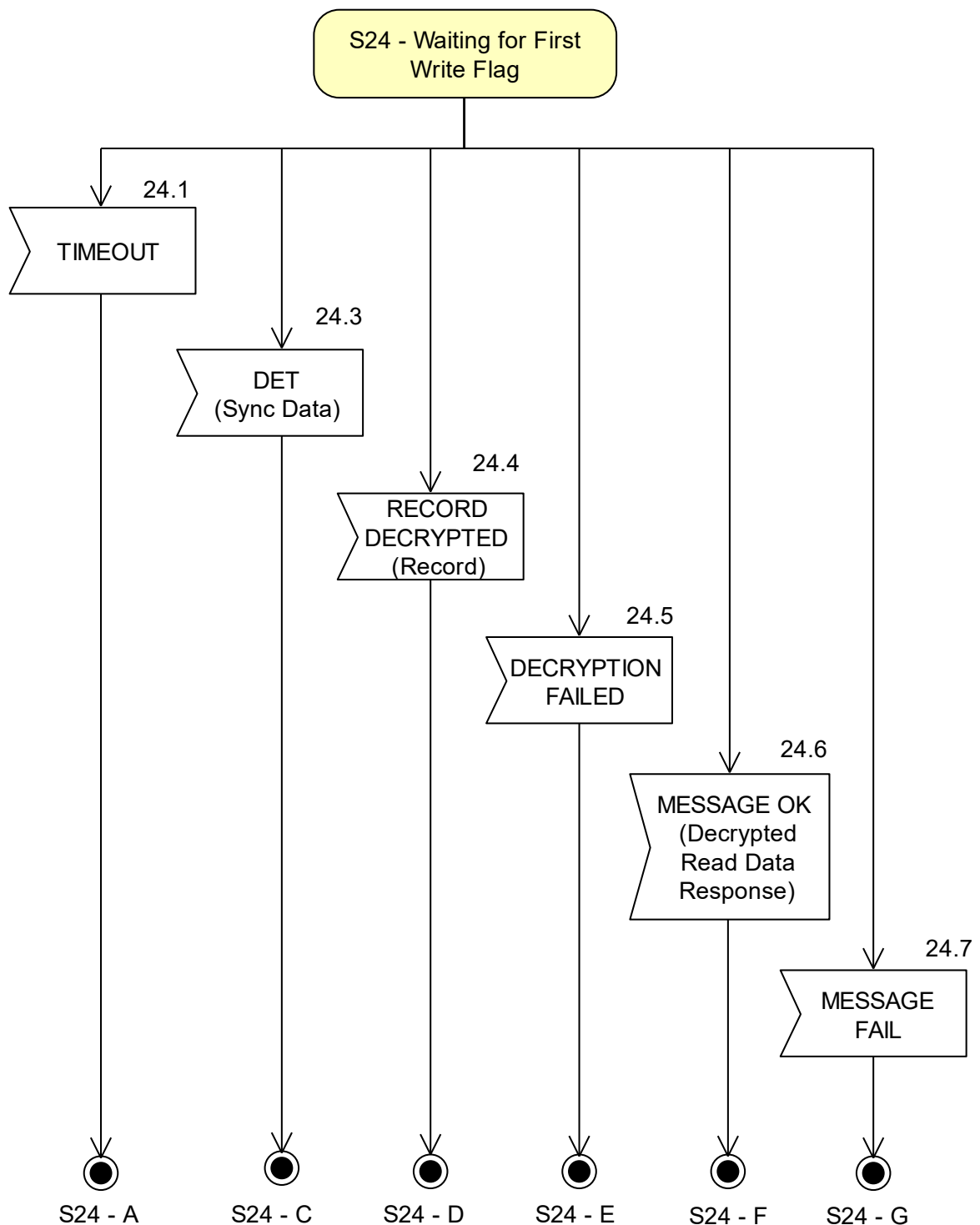
Table 6.7 shows the local variables used in S24 – Waiting for First Write Flag.

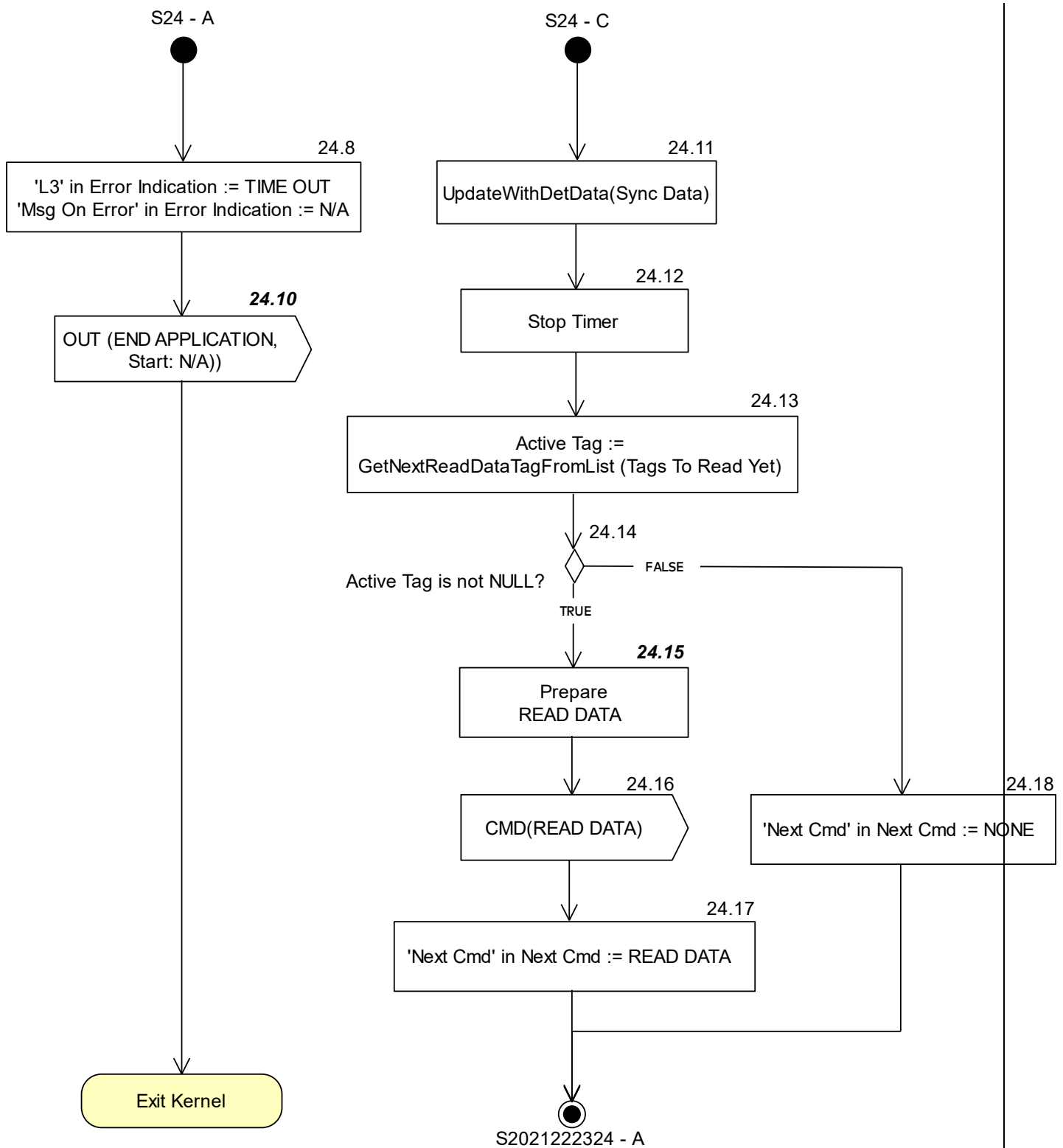
Table 6.7—State 24 Local Variables

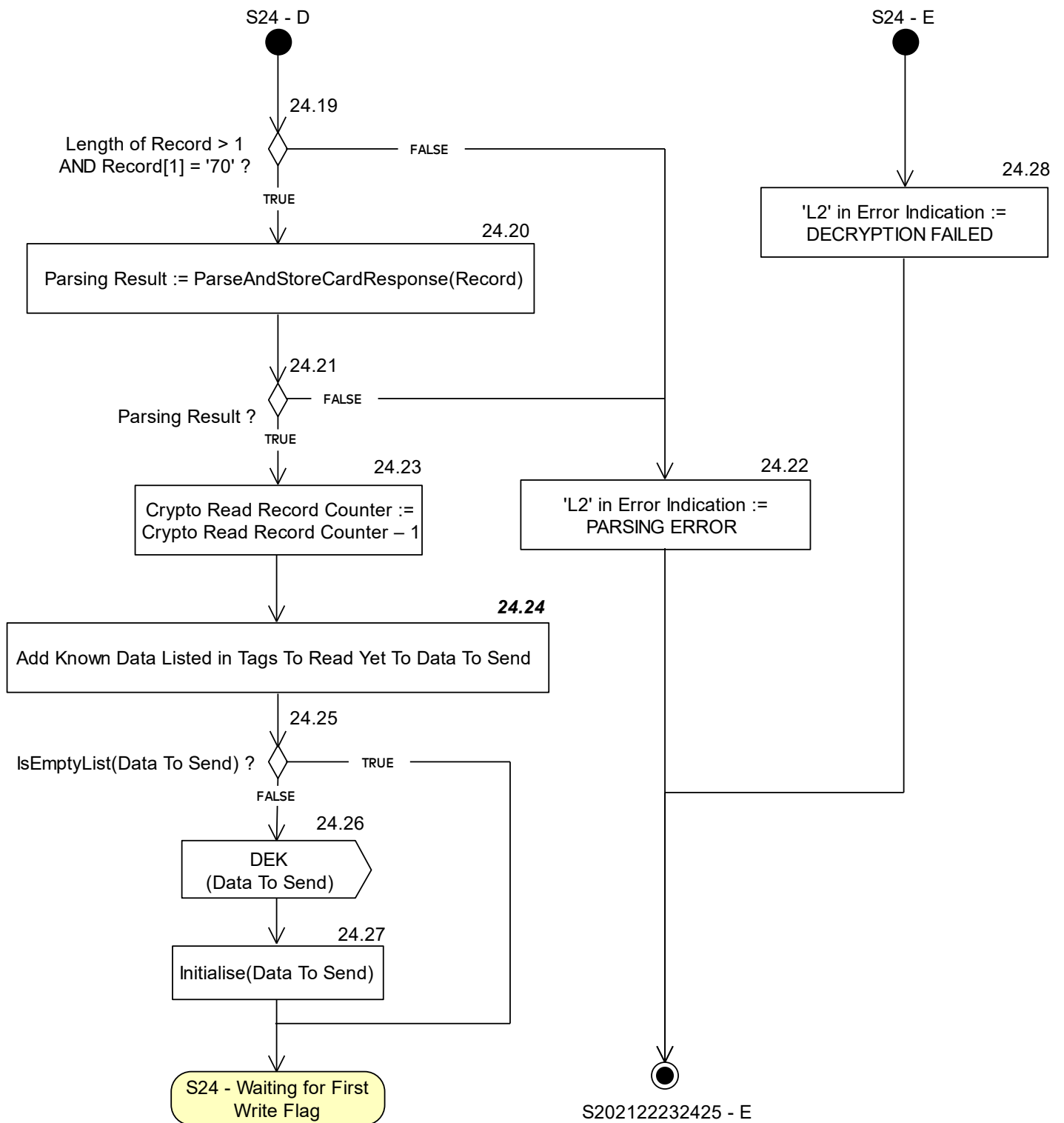
| Name | Length | Type | Description |
|------------------------------|----------------|------|---------------------------------------------------------------|
| Sync Data | var. | b | List of data objects returned with DET Signal |
| T | var. | b | Tag of TLV encoded string |
| P2 | 1 | b | P2 parameter of GENERATE AC command |
| Decrypted Read Data Response | var. up to 248 | b | Decrypted read data response returned with MESSAGE OK Signal. |
| Record | var. up to 254 | b | Decrypted record returned in RECORD DECRYPTED Signal |
| Parsing Result | 1 | b | Boolean used to store result of parsing a TLV string |

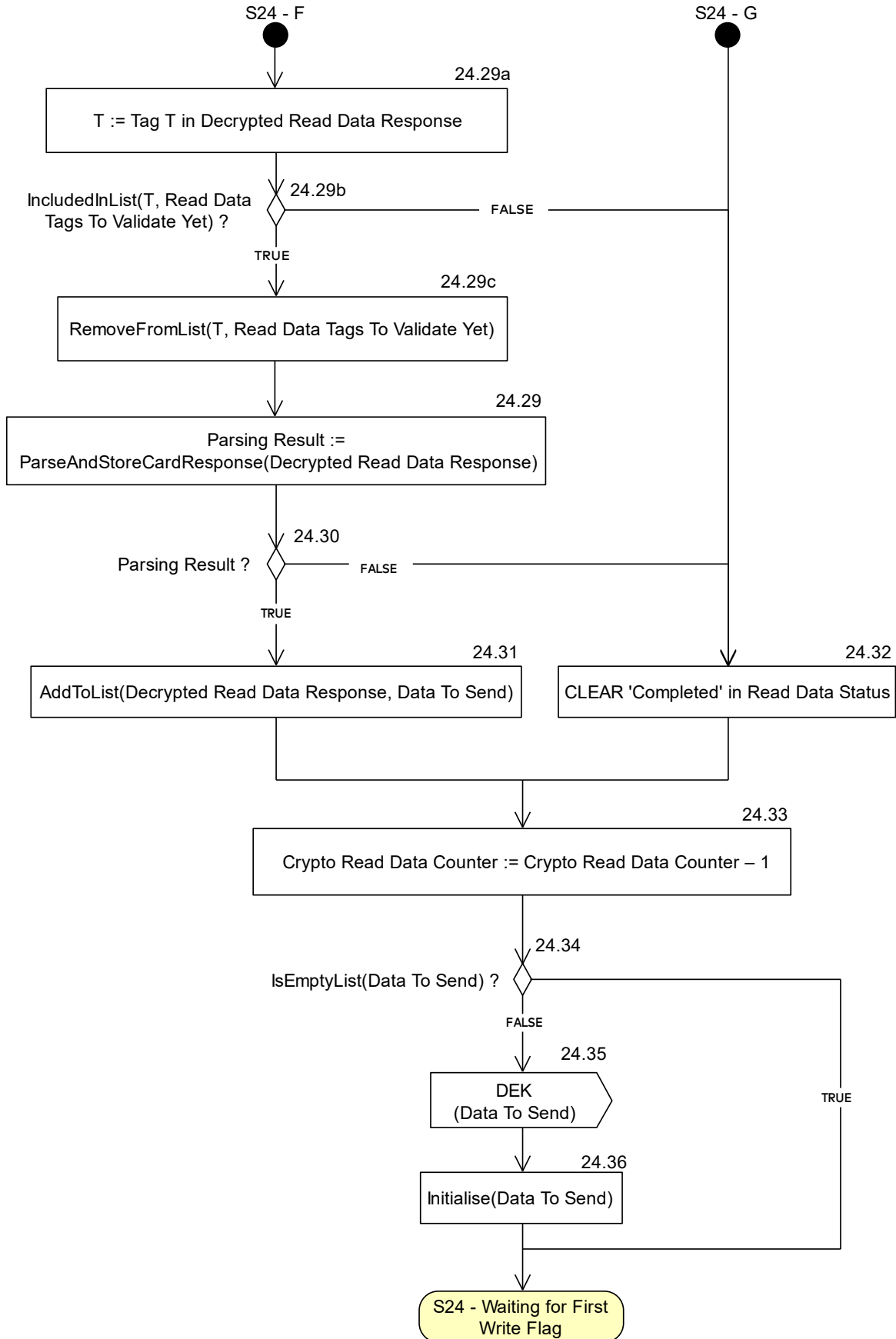
Figure 6.11 shows the flow diagram of S24 – Waiting for First Write Flag. Symbols in this diagram are labelled 24.X.

Figure 6.11—State 24 Flow Diagram









24.10

'Status' in Outcome Parameter Set := END APPLICATION

CreateDiscretionaryData ()

Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data))) Signal

24.15

Prepare READ DATA command for Active Tag as specified in section 5.5

[AddToList](#)(Active Tag, [Read Data Tags To Validate Yet](#))

24.24

FOR every T in Tags To Read Yet

```
{  
    IF      [IsEmpty(T)]  
    THEN  
        AddToList(GetTLV(T), Data To Send)  
        RemoveFromList(T, Tags To Read Yet)  
    ENDIF  
}
```

6.3.11 State 25 – Waiting for Decrypted Data

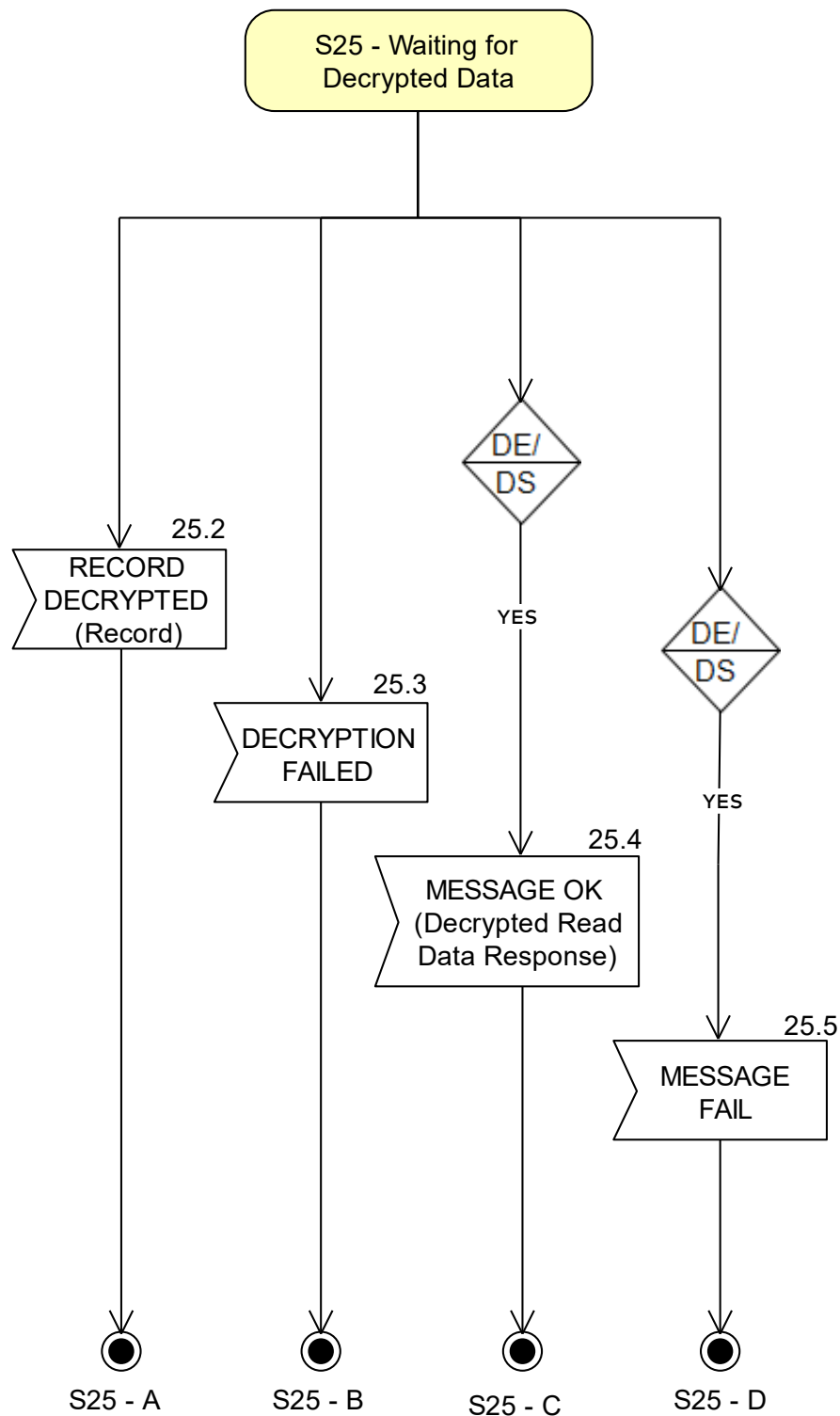
Table 6.8 shows the local variables used in S25 – Waiting for Decrypted Data.

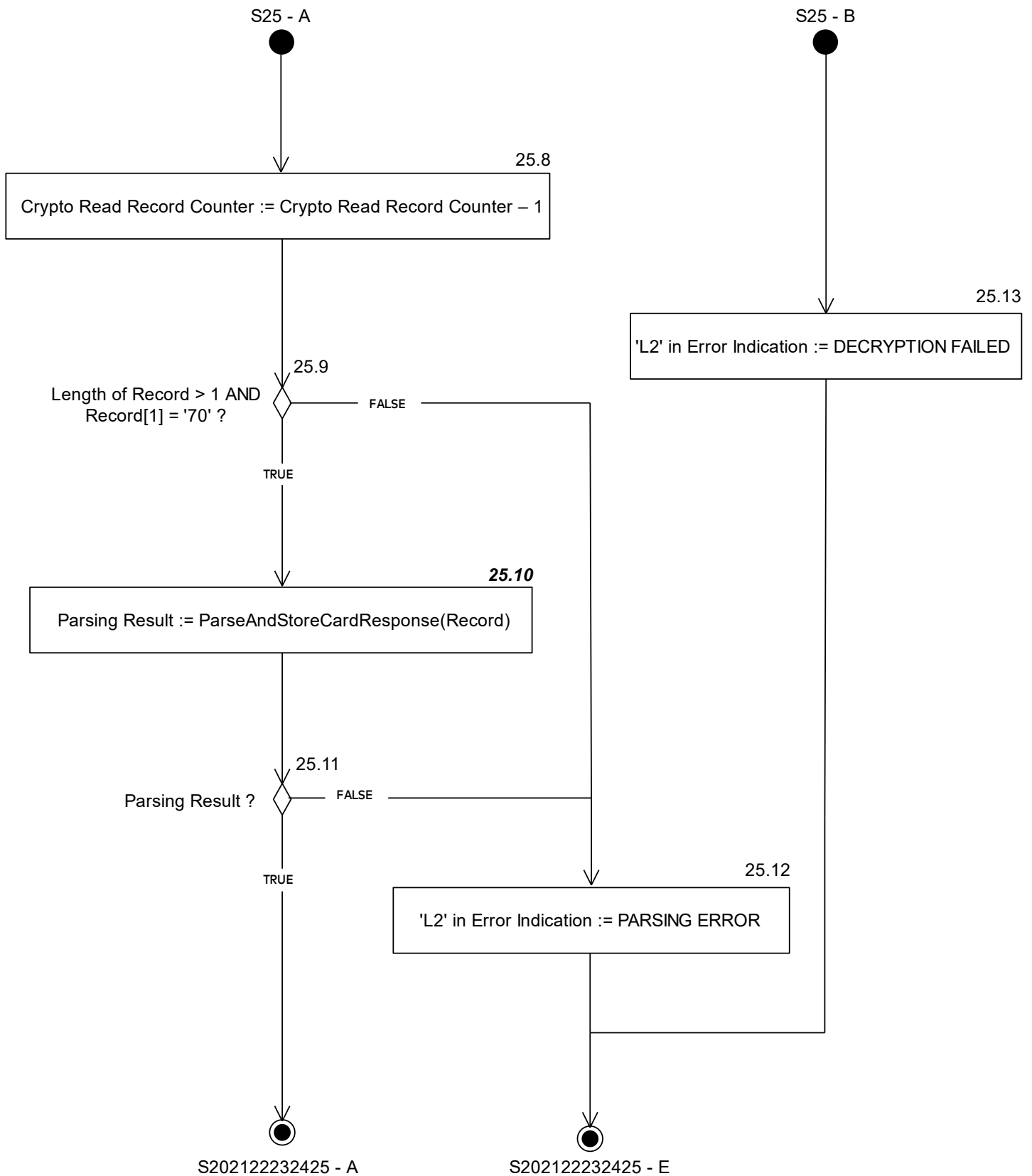
Table 6.8—State 25 Local Variables

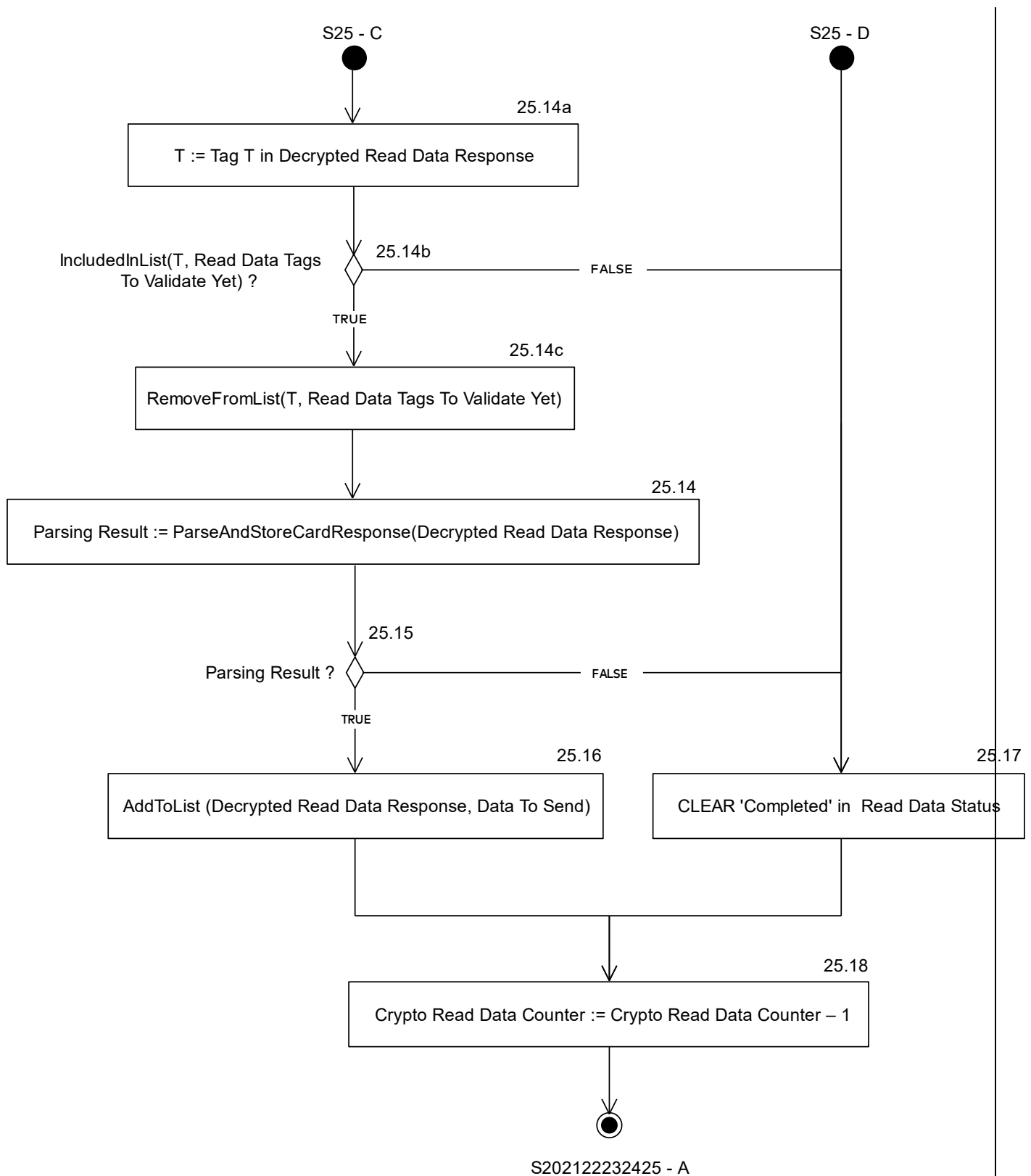
| Name | Length | Type | Description |
|------------------------------|----------------|------|---------------------------------------------------------------|
| T | var. | b | Tag of TLV encoded string |
| P2 | 1 | b | P2 parameter of GENERATE AC command |
| Decrypted Read Data Response | var. up to 248 | b | Decrypted read data response returned with MESSAGE OK Signal. |
| Record | var. up to 254 | b | Decrypted record returned in RECORD DECRYPTED Signal |
| Parsing Result | 1 | b | Boolean used to store result of parsing a TLV string |

Figure 6.12 shows the flow diagram of S25 – Waiting for Decrypted Data. Symbols in this diagram are labelled 25.X.

Figure 6.12—State 25 Flow Diagram







Note that the symbols 25.4, 25.5, 25.14, [25.14a](#), [25.14b](#), [25.14c](#), 25.15, 25.16, 25.17 and 25.18 are only implemented for the DE/DS Implementation Option.

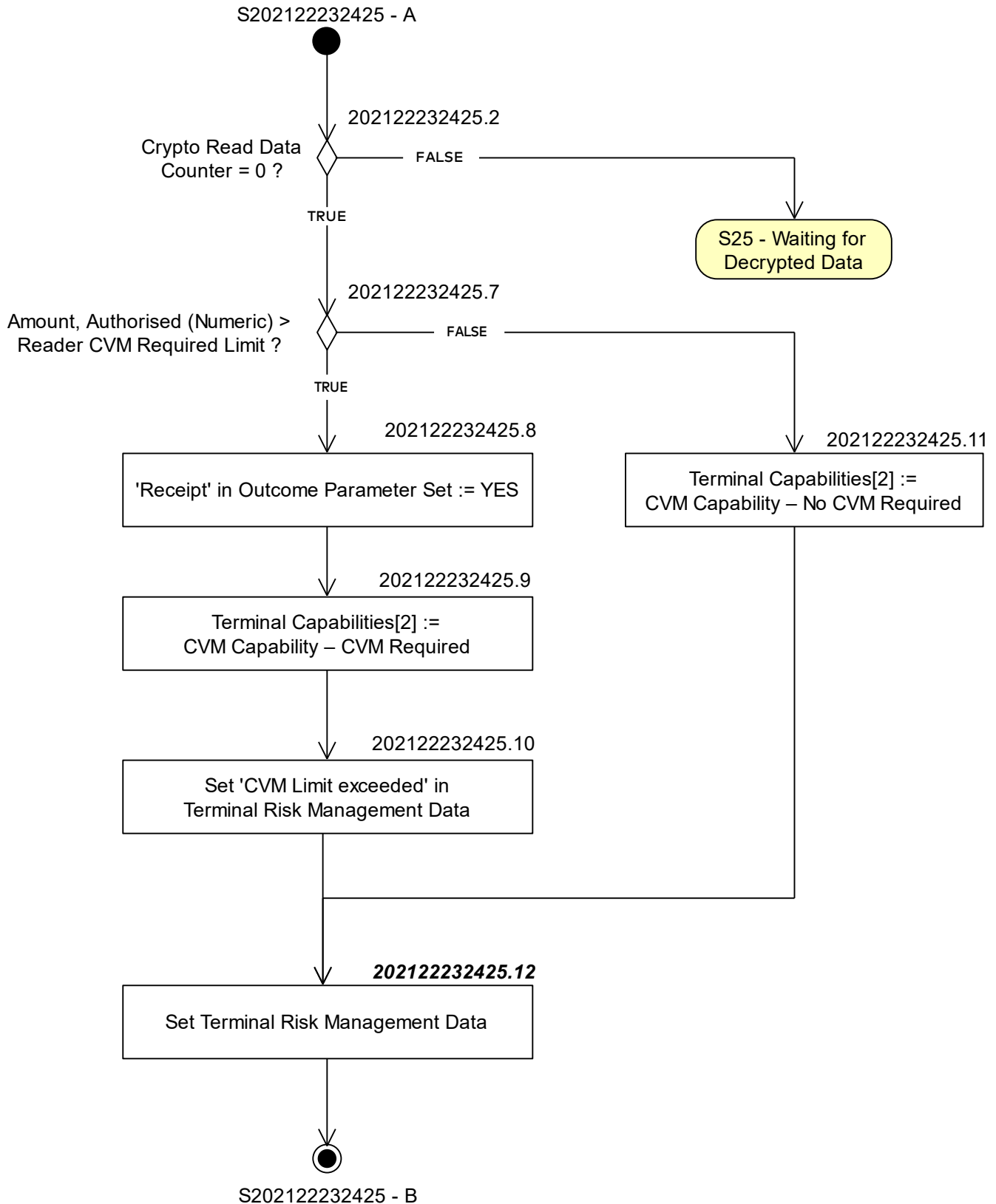
25.10

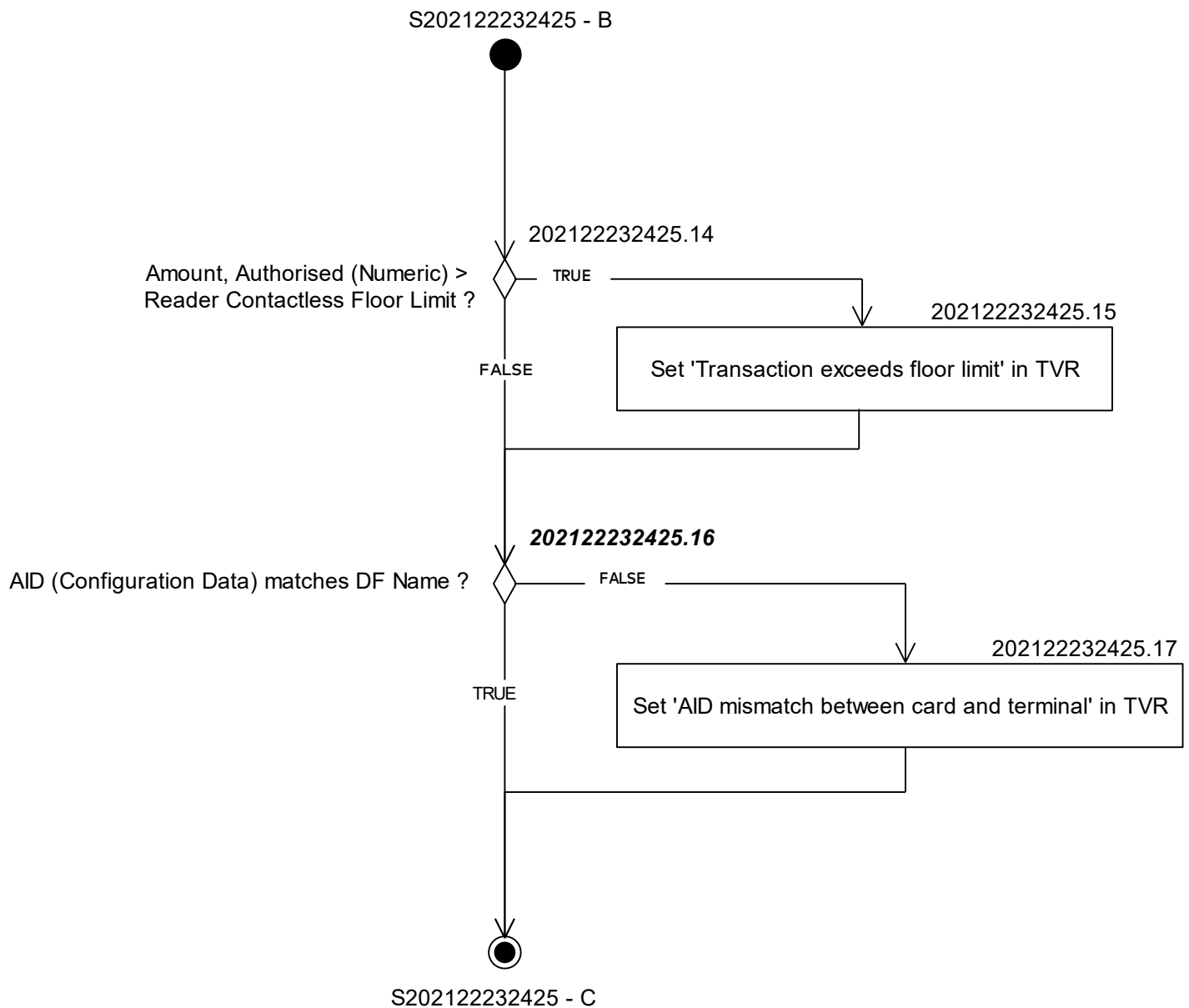
Note that when DE/DS is not implemented, the implementation may postpone the parsing of the Record and the corresponding update of the TLV Database until after the GENERATE AC command, but no later than S2627 – A before symbol S2627.1.

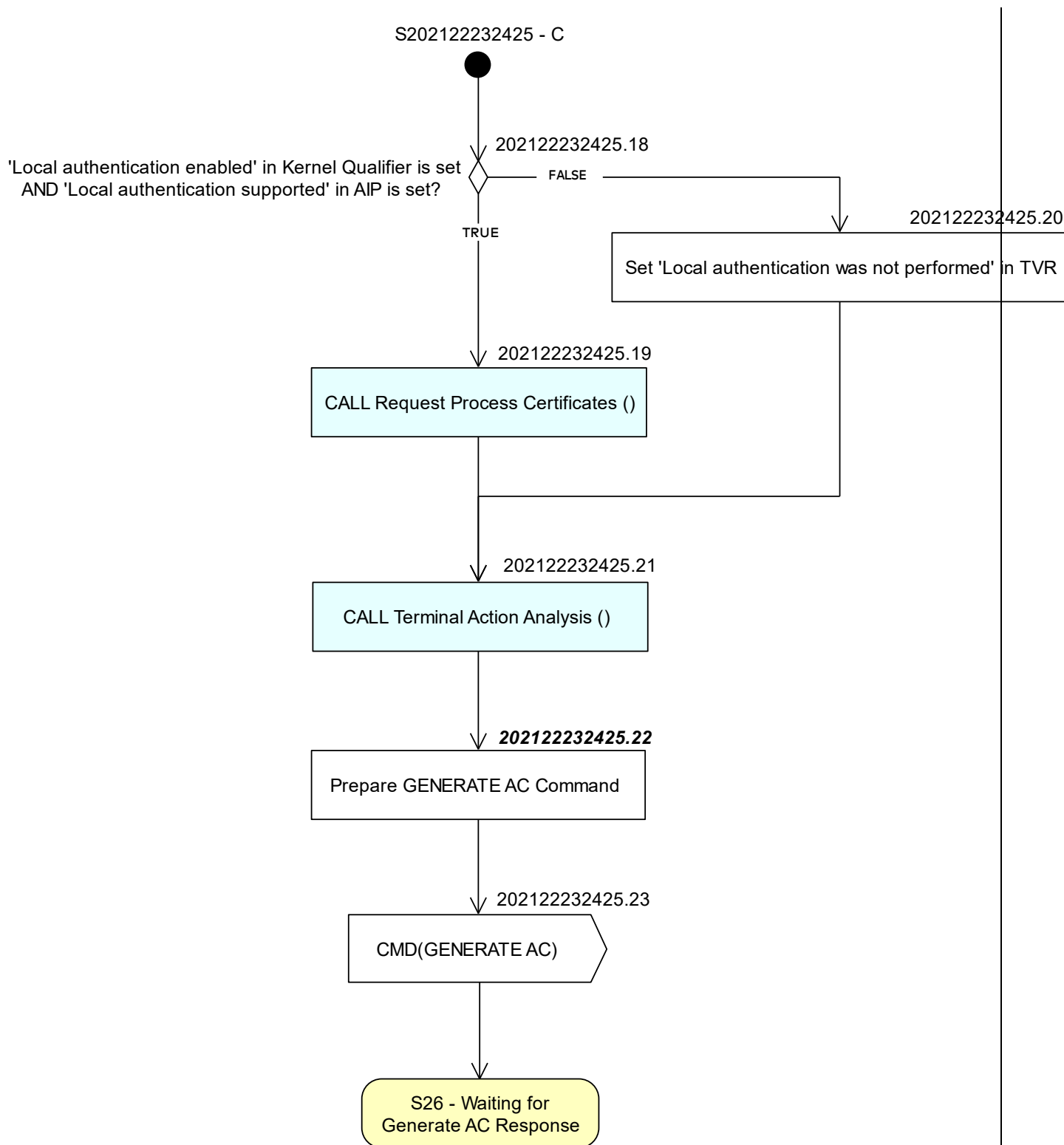
6.3.12 States 20, 21, 22, 23, 24 and 25 – Common Processing

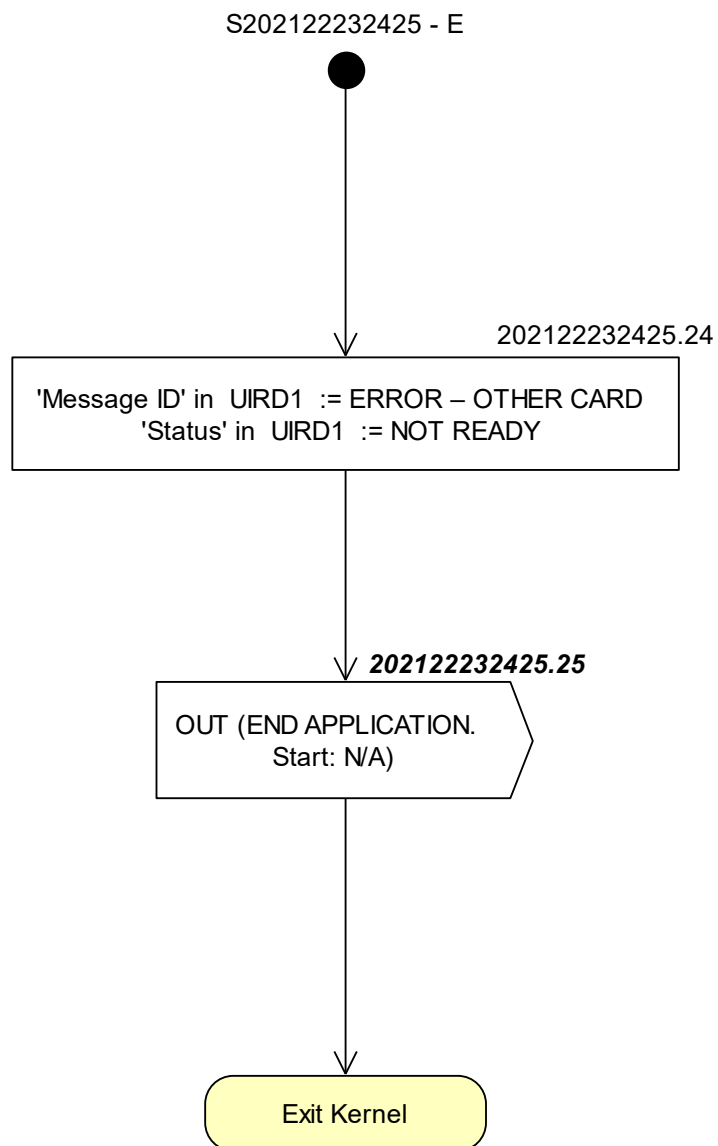
Figure 6.13 shows the flow diagram for common processing between states 20, 21, 22, 23, 24 and 25. Symbols in this diagram are labelled 202122232425.X.

Figure 6.13—States 20, 21, 22, 23, 24 and 25 – Common Processing – Flow Diagram









202122232425.12

Terminal Risk Management Data[1][7] := Terminal Capabilities[2][7]

Terminal Risk Management Data[1][6] := Terminal Capabilities[2][6]

Terminal Risk Management Data[1][4] := Terminal Capabilities[2][4]

Terminal Risk Management Data[1][3] := Terminal Capabilities[2][3]

202122232425.16

AID (Configuration Data) matches DF Name ?:

n := GetLength(TagOf(Application Identifier (Configuration Data)))

[(n ≤ GetLength(TagOf(DF Name)) AND

(DF Name[1:n] = Application Identifier (Configuration Data))]

202122232425.22

Reference Control Parameter: = '00'

'AC type' in Reference Control Parameter := 'Decision' in Kernel Decision

IF [IsEmptyList(Data Envelopes To Write Yet)]

THEN

P2 := '80'

ELSE

P2 := '00'

ENDIF

Use CDOL1 to create CDOL1 Related Data as a concatenated list of data objects without tags or lengths following the rules specified in section 4.1.4.

Prepare GENERATE AC command as specified in section 5.3.

202122232425.25

'Status' in Outcome Parameter Set := END APPLICATION

CreateDiscretionaryData ()

SET 'UI Request on Outcome Present' in Outcome Parameter Set

Send OUT(GetTLV(TagOf(Outcome Parameter Set)),

GetTLV(TagOf(Discretionary Data)),

GetTLV(TagOf(User Interface Request Data 1))) Signal

6.3.13 State 26 – Waiting for Generate AC Response

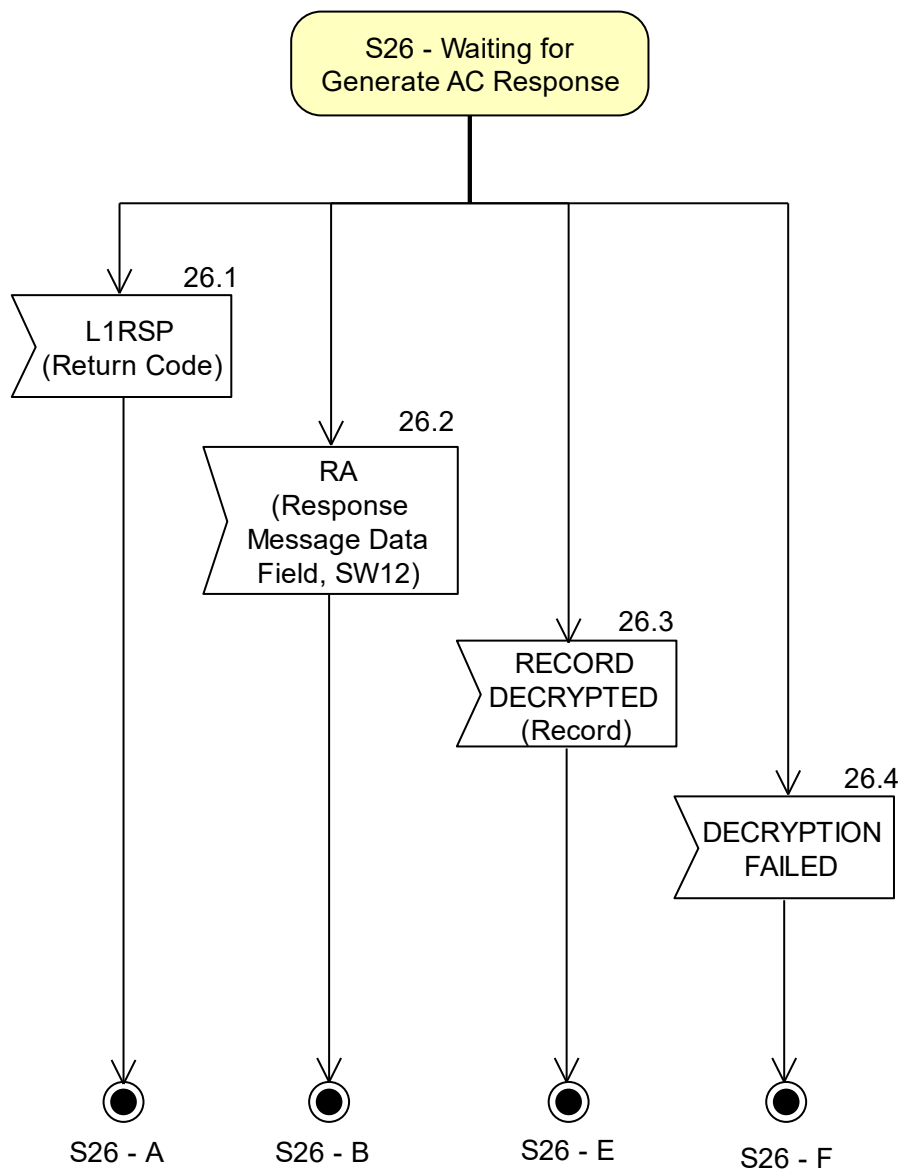
Table 6.9 shows the local variables used in S26 – Waiting for Generate AC Response.

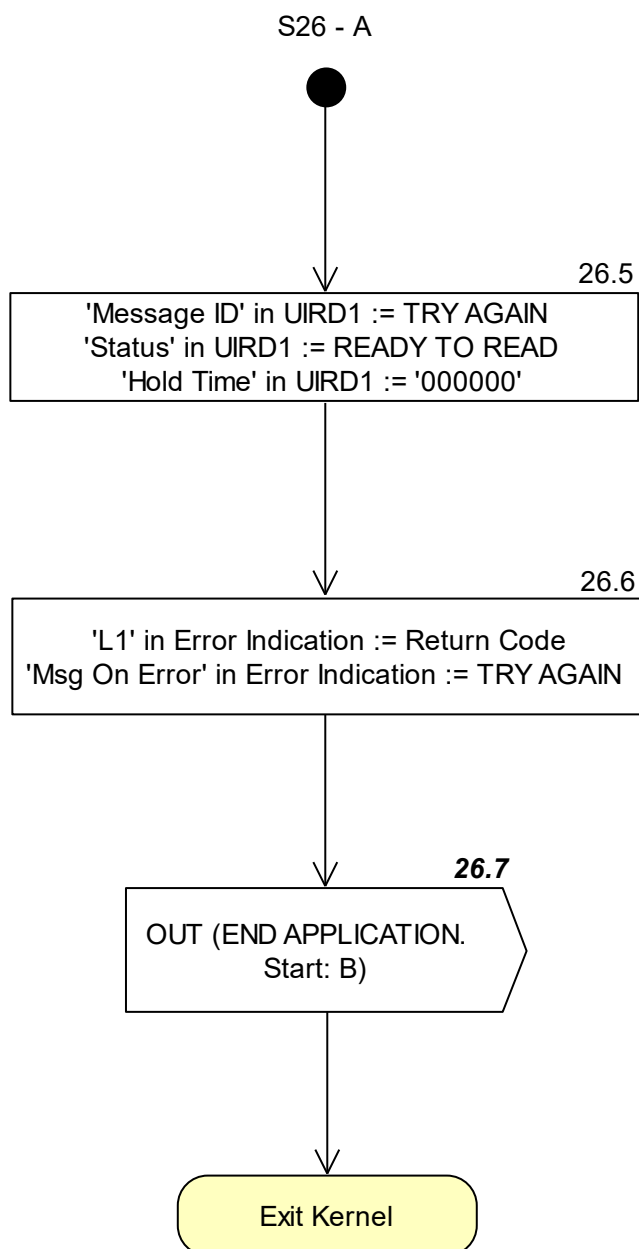
Table 6.9—State 26 Local Variables

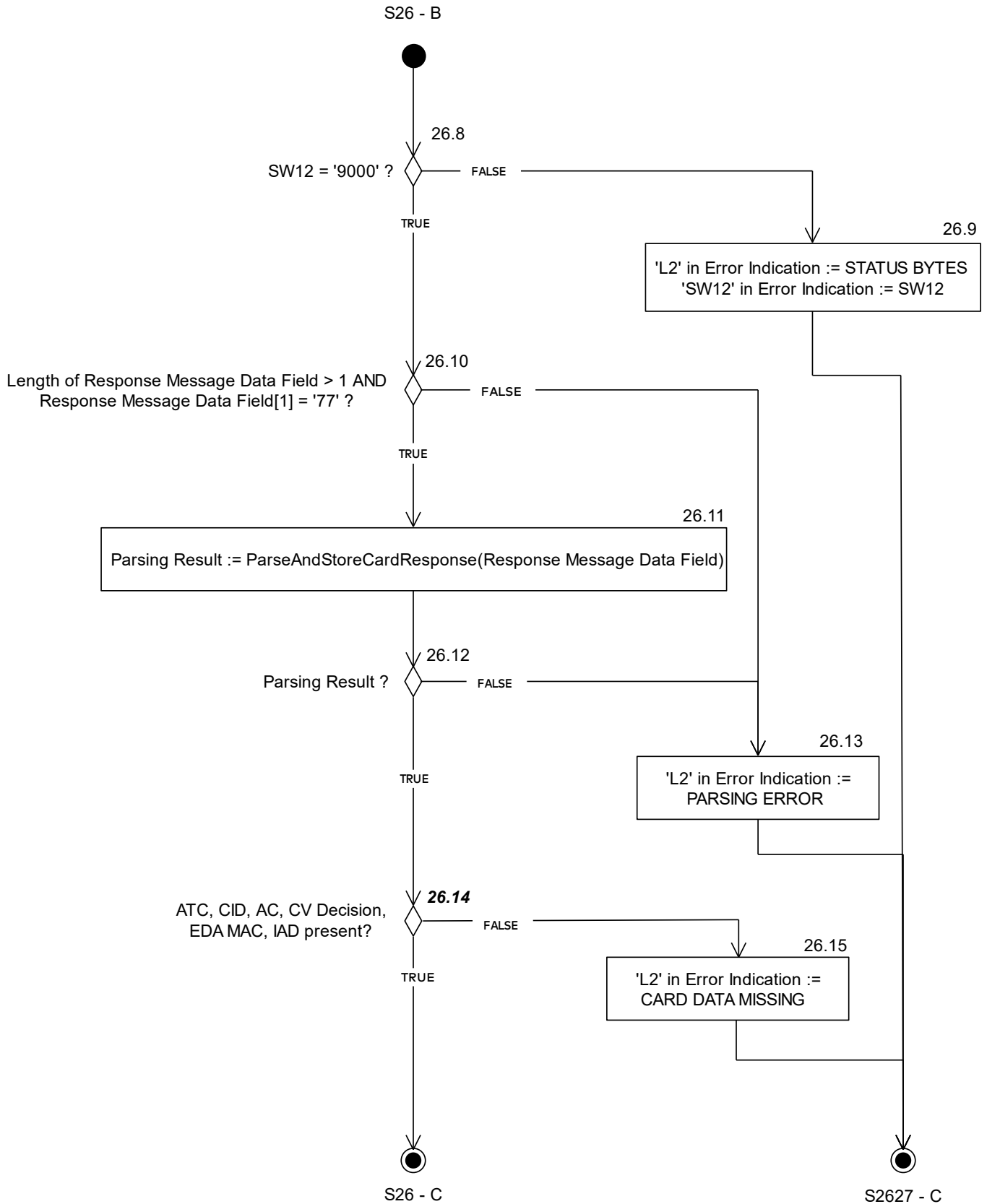
| Name | Length | Format | Description |
|-----------------------------|----------------|--------|---------------------------------------------------------------------------------------|
| Return Code | 1 | b | Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR) |
| Parsing Result | 1 | b | Boolean used to store result of parsing a TLV string |
| Record | var. up to 254 | b | Decrypted record returned in RECORD DECRYPTED Signal |
| SW12 | 2 | b | Status bytes |
| Response Message Data Field | var. up to 256 | b | TLV encoded string included in R-APDU of GENERATE AC |
| T | var. | b | Tag of TLV encoded string |

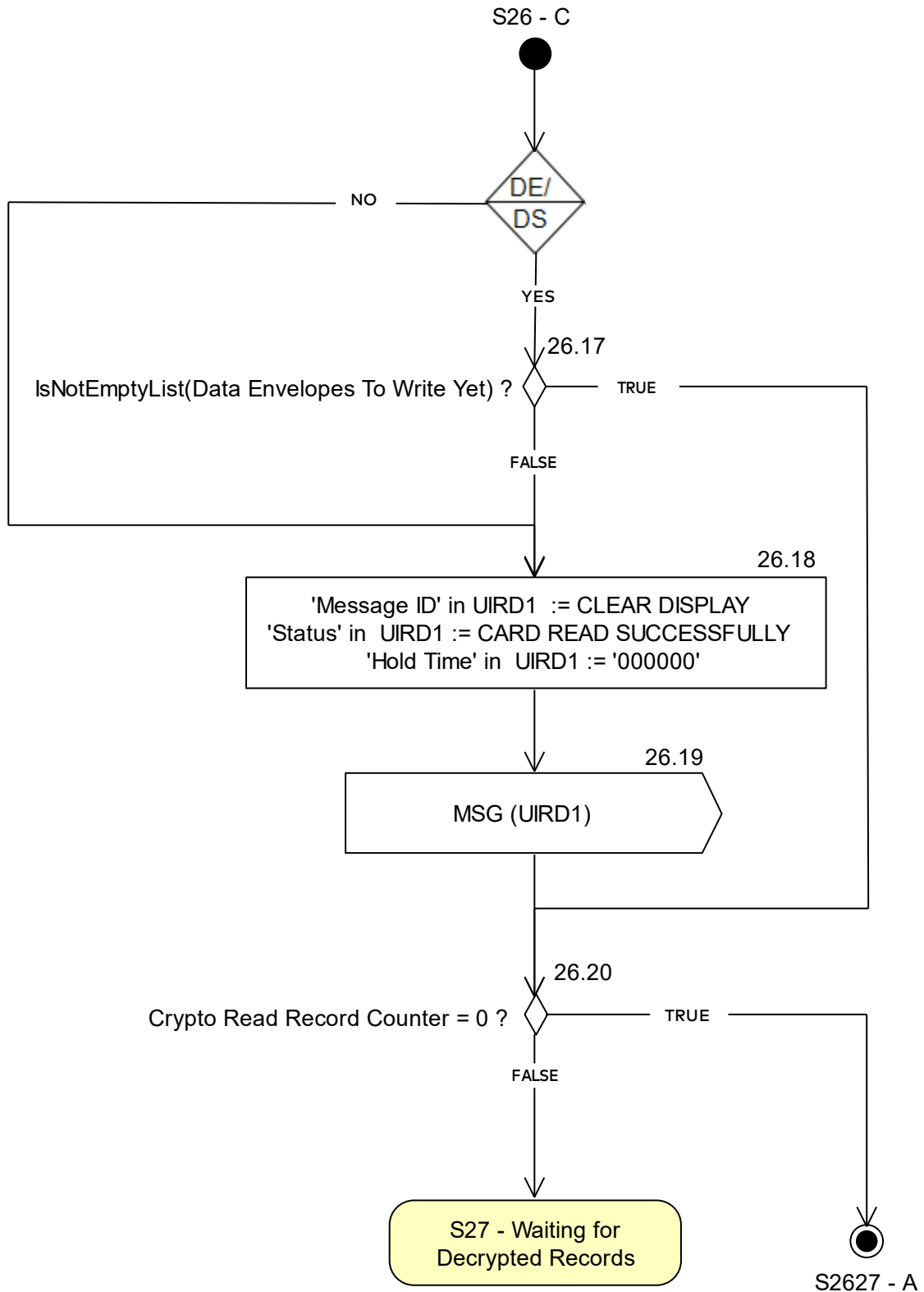
Figure 6.14 shows the flow diagram of S26 – Waiting for Generate AC Response. Symbols in this diagram are labelled 26.X.

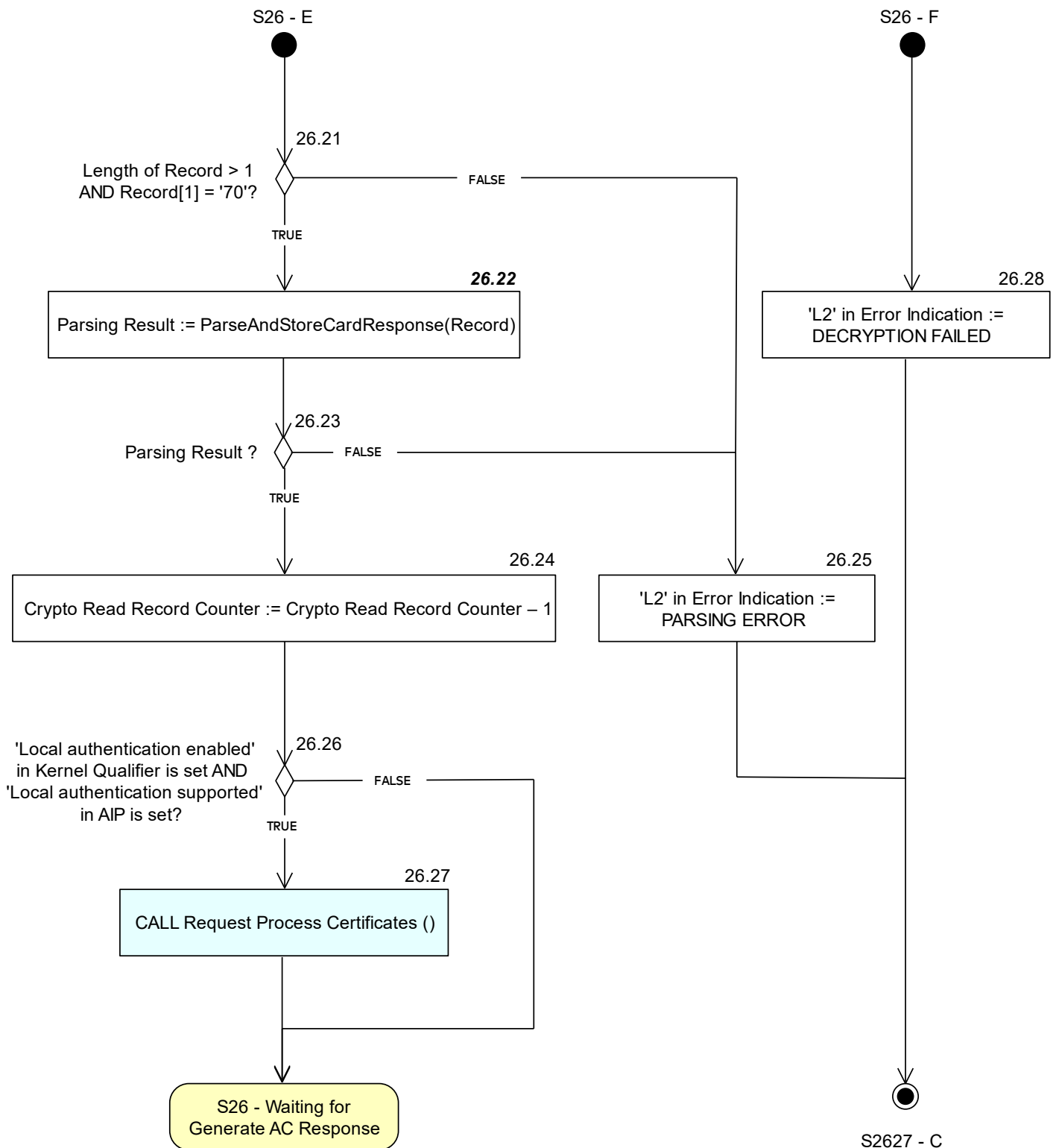
Figure 6.14—State 26 Flow Diagram











Note that the symbol 26.17 is only implemented for the DE/DS implementation option.

26.7

'Status' in Outcome Parameter Set := END APPLICATION

'Start' in Outcome Parameter Set := B

SET 'UI Request on Restart Present' in Outcome Parameter Set

CreateDiscretionaryData ()

Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
 GetTLV(TagOf(Discretionary Data)),
 GetTLV(TagOf(User Interface Request Data 1))) Signal

26.14

ATC, CID, AC, CV Decision, EDA MAC, IAD present ?:

[
 IsEmpty(TagOf(Application Transaction Counter))
 AND IsNotEmpty(TagOf(Cryptogram Information Data))
 AND IsNotEmpty(TagOf(Application Cryptogram))
 AND IsNotEmpty(TagOf(Cardholder Verification Decision))
 AND IsNotEmpty(TagOf(Enhanced Data Authentication MAC))
 AND IsNotEmpty(TagOf(Issuer Application Data))
]

26.22

Note that when DE/DS is not implemented, the implementation may postpone the parsing of the Record and the corresponding update of the TLV Database until after the GENERATE AC response is received, but no later than S2627 – A before symbol S2627.1.

6.3.14 State 27 – Waiting for Decrypted Records

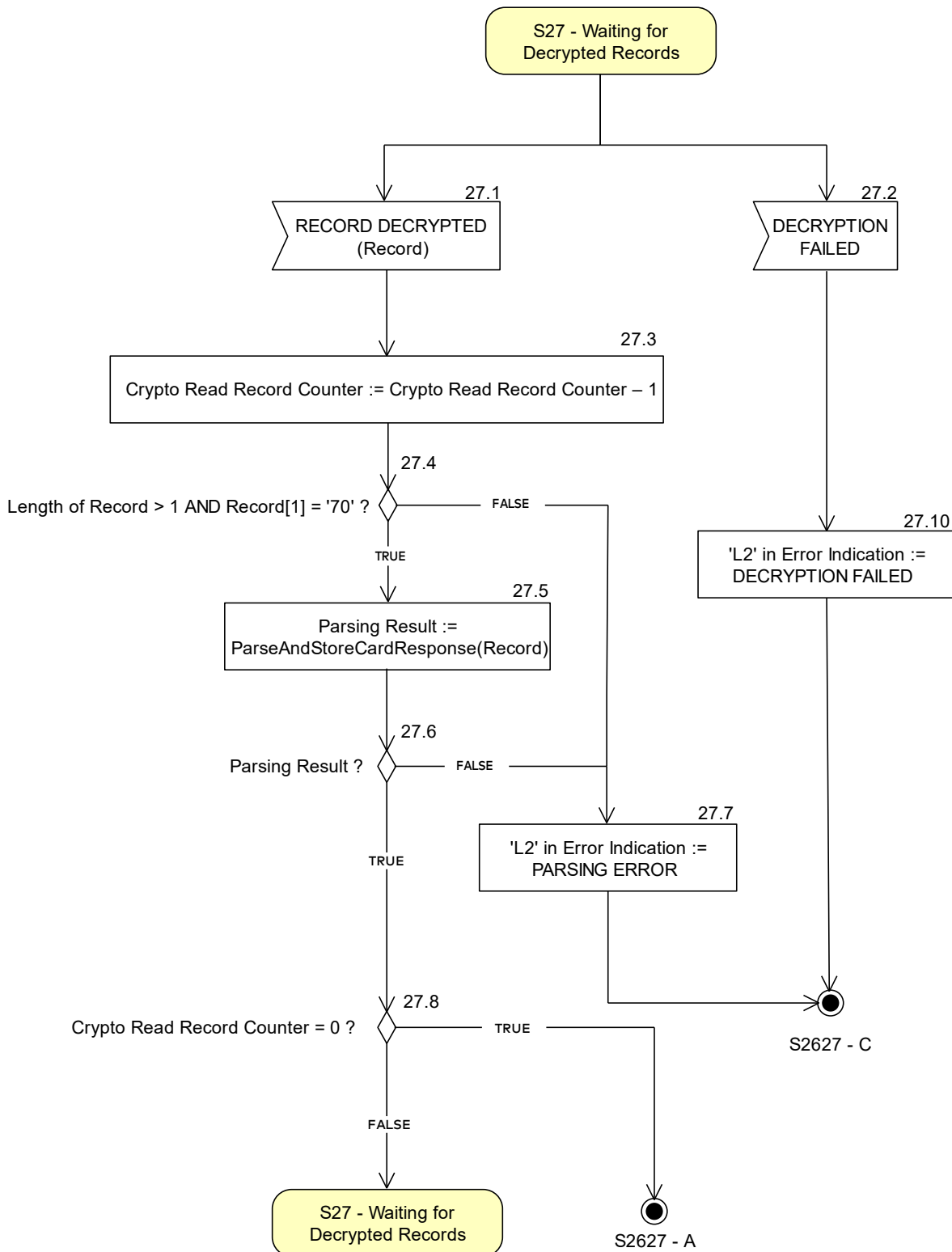
Table 6.10 shows the local variables used in S27 – Waiting for Decrypted Records.

Table 6.10—State 27 Local Variables

| Name | Length | Format | Description |
|----------------|----------------|--------|------------------------------------------------------|
| Parsing Result | 1 | b | Boolean used to store result of parsing a TLV string |
| Record | var. up to 254 | b | Decrypted record returned in RECORD DECRYPTED Signal |
| T | var. | b | Tag of TLV encoded string |

Figure 6.15 shows the flow diagram of S27 – Waiting for Decrypted Records. Symbols in this diagram are labelled 27.X.

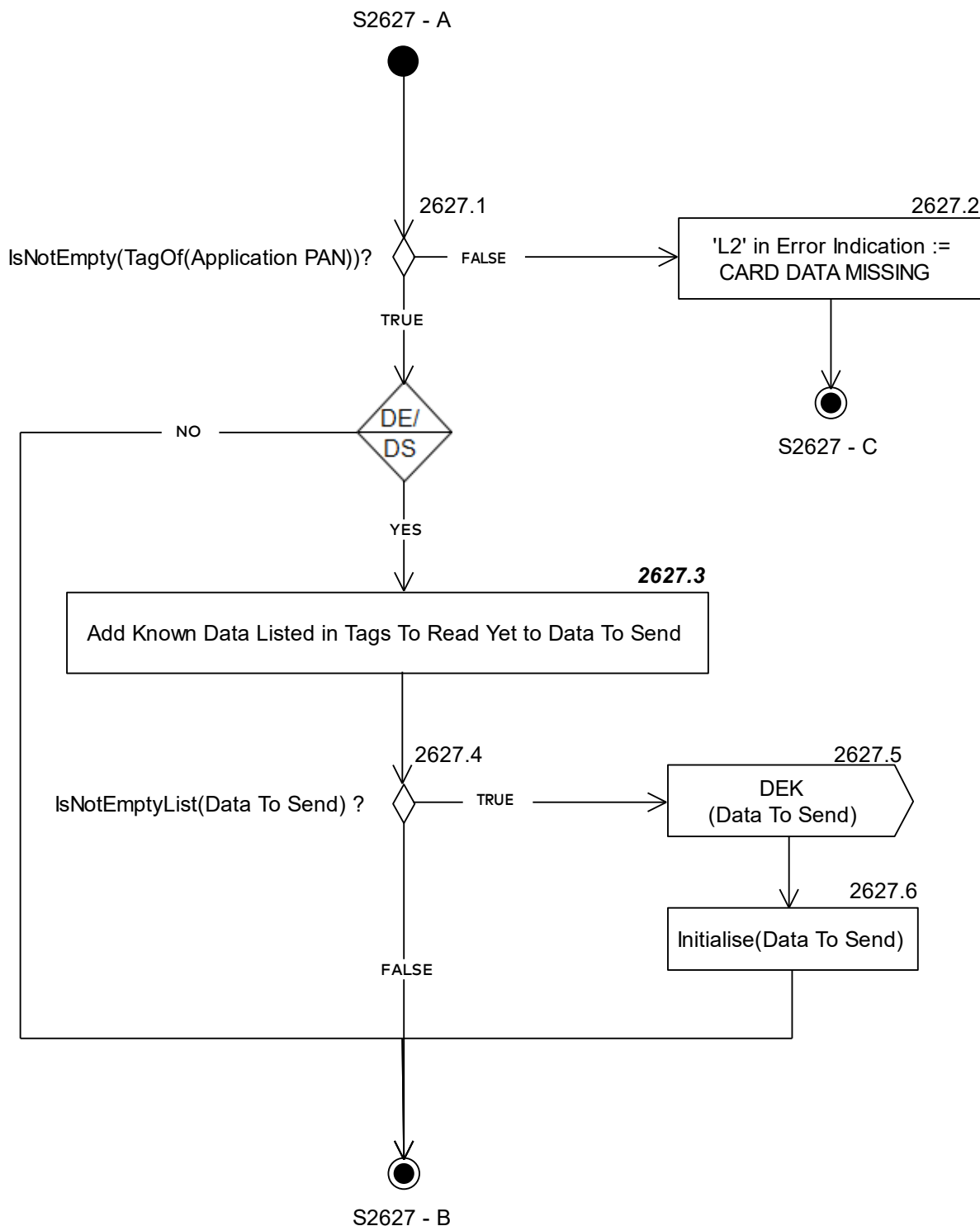
Figure 6.15—State 27 Flow Diagram

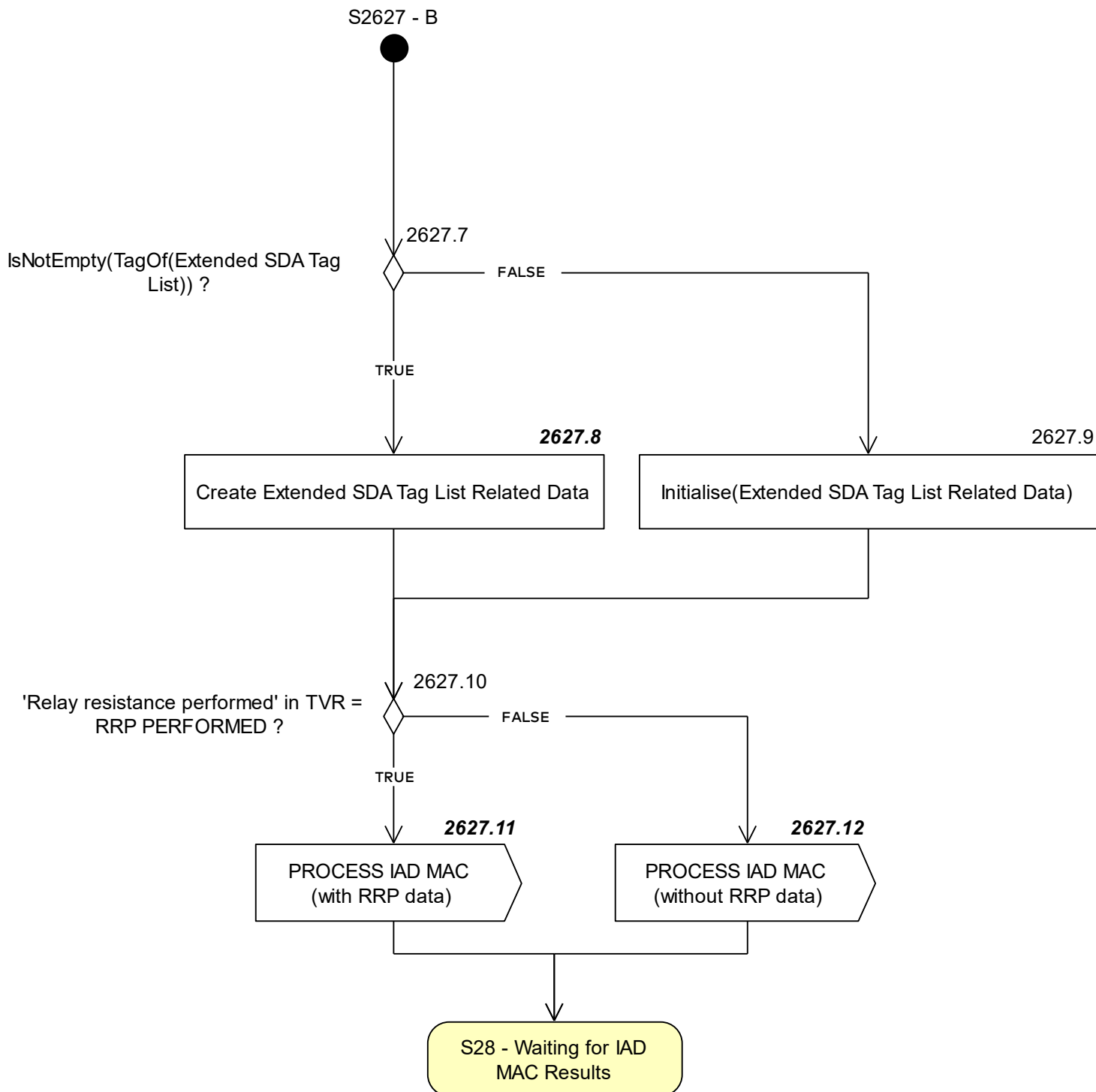


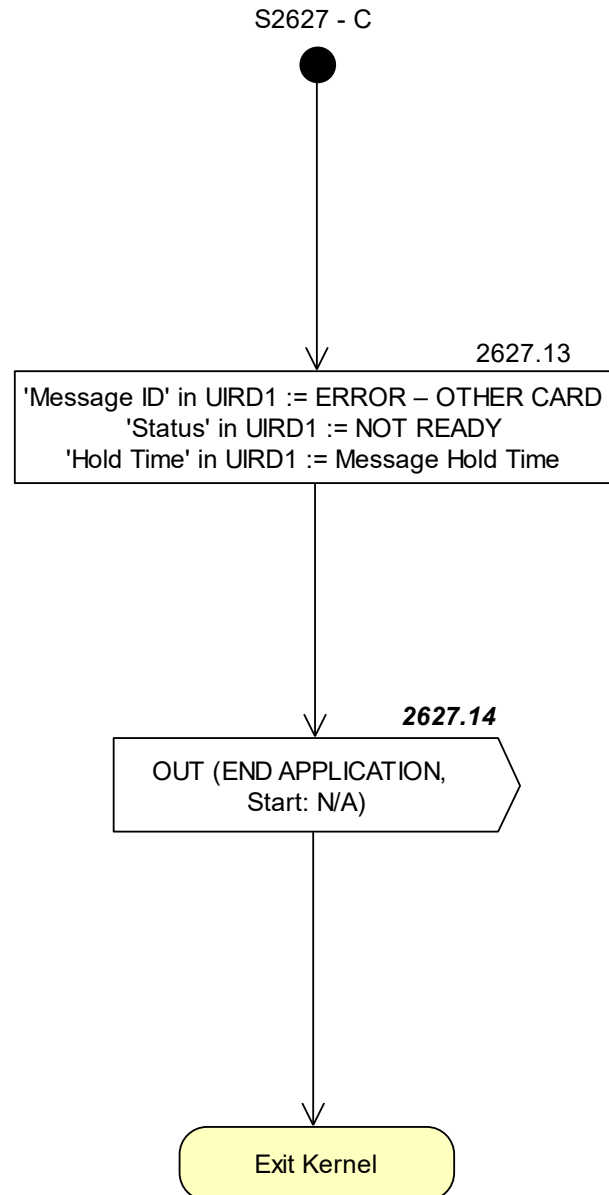
6.3.15 States 26 and 27 – Common Processing

Figure 6.16 shows the flow diagram for common processing between states 26 and 27. Symbols in this diagram are labelled 2627.X.

Figure 6.16—States 26 and 27 – Common Processing – Flow Diagram







Note that the symbols 2627.3, 2627.4, 2627.5 and 2627.6 are only implemented for the DE/DS Implementation Option.

2627.3

FOR every T in Tags To Read Yet

```
{
    IF      [IsEmpty(T)]
    THEN
        AddToList(GetTLV(T), Data To Send)
        RemoveFromList(T, Tags To Read Yet)
    ENDIF
}
```

2627.8

Initialise Extended SDA Tag List Related Data with NULL string

FOR every T in Extended SDA Tag List

```
{
    IF      [IsEmpty(T)]
    THEN
        Extended SDA Tag List Related Data := Extended SDA Tag List
        Related Data || GetTLV(T)
    ELSE
        Extended SDA Tag List Related Data := Extended SDA Tag List
        Related Data || T || '00'
    ENDIF
}
```

2627.11

IF ['Version' in Card Qualifier = VERSION 1]
THEN

Send PROCESS IAD MAC(
PDOL Values || CDOL1 Related Data || Terminal Relay Resistance
Entropy || Last ERRD Response || tags, lengths and values of the data
objects returned in the response to the GENERATE AC command in
the order they are returned with the exception of Application
Cryptogram, Issuer Application Data, Enhanced Data Authentication
MAC and without tag '77' and length,
Application Interchange Profile,
Extended SDA Tag List Related Data) Signal

ELSE

Send PROCESS IAD MAC(
PDOL Values || CDOL1 Related Data || Terminal Relay Resistance
Entropy || Last ERRD Response || tags, lengths and values of the data
objects returned in the response to the GENERATE AC command in
the order they are returned with the exception of Application
Cryptogram, Enhanced Data Authentication MAC and without tag '77'
and length,
Application Interchange Profile,
Extended SDA Tag List Related Data) Signal

ENDIF

2627.12

IF ['Version' in Card Qualifier = VERSION 1]
THEN

Send PROCESS IAD MAC(

PDOL Values || CDOL1 Related Data || tags, lengths and values of the
data objects returned in the response to the GENERATE AC command
in the order they are returned with the exception of Application
Cryptogram, Issuer Application Data, Enhanced Data Authentication
MAC and without tag '77' and length,

Application Interchange Profile,

Extended SDA Tag List Related Data) Signal

ELSE

Send PROCESS IAD MAC(

PDOL Values || CDOL1 Related Data || tags, lengths and values of the
data objects returned in the response to the GENERATE AC command
in the order they are returned with the exception of Application
Cryptogram, Enhanced Data Authentication MAC and without tag '77'
and length,

Application Interchange Profile,

Extended SDA Tag List Related Data) Signal

ENDIF

2627.14

CreateDiscretionaryData ()

'Status' in Outcome Parameter Set := END APPLICATION

SET 'UI Request on Outcome Present' in Outcome Parameter Set

Send OUT(GetTLV(TagOf(Outcome Parameter Set)),

GetTLV(TagOf(Discretionary Data)),

GetTLV(TagOf(User Interface Request Data 1))) Signal

6.3.16 State 28 – Waiting for IAD MAC Results

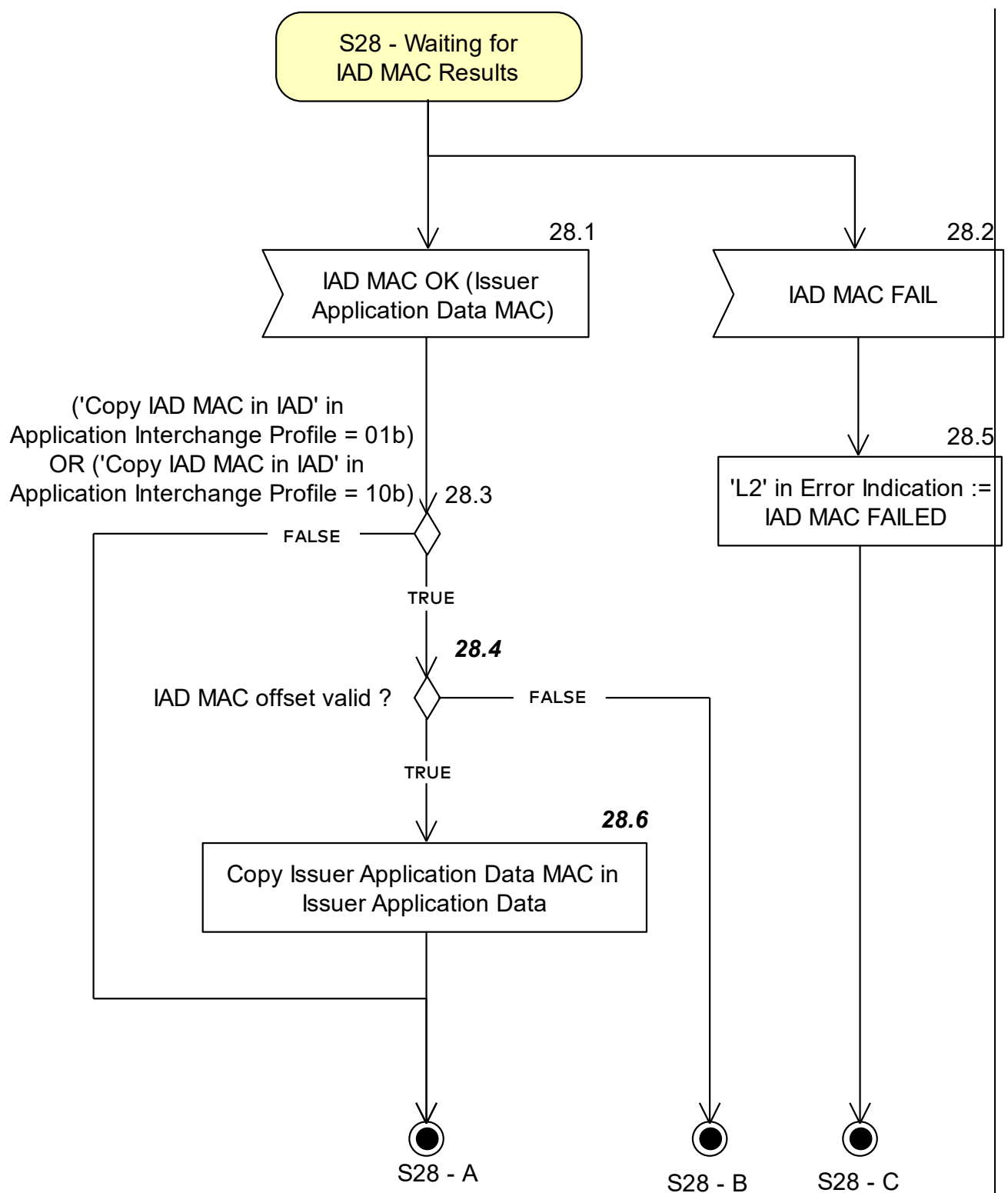
Table 6.11 shows the local variables used in S28 – Waiting for IAC MAC Results.

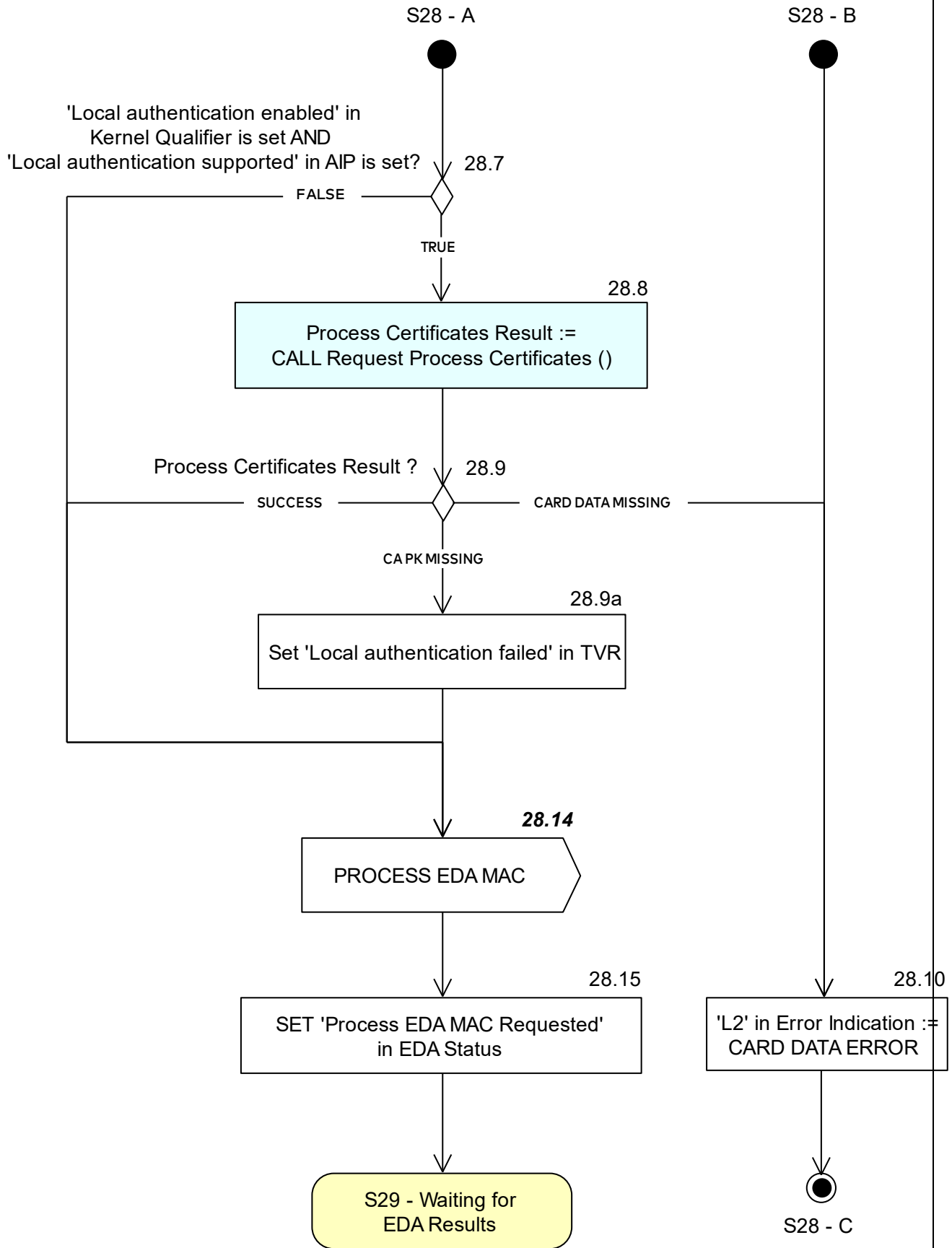
Table 6.11—State 28 Local Variables

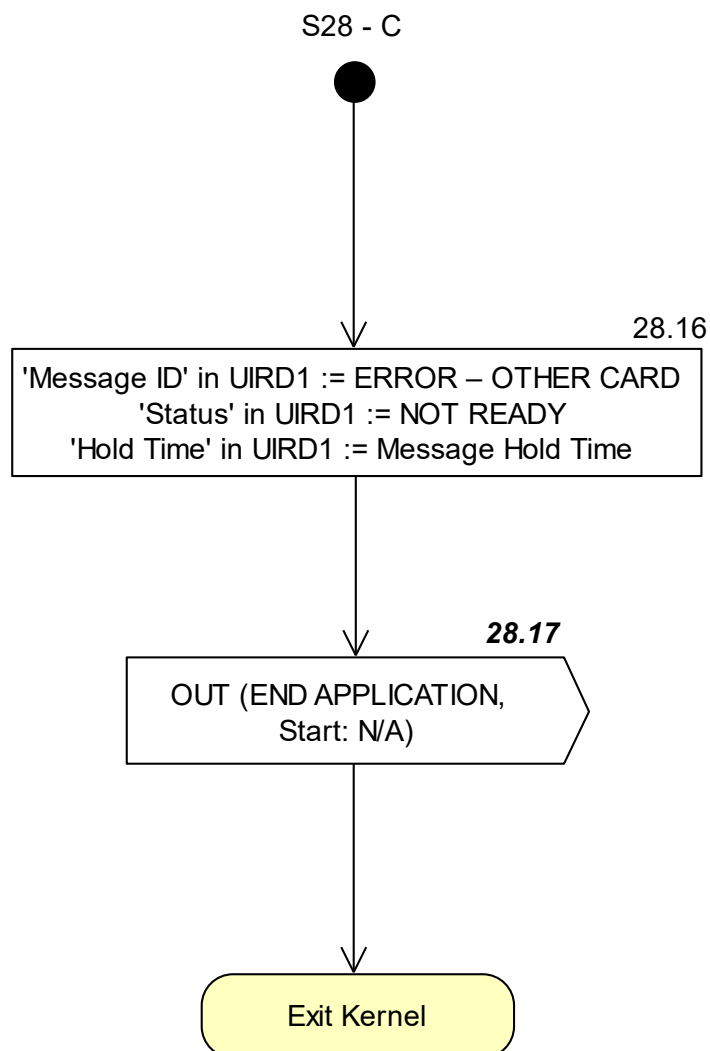
| Name | Length | Format | Description |
|-----------------------------------|--------|--------|---------------------------------------------------------------------------|
| Process Certificates Result | 1 | b | Boolean used to store result of Request Process Certificates procedure |

Figure 6.17 shows the flow diagram of S28 – Waiting for IAD MAC Results. Symbols in this diagram are labelled 28.X.

Figure 6.17—State 28 Flow Diagram







28.4

IAD MAC offset valid ?:

```
[
  (('Copy IAD MAC in IAD' in Application Interchange Profile = 01b) AND
  (Default IAD MAC Offset + 8 ≤ GetLength(TagOf(Issuer Application Data))))
OR
  (('Copy IAD MAC in IAD' in Application Interchange Profile = 10b) AND
  IsNotEmpty(IAD MAC Offset) AND
  (IAD MAC Offset + 8 ≤ GetLength(TagOf(Issuer Application Data))))
]
```

28.6

```
IF      ['Copy IAD MAC in IAD' in Application Interchange Profile = 01b]
THEN
    Issuer Application Data[Default IAD MAC Offset+1 : Default IAD MAC
    Offset+8] := Issuer Application Data MAC
ELSE IF ['Copy IAD MAC in IAD' in Application Interchange Profile = 10b]
THEN
    Issuer Application Data[IAD MAC Offset+1 : IAD MAC Offset+8] := Issuer
    Application Data MAC
ENDIF
```

28.14

```
IF      ['Version' in Card Qualifier = VERSION 1]
THEN
    Send PROCESS EDA MAC(
        Enhanced Data Authentication MAC,
        Application Cryptogram || Issuer Application Data) Signal
ELSE
    Send PROCESS EDA MAC(
        Enhanced Data Authentication MAC,
        Application Cryptogram || Issuer Application Data MAC) Signal
ENDIF
```

28.17

```
CreateDiscretionaryData ()
'Status' in Outcome Parameter Set := END APPLICATION
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
    GetTLV(TagOf(Discretionary Data)),
    GetTLV(TagOf(User Interface Request Data 1))) Signal
```

6.3.17 State 29 – Waiting for EDA Results

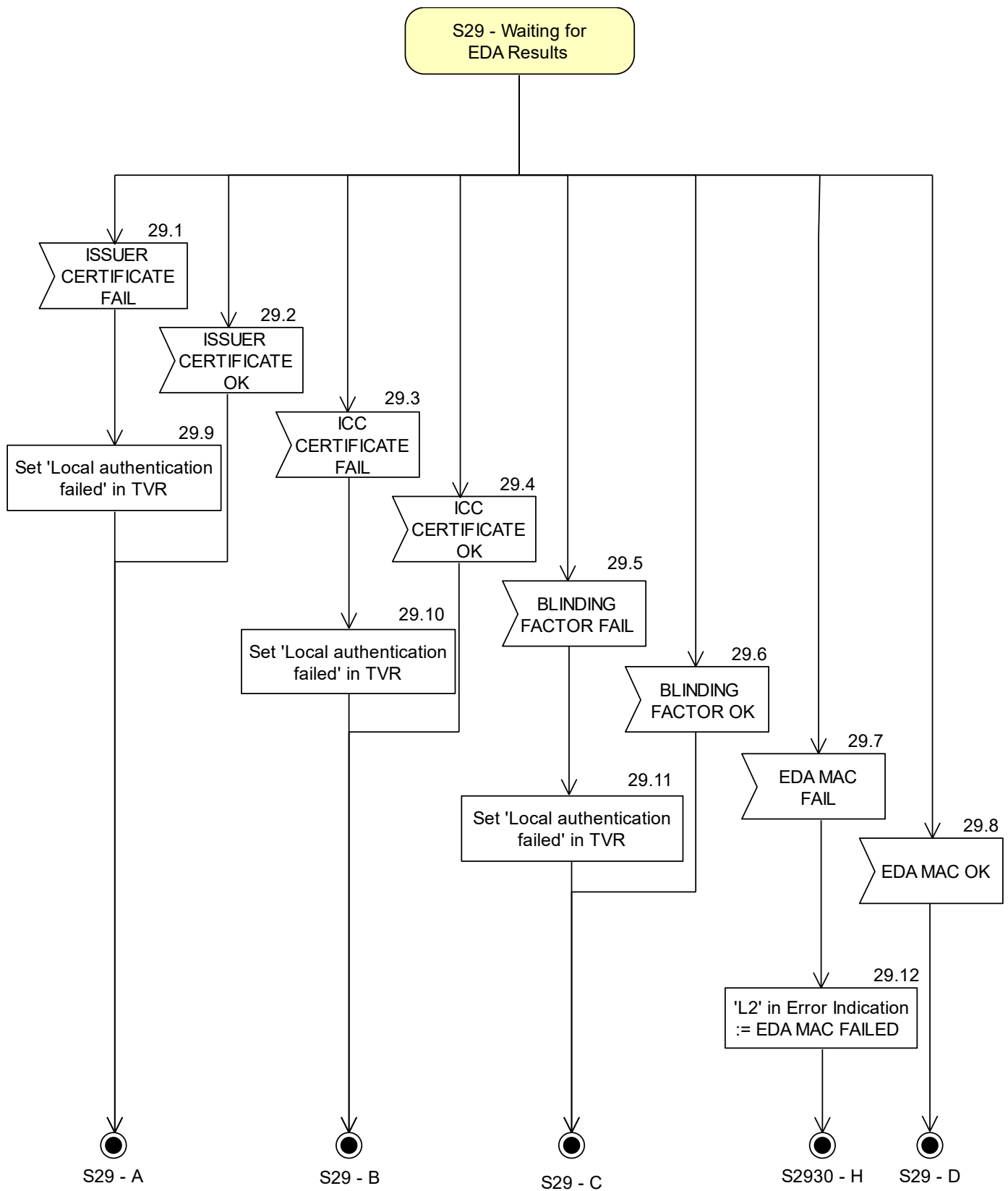
Table 6.12 shows the local variables used in S29 – Waiting for EDA Results.

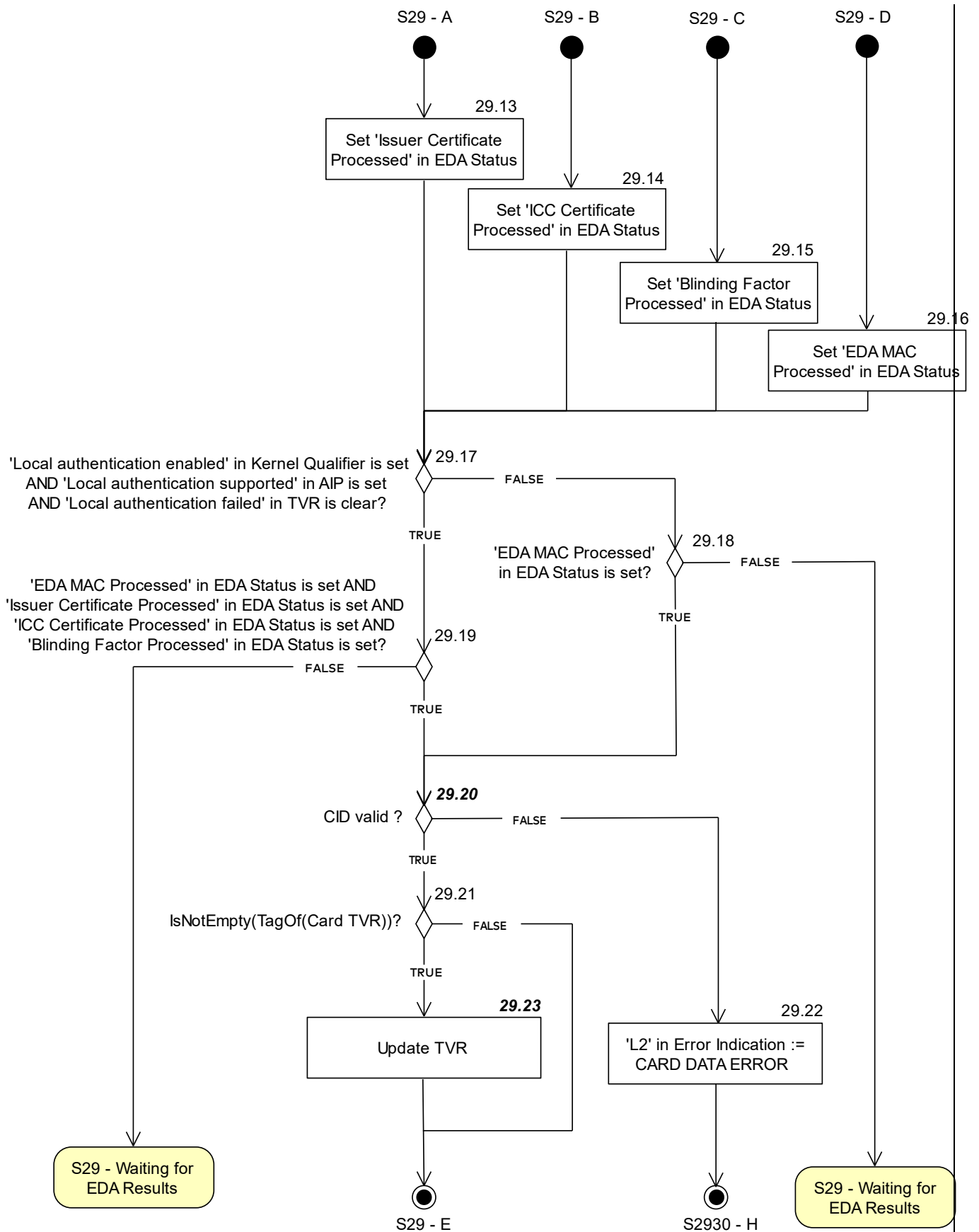
Table 6.12—State 29 Local Variables

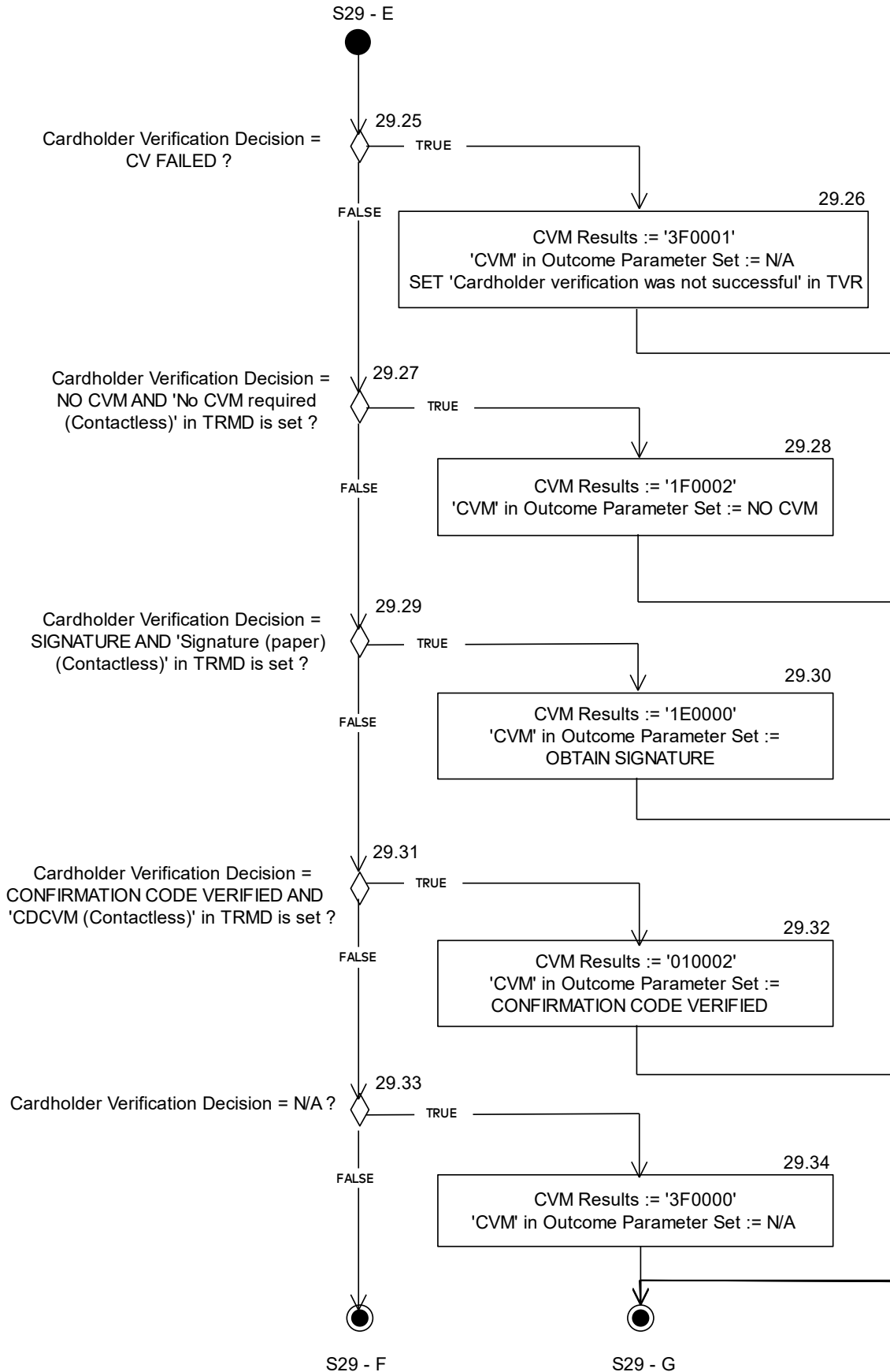
| Name | Length | Format | Description |
|-------------------------|--------|--------|---------------------------------------------------------------------------------------------------------------------|
| Restart Message Allowed | 1 | b | Boolean used to indicate if 'Message Identifier' in Restart Indicator is included in Message Identifiers On Restart |

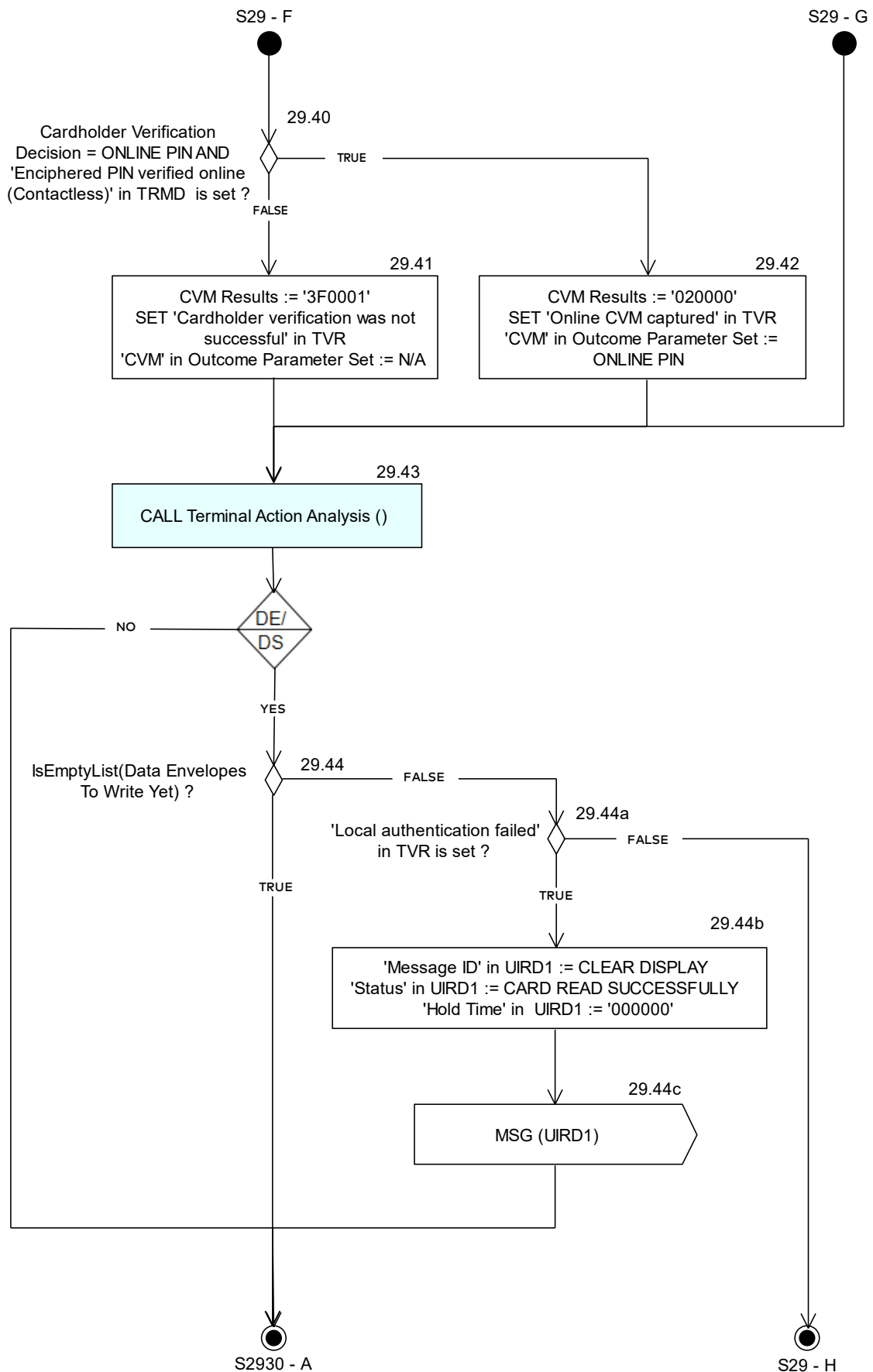
Figure 6.18 shows the flow diagram of S29 – Waiting for EDA Results. Symbols in this diagram are labelled 29.X.

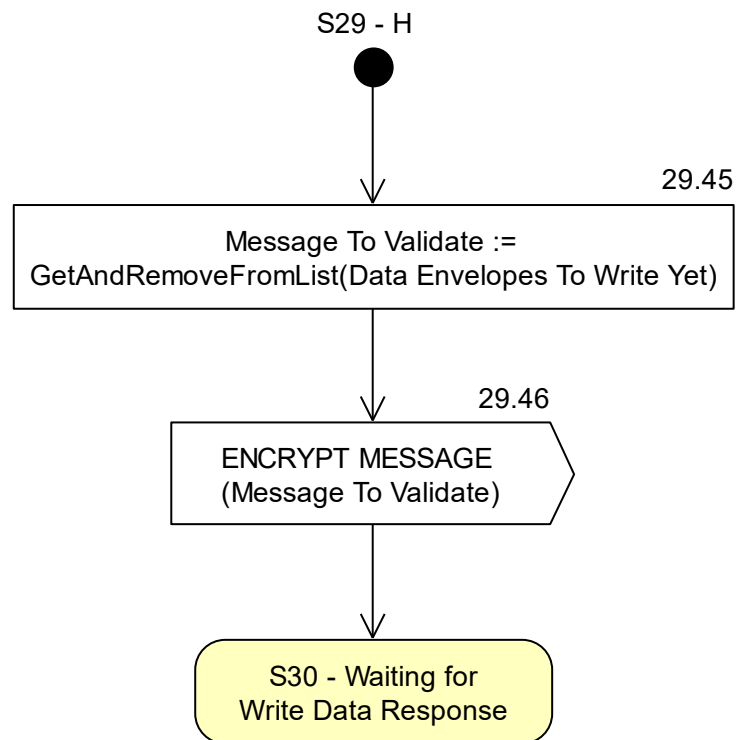
Figure 6.18—State 29 Flow Diagram











Note that the symbols 29.44, [29.44a](#), [29.44b](#), [29.44c](#), 29.45 and 29.46 are only implemented for the DE/DS Implementation Option.

29.20

CID valid ?:

[('AC type' in Cryptogram Information Data = TC) AND
('AC type' in Reference Control Parameter = TC))

OR

(('AC type' in Cryptogram Information Data = ARQC)
AND

(('AC type' in Reference Control Parameter = TC) OR
('AC type' in Reference Control Parameter = ARQC)))

OR

('AC type' in Cryptogram Information Data = AAC)]

29.23

Terminal Verification Results := (Terminal Verification Results AND Kernel
Reserved TVR Mask) OR (Card TVR AND NOT(Kernel Reserved TVR Mask))

6.3.18 State 30 – Waiting for Write Data Response

State 30 is a state specific to data storage processing and is only implemented if DE/DS Implementation Option is used.

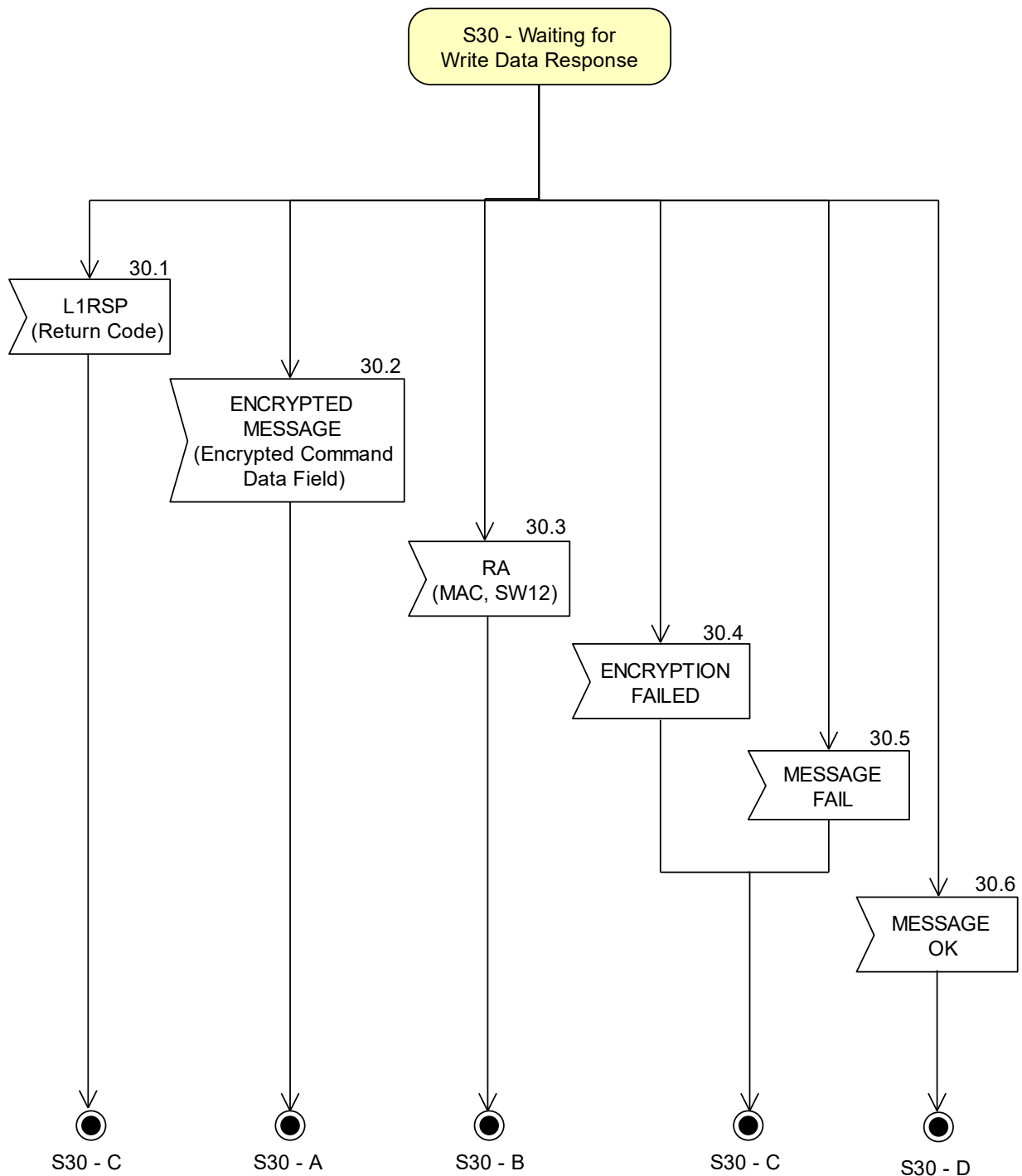
Table 6.13 shows the local variables used in S30 – Waiting for Write Data Response.

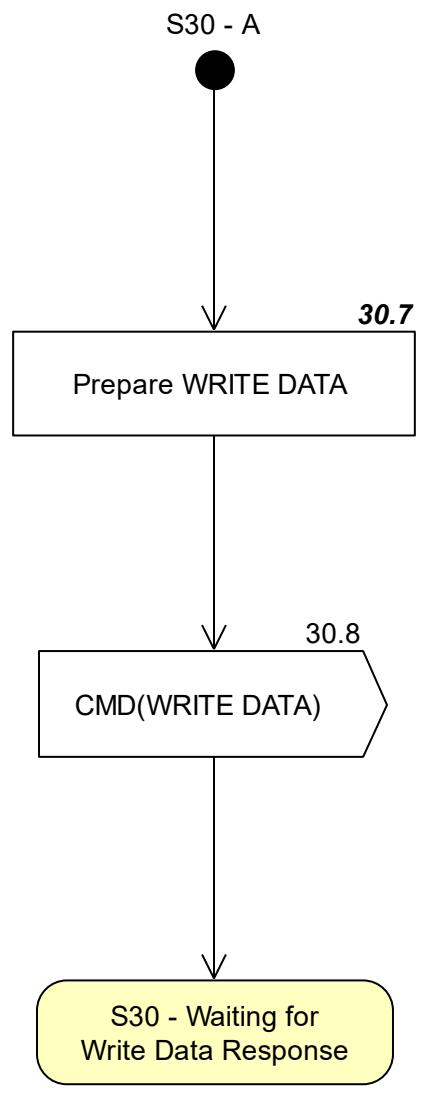
Table 6.13—State 30 Local Variables

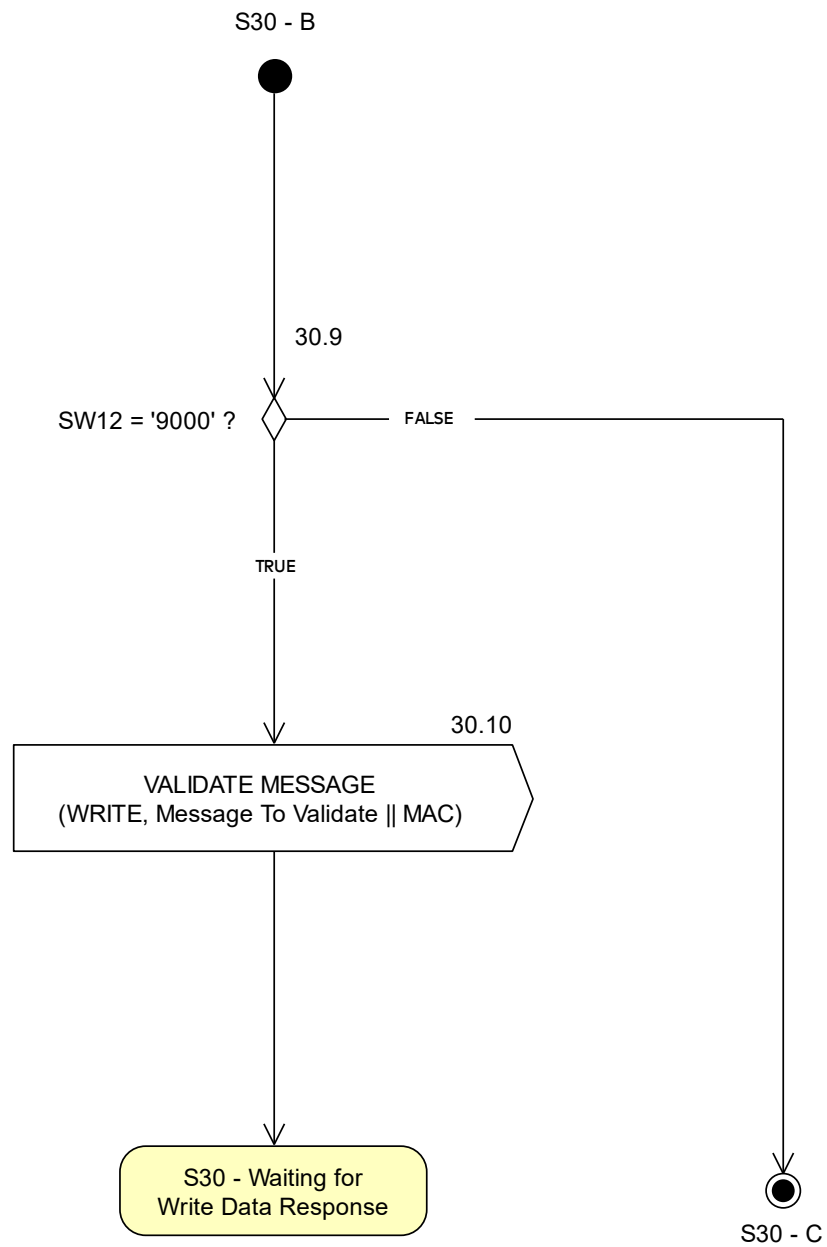
| Name | Length | Format | Description |
|------------------------------|----------------|--------|---------------------------------------------------------------------------------------------------------------------|
| SW12 | 2 | b | Status bytes |
| Return Code | 1 | b | Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR) |
| MAC | 8 | b | 8-byte MAC returned in WRITE DATA response. |
| Encrypted Command Data Field | var. up to 248 | b | Encrypted WRITE DATA command data field returned by ENCRYPTED MESSAGE Signal |
| Restart Message Allowed | 1 | b | Boolean used to indicate if 'Message Identifier' in Restart Indicator is included in Message Identifiers On Restart |

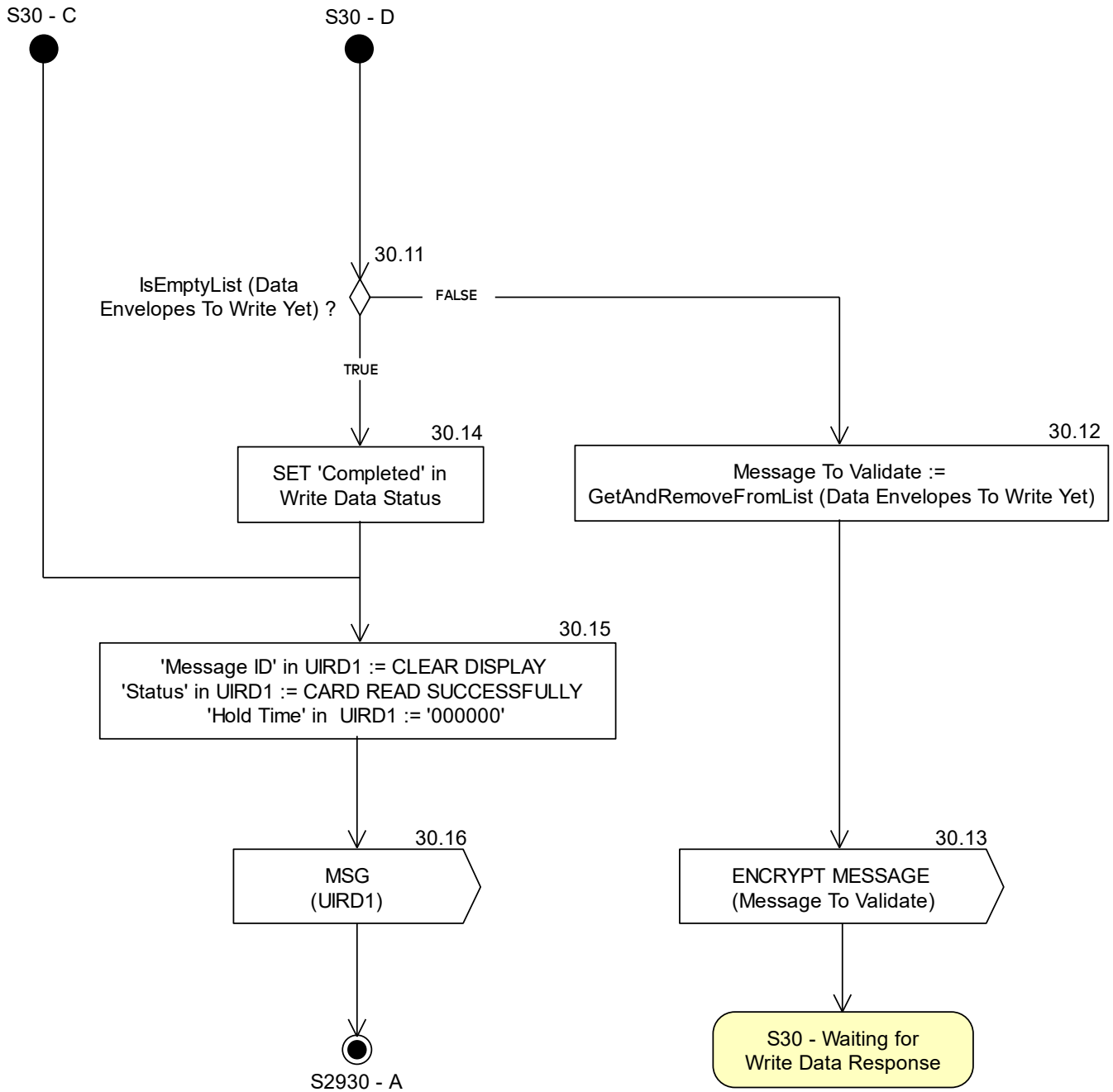
Figure 6.19 shows the flow diagram of S30 – Waiting for Write Data Response. Symbols in this diagram are labelled 30.X.

Figure 6.19—State 30 Flow Diagram









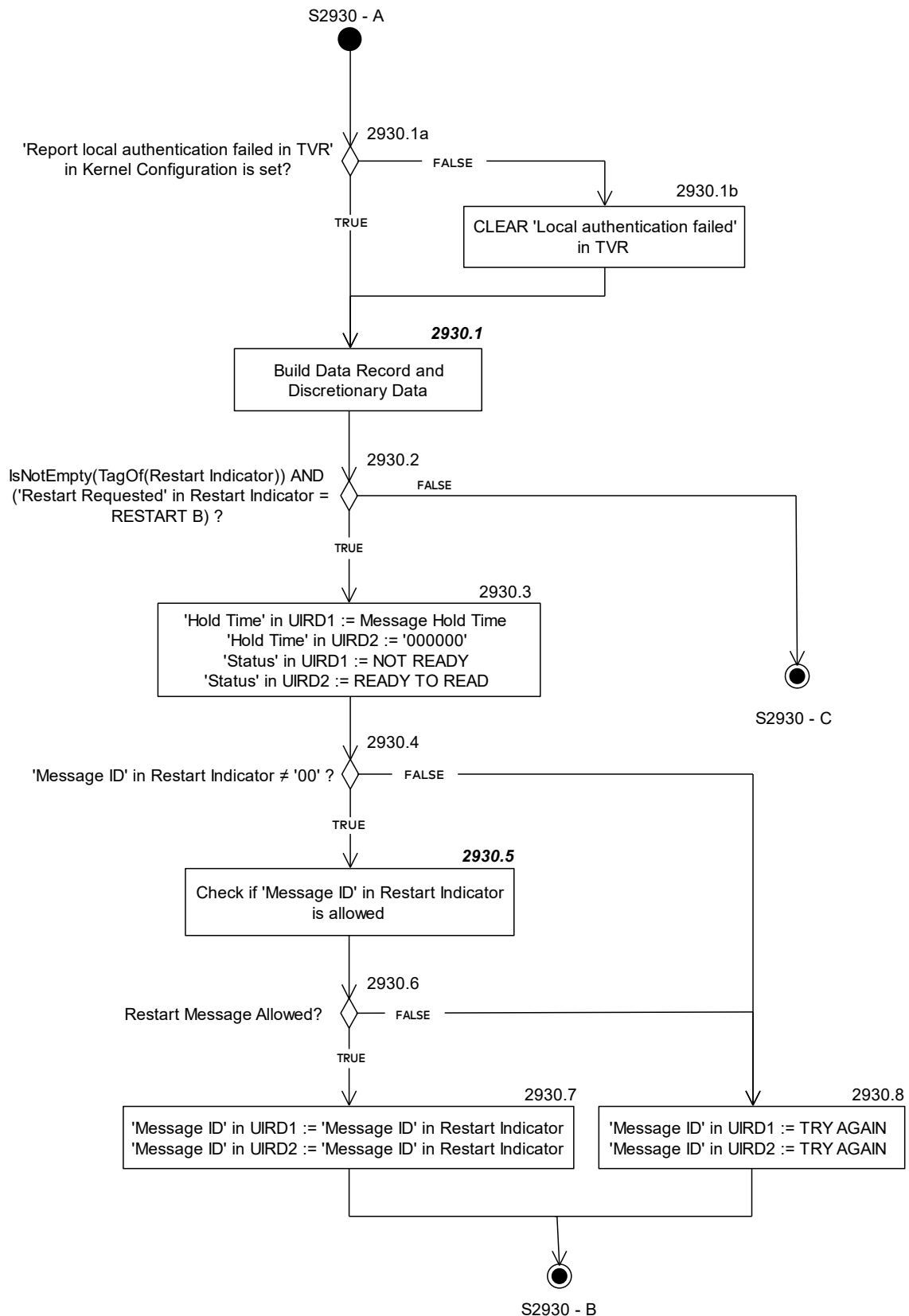
30.7

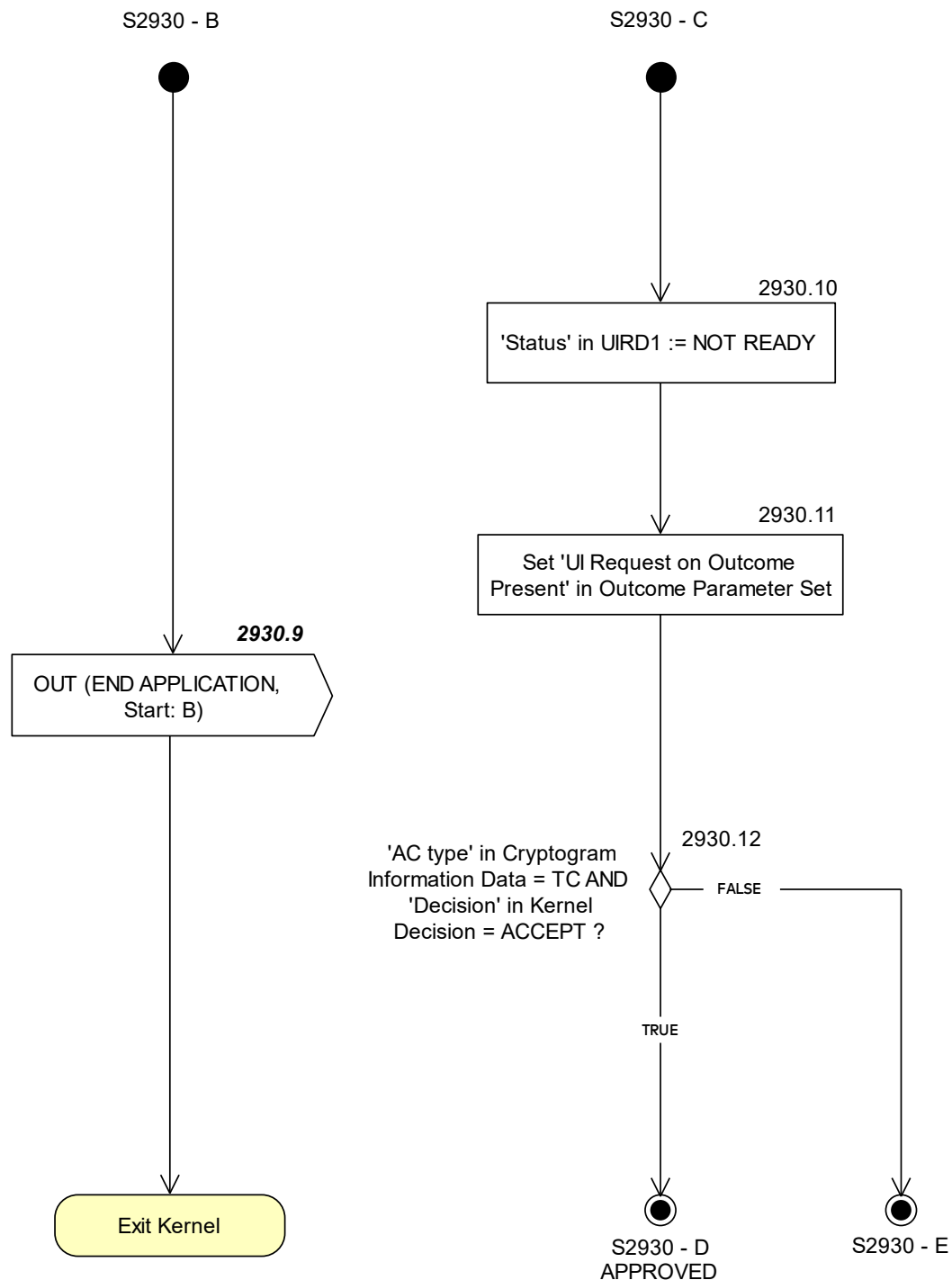
```
IF      [IsNotEmptyList(Data Envelopes To Write Yet)]
THEN
    Prepare WRITE DATA command for Encrypted Command Data Field with
    P1P2 is '0080' as specified in section 5.7
ELSE
    Prepare WRITE DATA command for Encrypted Command Data Field with
    P1P2 is '0000' as specified in section 5.7
ENDIF
```

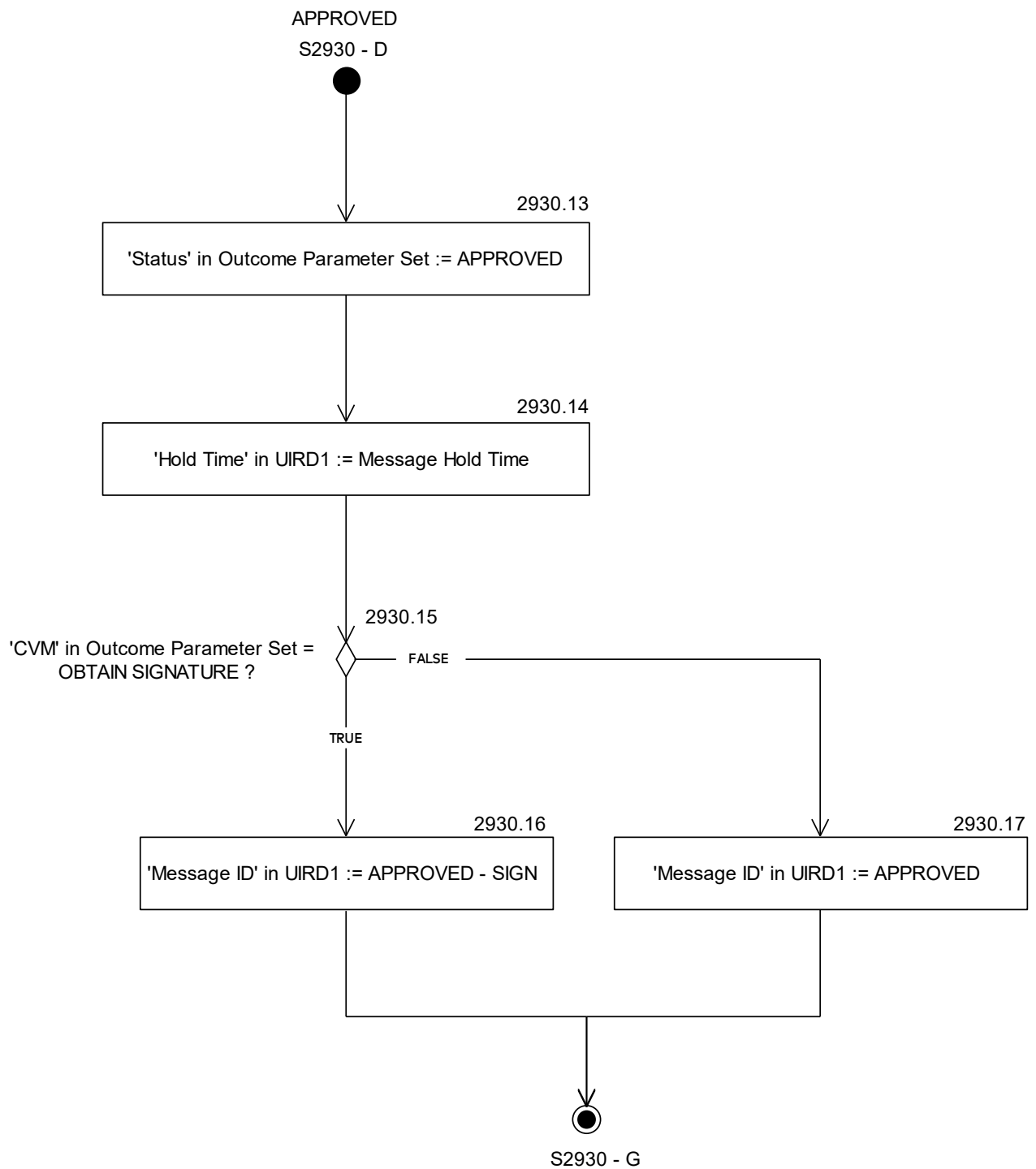
6.3.19 States 29 and 30 – Common Processing

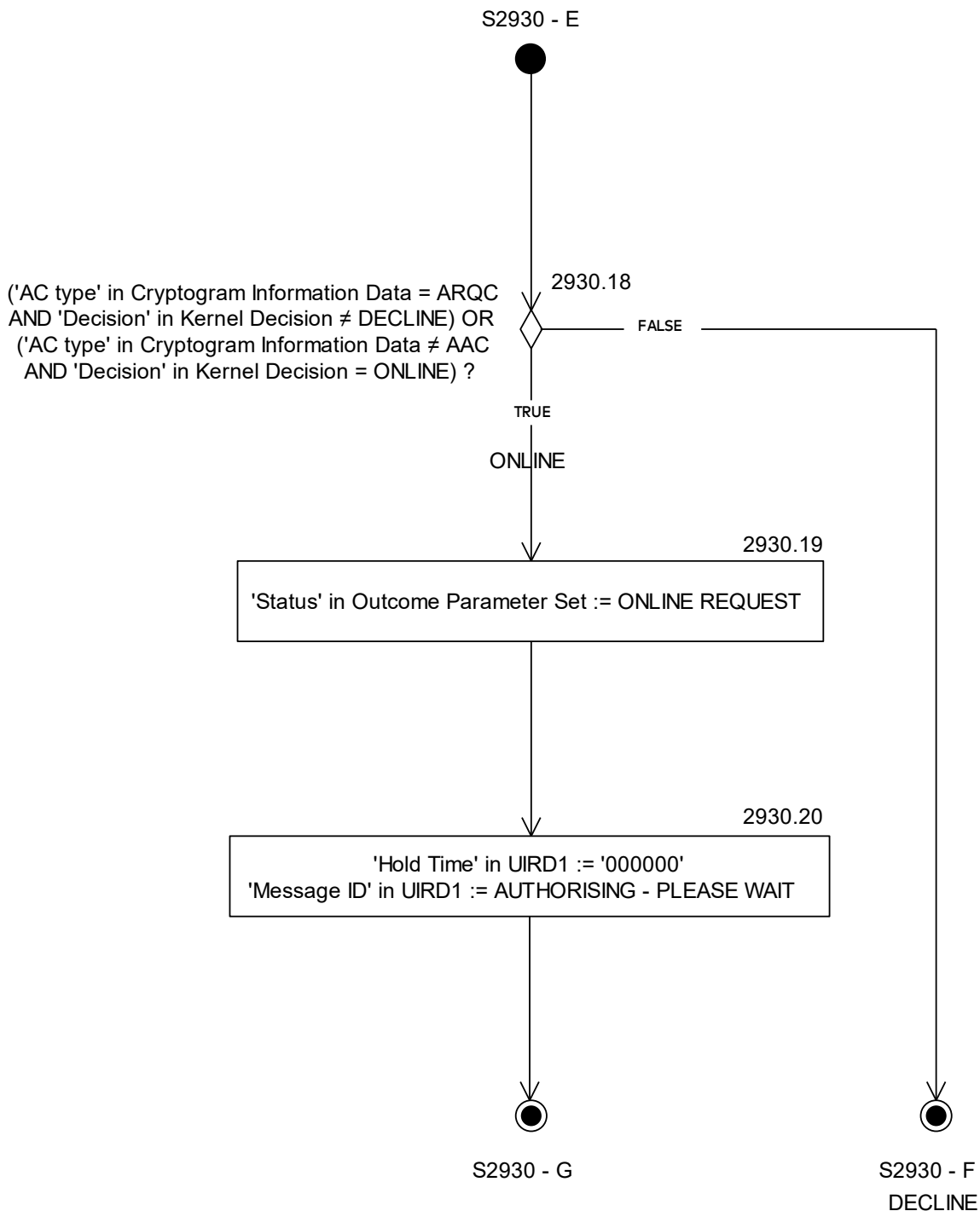
Figure 6.20 shows the flow diagram for common processing between states 29 and 30. Symbols in this diagram are labelled 2930.X.

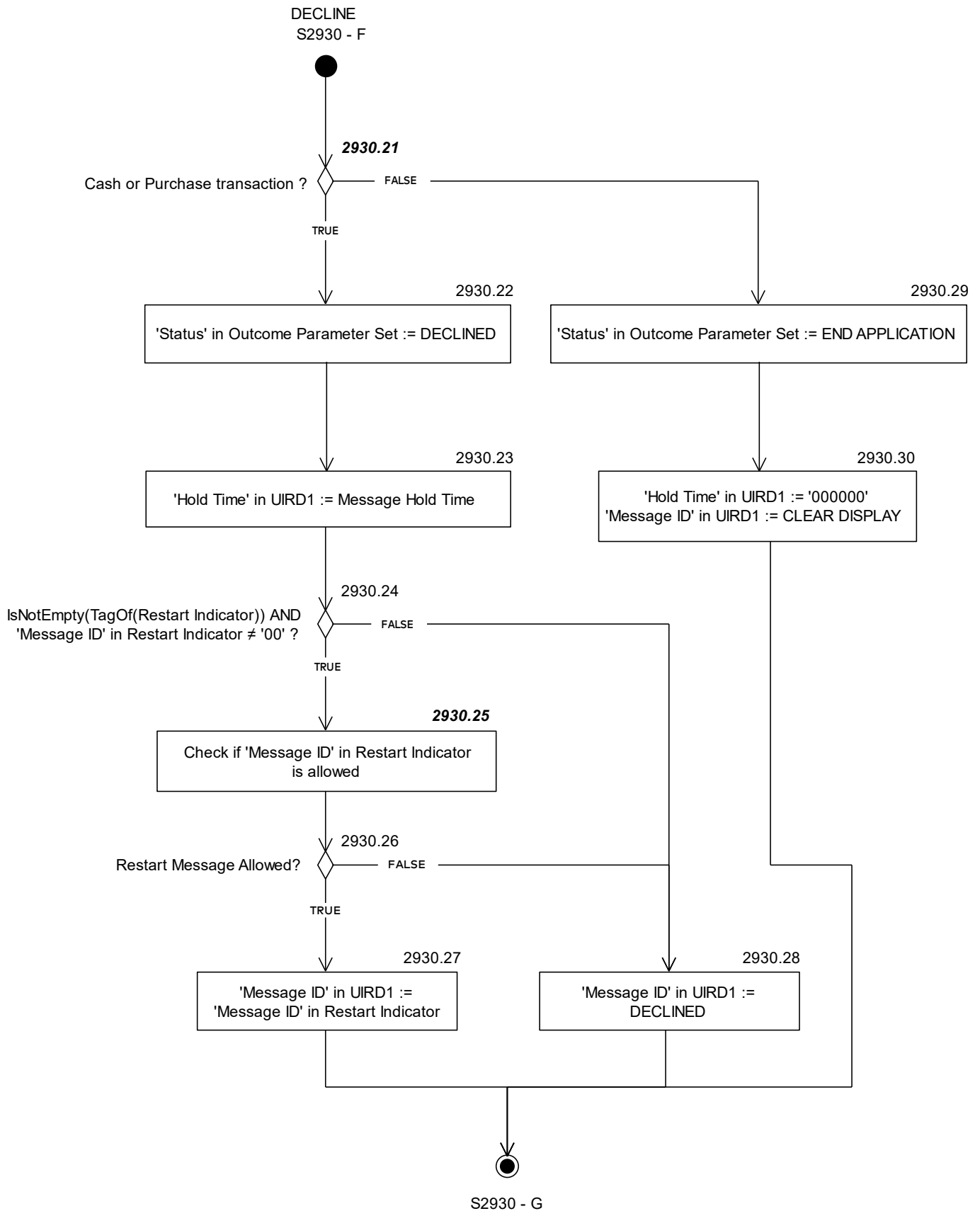
Figure 6.20—States 29 and 30 – Common Processing – Flow Diagram

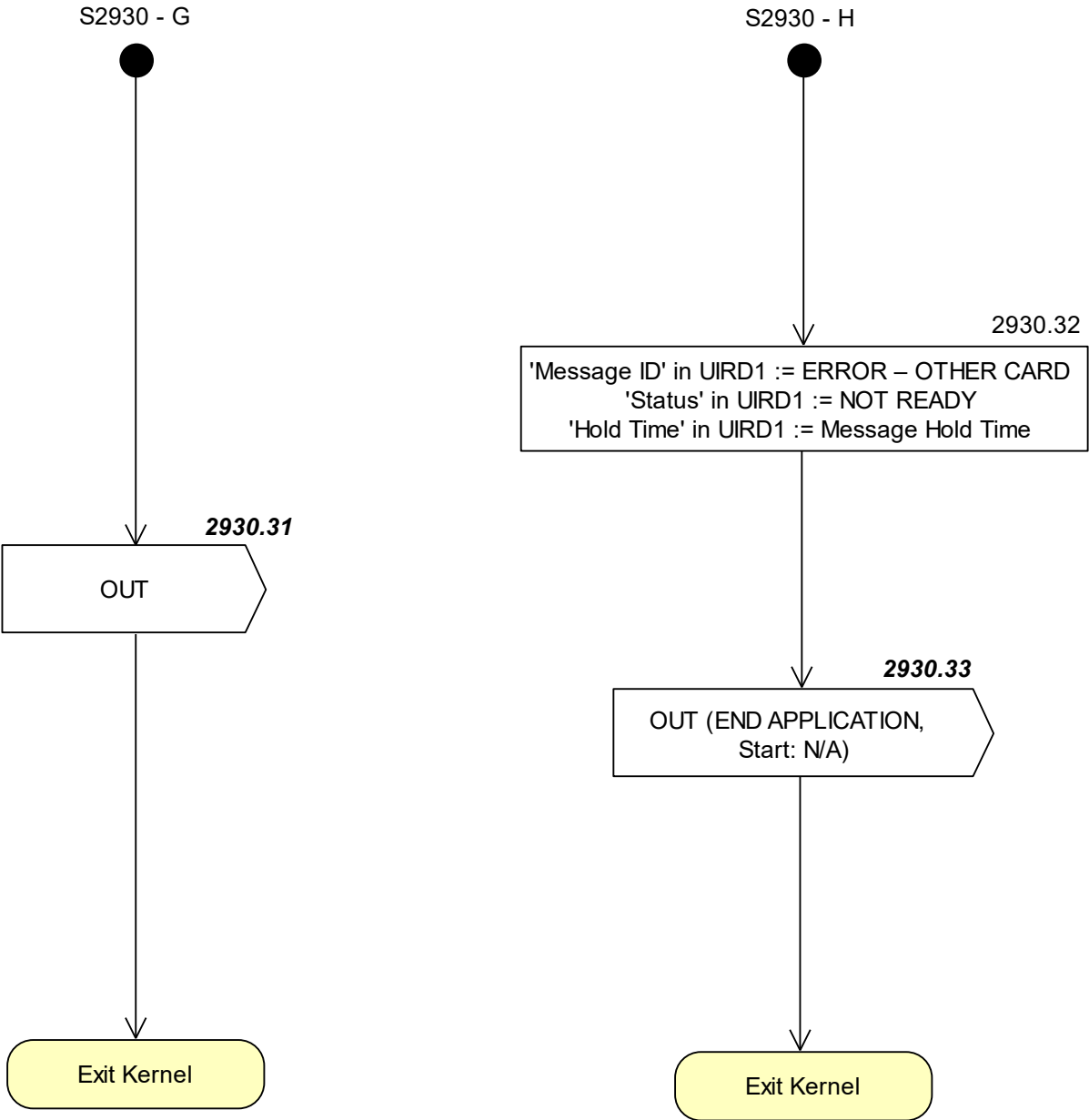












2930.1

SET 'Data Record Present' in Outcome Parameter Set

'Msg On Error' in Error Indication := N/A

CreateDataRecord ()

CreateDiscretionaryData ()

2930.5

Restart Message Allowed := FALSE

FOR i := 1 TO GetLength(TagOf(Message Identifiers On Restart))

```
{
    IF      [Message Identifiers On Restart[i] = 'Message Identifier' in Restart
            Indicator]
    THEN
        Restart Message Allowed := TRUE
    ENDIF
}
```

2930.9

'Status' in Outcome Parameter Set := END APPLICATION

'Start' in Outcome Parameter Set := B

SET 'UI Request on Restart Present' in Outcome Parameter Set

SET 'UI Request on Outcome Present' in Outcome Parameter Set

Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Data Record)),
GetTLV(TagOf(Discretionary Data)),
GetTLV(TagOf(User Interface Request Data 1)),
GetTLV(TagOf(User Interface Request Data 2))) Signal

2930.21

Check if Transaction Type indicates a cash transaction (cash withdrawal or cash disbursement) or a purchase transaction (purchase or purchase with cashback):

[Transaction Type = '01' OR Transaction Type = '17' OR
Transaction Type = '00' OR Transaction Type = '09']

2930.25

Restart Message Allowed := FALSE

FOR i := 1 TO GetLength(TagOf(Message Identifiers On Restart))

```
{
    IF      [Message Identifiers On Restart[i] = 'Message Identifier' in Restart
            Indicator]
    THEN
        Restart Message Allowed := TRUE
    ENDIF
}
```

2930.31

Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Data Record)),
GetTLV(TagOf(Discretionary Data)),
GetTLV(TagOf(User Interface Request Data 1))) Signal

2930.33

CreateDiscretionaryData ()
'Status' in Outcome Parameter Set := END APPLICATION
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data)),
GetTLV(TagOf(User Interface Request Data 1))) Signal

6.4 Procedures

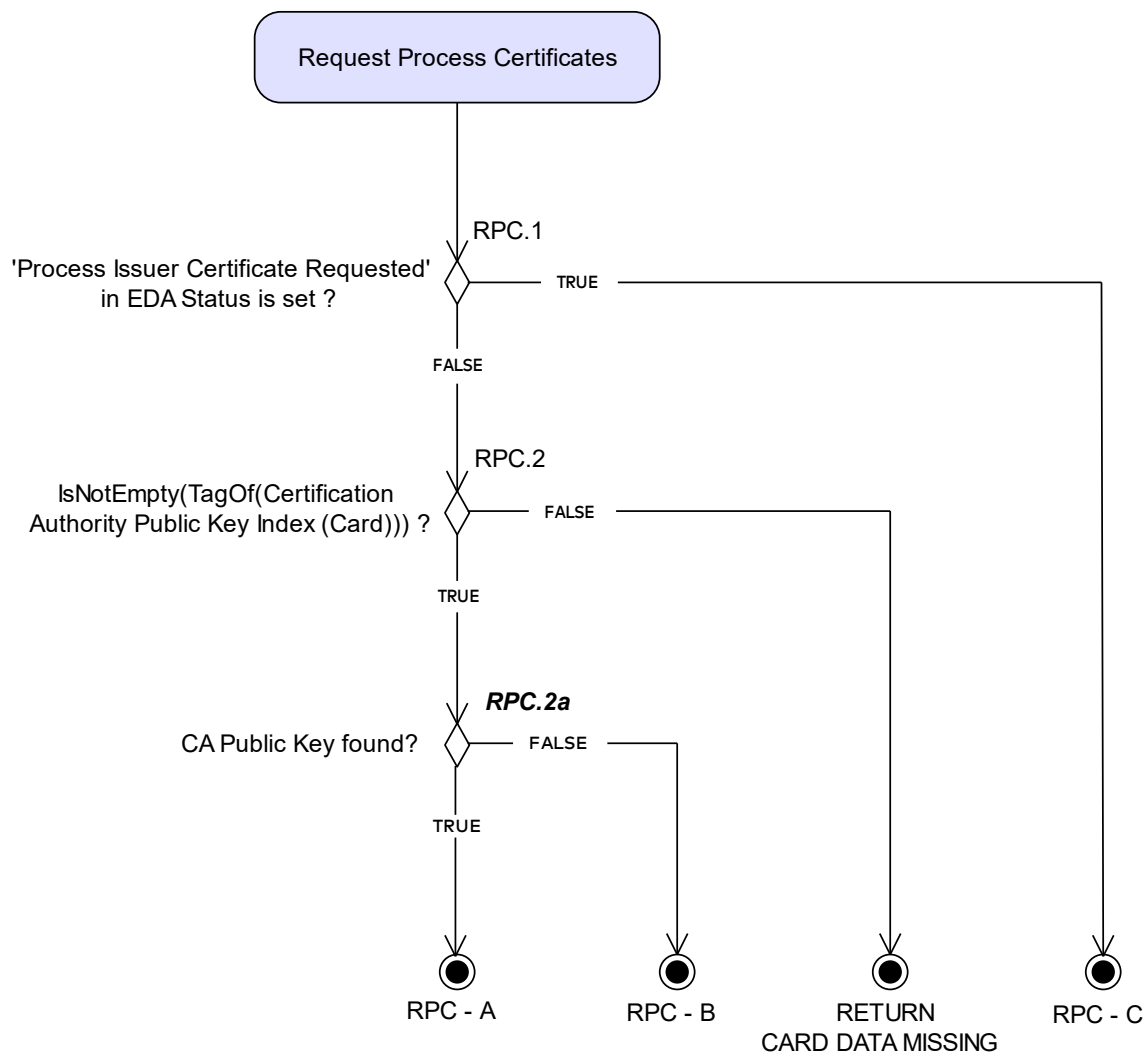
This section describes the procedures used by the state transition flow diagrams of section 6.3.

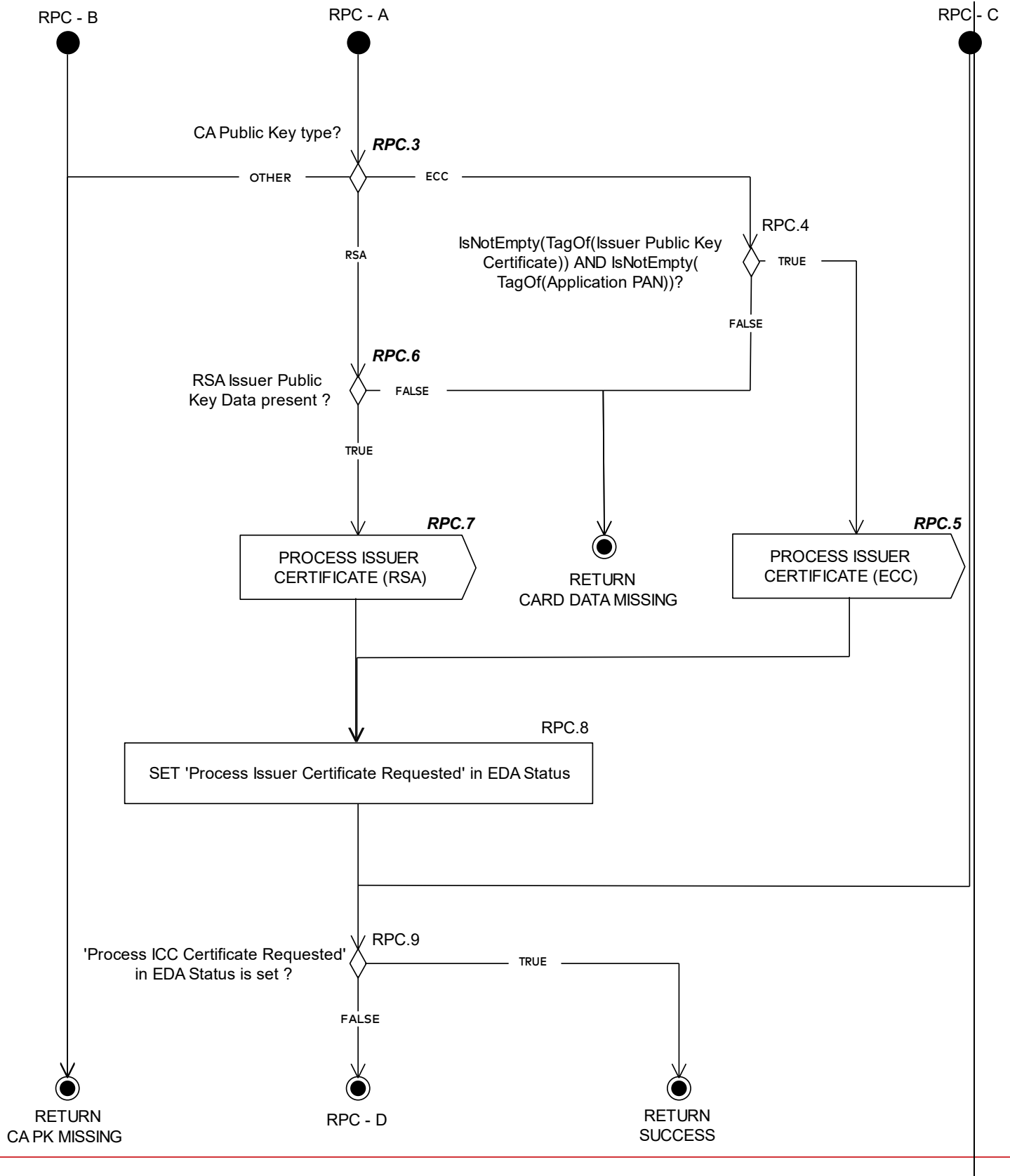
6.4.1 Request Process Certificates

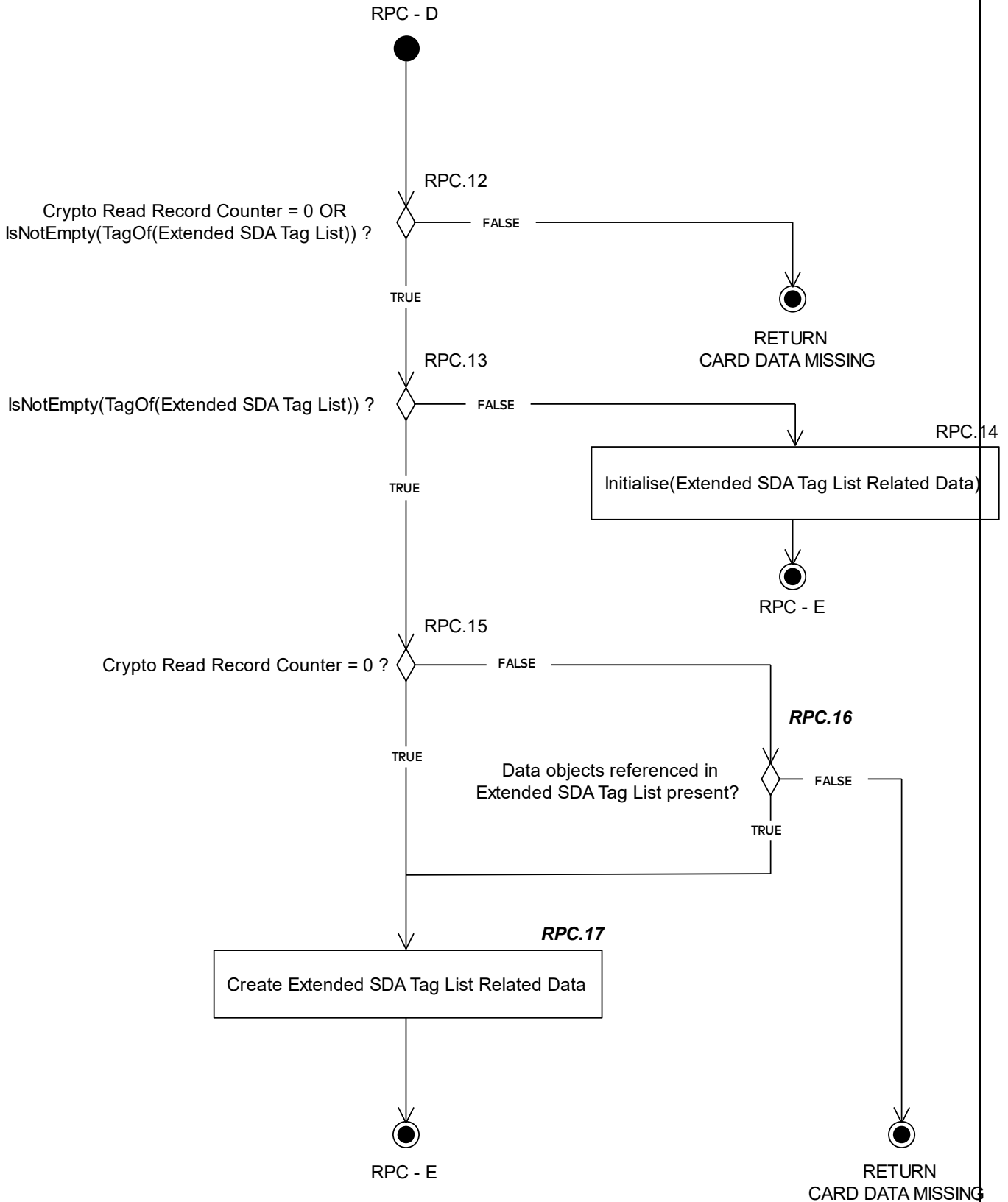
This procedure verifies if the ~~necessary~~ data objects ~~necessary~~ are in the TLV Database to request Process C to process the issuer and ICC certificates are present in the TLV Database and CA Public Key Database. If the data objects are present, then the procedure sends the PROCESS ISSUER CERTIFICATE and PROCESS ICC CERTIFICATE Signals. It returns ~~TRUE-SUCCESS~~ if both requests are sent, ~~otherwise~~ it returns ~~FALSE~~ CARD DATA MISSING if a necessary Card data object is missing, and it returns CA PK MISSING if the Certification Authority Public Key is not present in the CA Public Key Database.

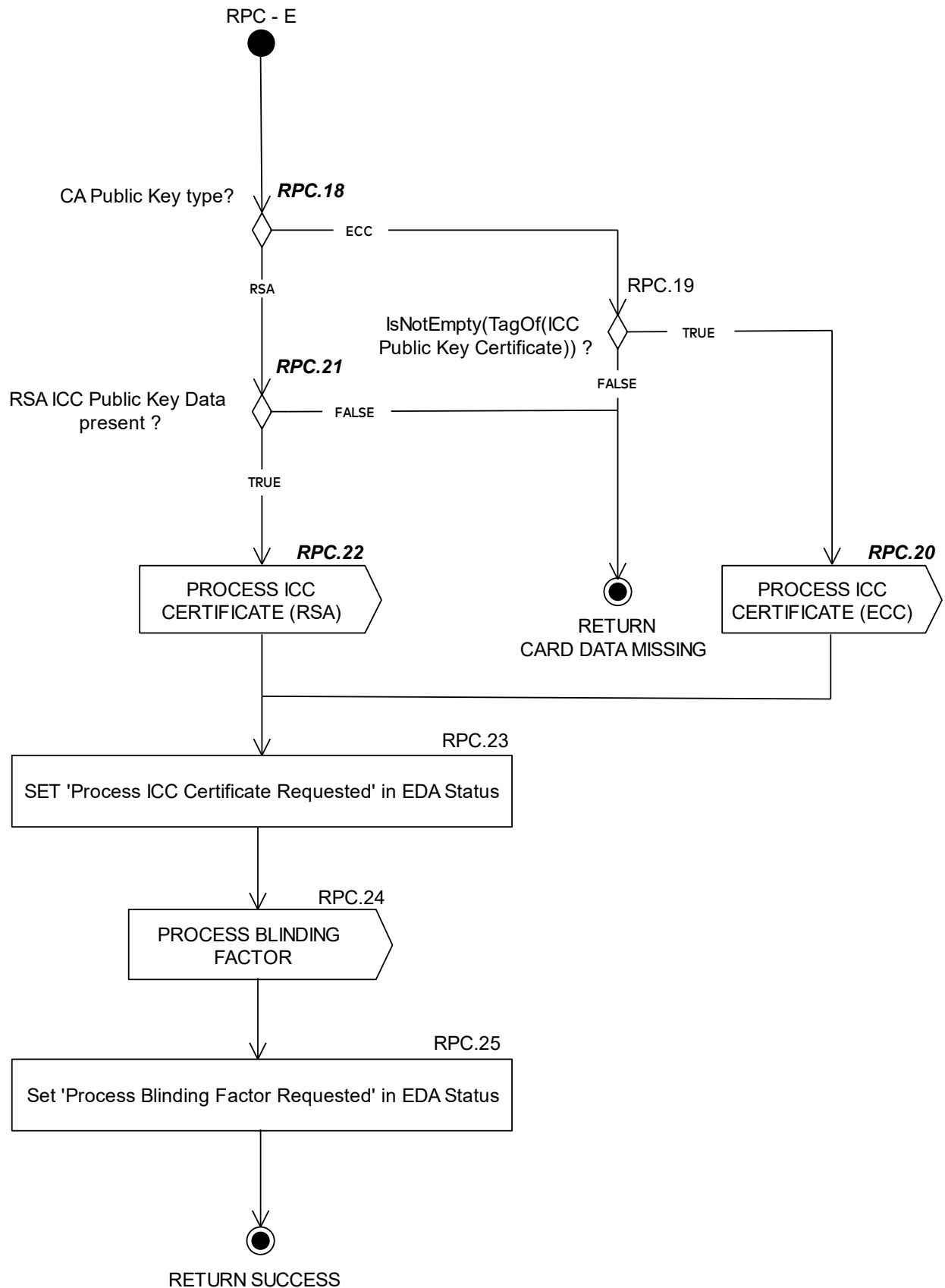
Figure 6.21 shows the flow diagram of the Request Process Certificates procedure. Symbols in this diagram are labelled RPC.X.

Figure 6.21—Request Process Certificates Flow Diagram









RPC.2a

CA Public Key found?:

[The Certification Authority Public Key referenced by [Certification Authority Public Key Index \(Card\)](#) and RID (DF Name[1:5]) is present in CA Public Key Database]

RPC.3

CA Public Key type?:

[Verify if the Certification Authority Public Key Algorithm (Suite) Indicator of the entry identified by [Certification Authority Public Key Index \(Card\)](#) and RID (DF Name[1:5]) in the CA Public Key Database defines an RSA, ECC or other certificate algorithm suite (see Annex C)]

RPC.5

Send PROCESS ISSUER CERTIFICATE(

Issuer Public Key Certificate,

Application PAN,

[Certification Authority Public Key Index \(Card\)](#),

DF Name) Signal

RPC.6

RSA Issuer Public Key Data present ?:

[IsEmpty(TagOf(Issuer Public Key Certificate)) AND

IsEmpty(TagOf(Issuer RSA Public Key Exponent)) AND

((Crypto Read Record Counter = 0) OR IsEmpty(TagOf(Issuer RSA Public Key Remainder))) AND

IsEmpty(TagOf(Application PAN))]

RPC.7

IF [IsEmpty(TagOf(Issuer RSA Public Key Remainder))]

THEN

Send PROCESS ISSUER CERTIFICATE(

Issuer Public Key Certificate,

Issuer RSA Public Key Exponent,

Issuer RSA Public Key Remainder,

Application PAN,

[Certification Authority Public Key Index \(Card\)](#),

DF Name) Signal

ELSE

Send PROCESS ISSUER CERTIFICATE(
Issuer Public Key Certificate,
Issuer RSA Public Key Exponent,
Application PAN,
[Certification Authority Public Key Index \(Card\)](#),
DF Name) Signal

ENDIF

RPC.16

Data objects referenced in Extended SDA Tag List present ?:

Data objects referenced in Extended SDA Tag List present := TRUE

FOR every T in Extended SDA Tag List

```
{  
    IF      [IsNotPresent(T) OR IsEmpty(T)]  
    THEN  
        Data objects referenced in Extended SDA Tag List present := FALSE  
        EXIT loop  
    ENDIF  
}
```

RPC.17

Initialise Extended SDA Tag List Related Data with NULL string

FOR every T in Extended SDA Tag List

```
{  
    IF      [IsNotEmpty(T)]  
    THEN  
        Extended SDA Tag List Related Data := Extended SDA Tag List  
        Related Data || GetTLV(T)  
    ELSE  
        Extended SDA Tag List Related Data := Extended SDA Tag List  
        Related Data || T || '00'  
    ENDIF  
}
```

RPC.18

CA Public Key type?:

[Verify if the Certification Authority Public Key Algorithm (Suite) Indicator of the entry identified by [Certification Authority Public Key Index \(Card\)](#) and RID (DF Name[1:5]) in the CA Public Key Database defines an RSA or ECC certificate algorithm suite (see Annex C)]

RPC.20

Send PROCESS ICC CERTIFICATE(
 ICC Public Key Certificate,
 Application Interchange Profile,
 Extended SDA Tag List Related Data) Signal

RPC.21

RSA ICC Public Key Data present ?:

[IsNotEmpty(TagOf(ICC Public Key Certificate)) AND
IsNotEmpty(TagOf(ICC RSA Public Key Exponent)) AND
((Crypto Read Record Counter = 0) OR IsNotEmpty(TagOf(ICC RSA Public Key
Remainder))) AND
IsNotEmpty(TagOf(Application PAN))]

RPC.22

IF [IsNotEmpty(TagOf(ICC RSA Public Key Remainder))]

THEN

 Send PROCESS ICC CERTIFICATE(
 ICC Public Key Certificate,
 ICC RSA Public Key Exponent,
 ICC RSA Public Key Remainder,
 Application PAN,
 Application Interchange Profile,
 Extended SDA Tag List Related Data) Signal

ELSE

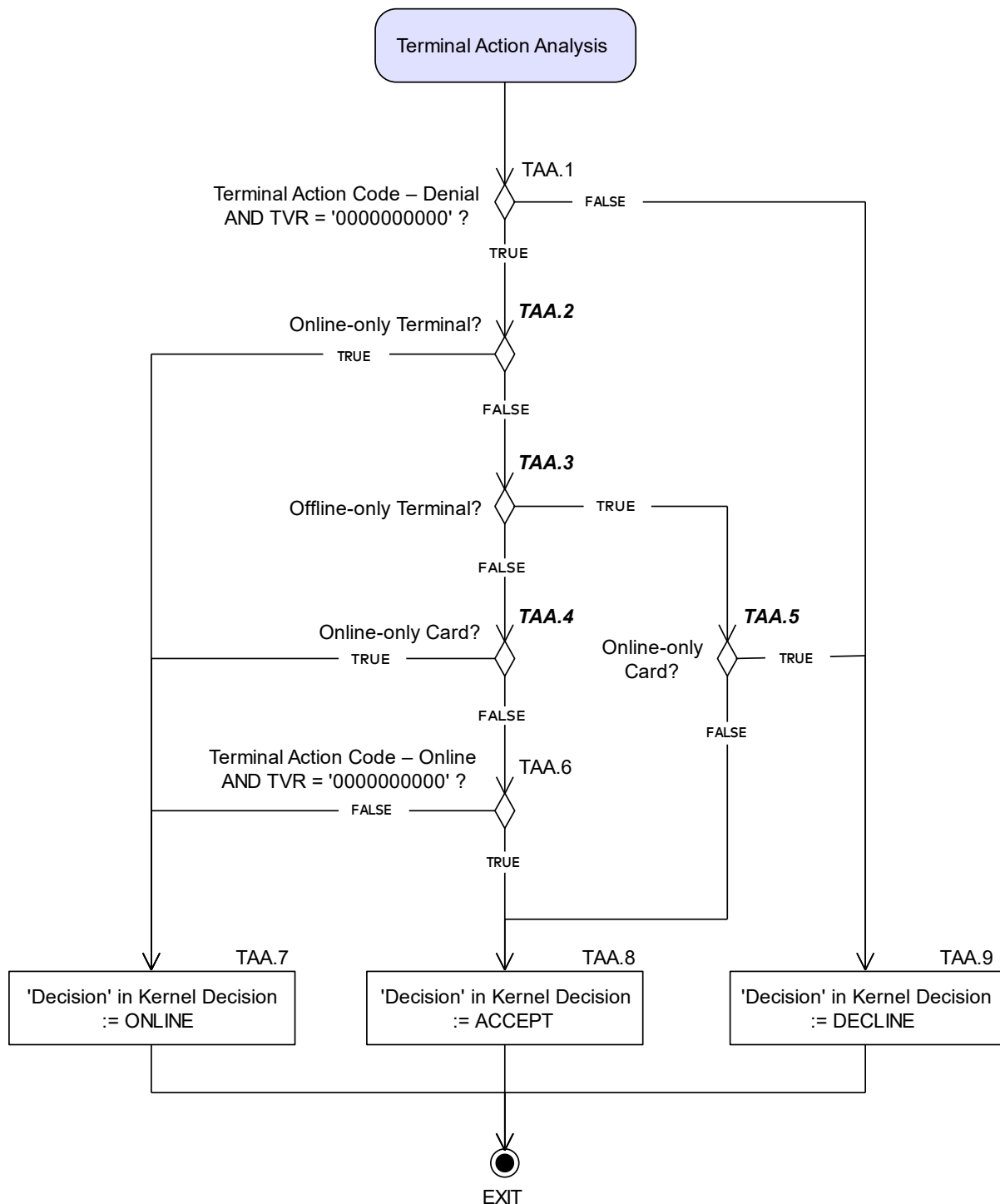
 Send PROCESS ICC CERTIFICATE(
 ICC Public Key Certificate,
 ICC RSA Public Key Exponent,
 Application PAN,
 Application Interchange Profile,
 Extended SDA Tag List Related Data) Signal

ENDIF

6.4.2 Terminal Action Analysis

Figure 6.22 shows the flow diagram of the Terminal Action Analysis procedure. Symbols in this diagram are labelled TAA.X.

Figure 6.22—Terminal Action Analysis Flow Diagram



TAA.2

Online-only Terminal?:

[(Terminal Type = '11') OR (Terminal Type = '21') OR (Terminal Type = '14') OR
(Terminal Type = '24') OR (Terminal Type = '34')]

TAA.3

Offline-only Terminal?:

[(Terminal Type = '23') OR (Terminal Type = '26') OR (Terminal Type = '36') OR
(Terminal Type = '13') OR (Terminal Type = '16')]

TAA.4

Online-only Card?:

['Offline capable' in Application Interchange Profile is not set]

TAA.5

Online-only Card?:

['Offline capable' in Application Interchange Profile is not set]

7 Process C — Cryptographic Processing

This chapter describes the cryptographic Process C.

Process C is specified in a consistent manner to Process K but it has just one state; `Idle`. When it receives a Signal, it processes it. State is maintained by a number of boolean flags. Process C receives Signals only from Process K and it sends Signals only to Process K. Signals received by Process K from Process C are handled on a separate Queue to other messages received by Process K. When Process K terminates, Process C also terminates and any Signals on the Queue are discarded.

Process C does not have access to the TLV Database of Process K. Process C maintains its own datastore. Data is transferred between Process C and Process K through the Signals and this specification assumes that this is done by value. Process C has however direct access to the CA Public Key Database~~PS Public Key Database~~ and Certification Revocation List.

7.1 Internal Data Store

The data objects listed in Table 7.1 are used by Process C during the processing of the Signals as described in this chapter. These data objects are not retained in memory when Process C terminates.

Table 7.1—Process C Internal Data Store

| Data Object | Description |
|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Blinded Public Key | A copy of the blinded public key recovered from the Card Key Data received with the GPO PRIVACY Signal in x,y format. The internal representation of Elliptic Curve points is implementation specific. |
| Card Message Counter | 2 byte counter used in processing VALIDATE MESSAGE Signals and in decrypting records. It is initialised to '8000' and incremented after the GPO PRIVACY Signal, each RECORD RECEIVED Signal with an encrypted record, and each VALIDATE MESSAGE Signal. It forms the first 2 bytes of the counter block (SV) used for the CTR mode decryption. It forms the first 2 bytes of the MAC calculation for READ DATA and WRITE DATA processing. |

| Data Object | Description |
|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | Note: For Enhanced Data Authentication MAC validation, a fixed 2 byte value of '0000' is used instead so that there is no chance of collision. |
| C ASI List | List containing the certificate ASIs supported by Process C. See Annex C. |
| Data To Hash | Temporary storage for the data that needs to be hashed when validating a Card ICC Certificate. |
| ICC ECC Key | The ICC ECC key recovered as part of processing the ICC certificate in x,y format. The internal representation of Elliptic Curve points is implementation specific. |
| ICC ECC Key Recovered | Boolean indicating whether an ICC ECC key has been recovered. |
| Issuer RSA Key | If RSA certificates are being used, the issuer RSA key recovered from the issuer certificate. |
| Issuer ECC Key | If ECC certificates are being used, the issuer ECC key recovered from the issuer certificate in x,y format. The internal representation of Elliptic Curve points is implementation specific. |
| Kernel Message Counter | 2 byte counter used in processing ENCRYPT MESSAGE Signals. It is initialised to '0000' and incremented after each subsequent ENCRYPT MESSAGE Signal. It forms the first 2 bytes of the counter block (SV) used for the CTR mode encryption. |
| Kernel ECC Private Key | The private ECC key used for Elliptic Curve Diffie-Hellman establishment of the session keys for privacy and integrity protection. |
| Kernel ECC Public Key | The public ECC key used for Elliptic Curve Diffie-Hellman establishment of the session keys for privacy and integrity protection. It consists of the N _{FIELD} byte x coordinate followed by the N _{FIELD} byte y coordinate. |
| Key Type | Enumeration data object indicating what type of issuer key is being used; set to one of "NONE", "ECC" or "RSA". |
| MAC | Temporary storage for MAC to be validated. |

| Data Object | Description |
|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Recovered Blinding Factor | The plaintext version of the blinding factor recovered from the encrypted blinding factor included in Card Key Data. |
| Result OK | Temporary storage for boolean flag indicating if processing was successful or not. |
| RSA Certificates Enabled | Boolean indicating whether RSA certificates are enabled. |
| SC ASI | The secure channel ASI that will be used for this transaction. See Annex C. |
| SC ASI List | List containing the secure channel ASIs supported by Process C. For this version of the specification SC ASI List = '00'. See Annex C. |
| SDA Hash | Temporary storage for the hash over static data. |
| Session Key for Confidentiality | AES session key derived during processing of the GPO PRIVACY Signal and used for encrypting and decrypting messages. |
| Session Key for Integrity | AES session key derived during processing of the GPO PRIVACY Signal and used for validating AES-CMACs. |
| Session Keys Recovered | Boolean indicating whether the session keys for confidentiality and integrity have (TRUE) or have not (FALSE) been recovered as a result of processing the GPO PRIVACY Signal. |
| <u>Signed Records</u> | <u>A string of signed records</u> |
| Static Data To Be Authenticated | <u>A string of the static data that needs to be hashed to obtain SDA Hash.</u> A string of the static data hashed during ICC certificate verification, composed of signed records. |
| TLV | Temporary storage to store TLV encoded byte array. |
| Temp Data | Temporary storage when processing data such as a record or IAD MAC. |

7.2 Flow Diagrams

This section describes the flow diagrams that process the Signals sent by Process K to Process C. Symbols in the flow diagrams are labelled C.X.

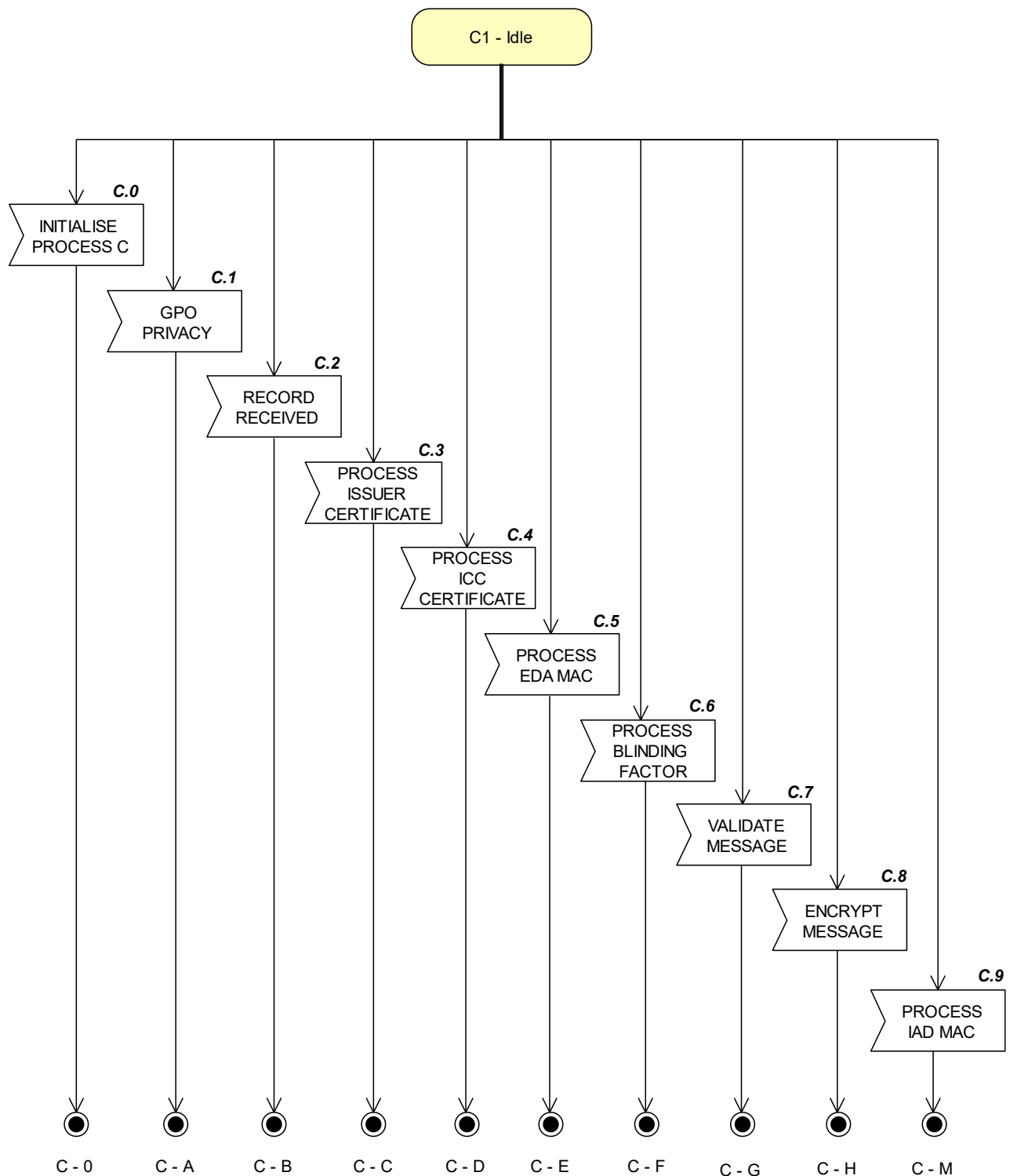
The Signals that Process K sends to Process C are:

- INITIALISE PROCESS C
- GPO PRIVACY
- RECORD RECEIVED
- PROCESS ISSUER CERTIFICATE
- PROCESS ICC CERTIFICATE
- PROCESS EDA MAC
- PROCESS BLINDING FACTOR
- VALIDATE MESSAGE
- ENCRYPT MESSAGE
- PROCESS IAD MAC

7.2.1 Process Incoming Signals

Figure 7.1 shows the flow diagram of the processing of the incoming Signals.

Figure 7.1—Process Incoming Signals



C.0

Receive INITIALISE PROCESS C Signal with the following:

- P_Card_SC_ASI_List (list of secure channel ASIs supported by the Card)
- P_RSA_Certificates_Enabled_Flag (Boolean, TRUE if RSA certificates are enabled)

C.1

Receive GPO PRIVACY Signal with the following:

- P_Card_Key_Data

C.2

Receive RECORD RECEIVED Signal with the following:

- P_Record (either '70' or 'DA' template)
- P_Signed_Record_Flag (Boolean, TRUE if record is signed)

C.3

Receive PROCESS ISSUER CERTIFICATE Signal with the following:

- P_Issuer_Public_Key_Certificate (containing an RSA or ECC certificate)
- P_Issuer_RSA_Public_Key_Exponent (for RSA only)
- P_Issuer_RSA_Public_Key_Remainder (for RSA only and only if present)
- P_Application_PAN (from which the Issuer Identifier will be recovered for checking)
- P_PSCA_Public_Key_Index_Card
- P_DF_Name (from which the RID is recovered for checking)

C.4

Receive PROCESS ICC CERTIFICATE Signal with the following:

- P_ICC_Public_Key_Certificate (containing an RSA or ECC certificate)
- P_ICC_RSA_Public_Key_Exponent (for RSA only)
- P_ICC_RSA_Public_Key_Remainder (for RSA only and only if present)
- P_Application_PAN (for RSA only)
- P_AIP
- P_Extended_SDA_Tag_List_Related_Data (this may be a NULL string if no data)

C.5

Receive PROCESS EDA MAC Signal with the following:

- P_Enhanced_Data_Authentication_MAC
- P_Enhanced_Data_Message_To_Be_Validated

C.6

Receive PROCESS BLINDING FACTOR Signal

C.7

Receive VALIDATE MESSAGE Signal with the following:

- P_Message_Type (WRITE or READ)
- P_Message_To_Be_Validated (including the MAC at the end of the message)

C.8

Receive ENCRYPT MESSAGE Signal with the following:

- P_Message_To_Be_Encrypted

C.9

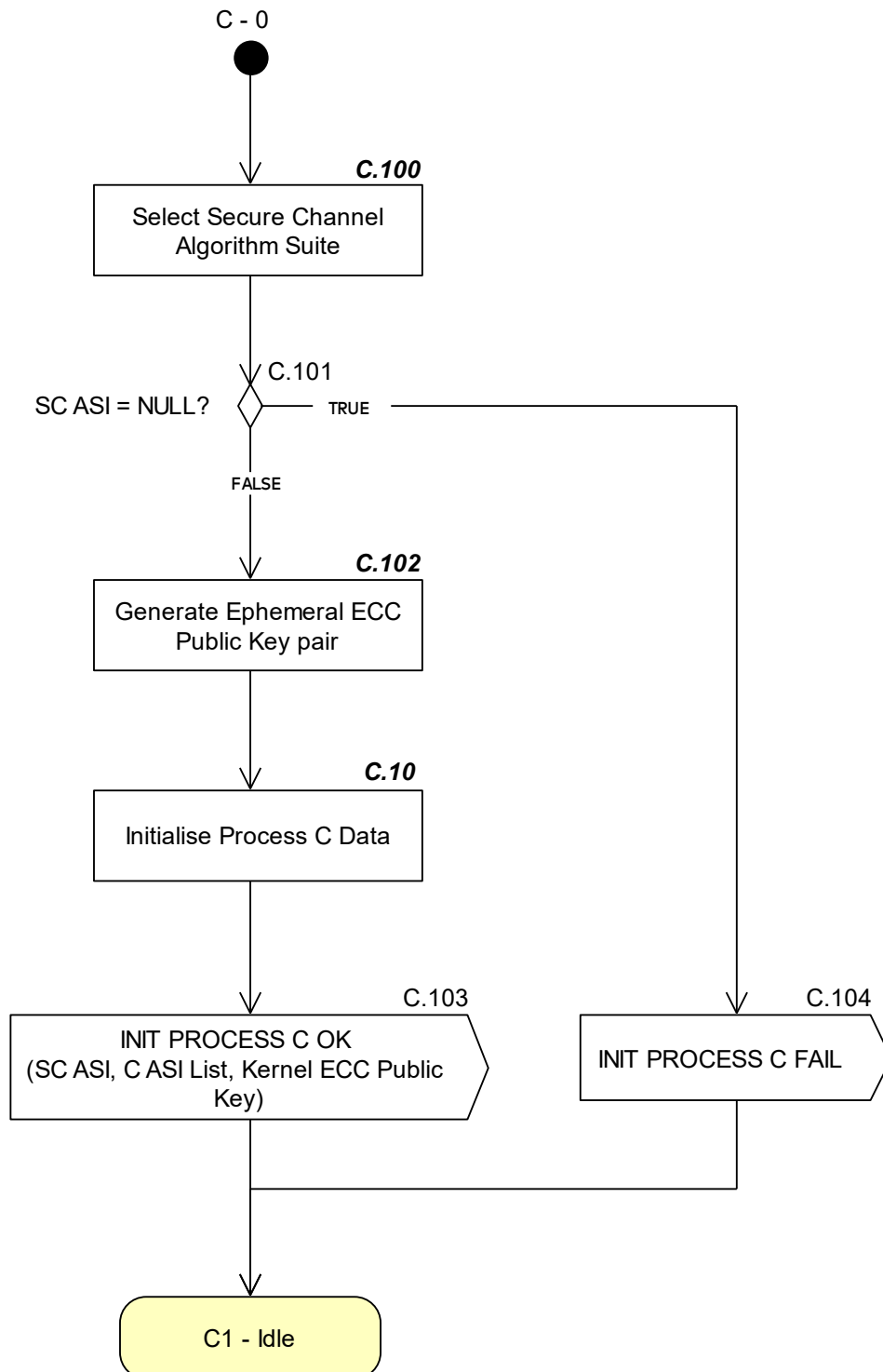
Receive PROCESS IAD MAC Signal with the following:

- P_Message_To_Be_Processed
- P_AIP
- P_Extended_SDA_Tag_List_Related_Data (this may be a NULL string if no data)

7.2.2 Initialise Process C

Figure 7.2 shows the flow diagram of the processing of the INITIALISE PROCESS C Signal.

Figure 7.2—Initialise Process C



C.100

```
SC ASI := NULL
FOR every sc_asi in P_Card_SC_ASI_List
{
    IF [SC ASI List includes sc_asi]
    THEN
        SC ASI := sc_asi
        EXIT loop
    ENDIF
}
```

C.102

Generate Kernel ECC Private Key. The Kernel ECC Private Key is a random integer d where $1 < d < n-1$ (refer to Annex D for the value of n).

Compute Kernel ECC Public Key ($Q := d \cdot G$ where G is defined in Annex D).

Note:

Whilst the generation of the key pair can be found here, it is not a requirement that it is generated at this point. The implementation is free to choose a more optimised way to generate the key pair. The requirement is merely that by the time this point is passed, a key pair exists ready to be used and that a fresh key pair is used for each transaction.

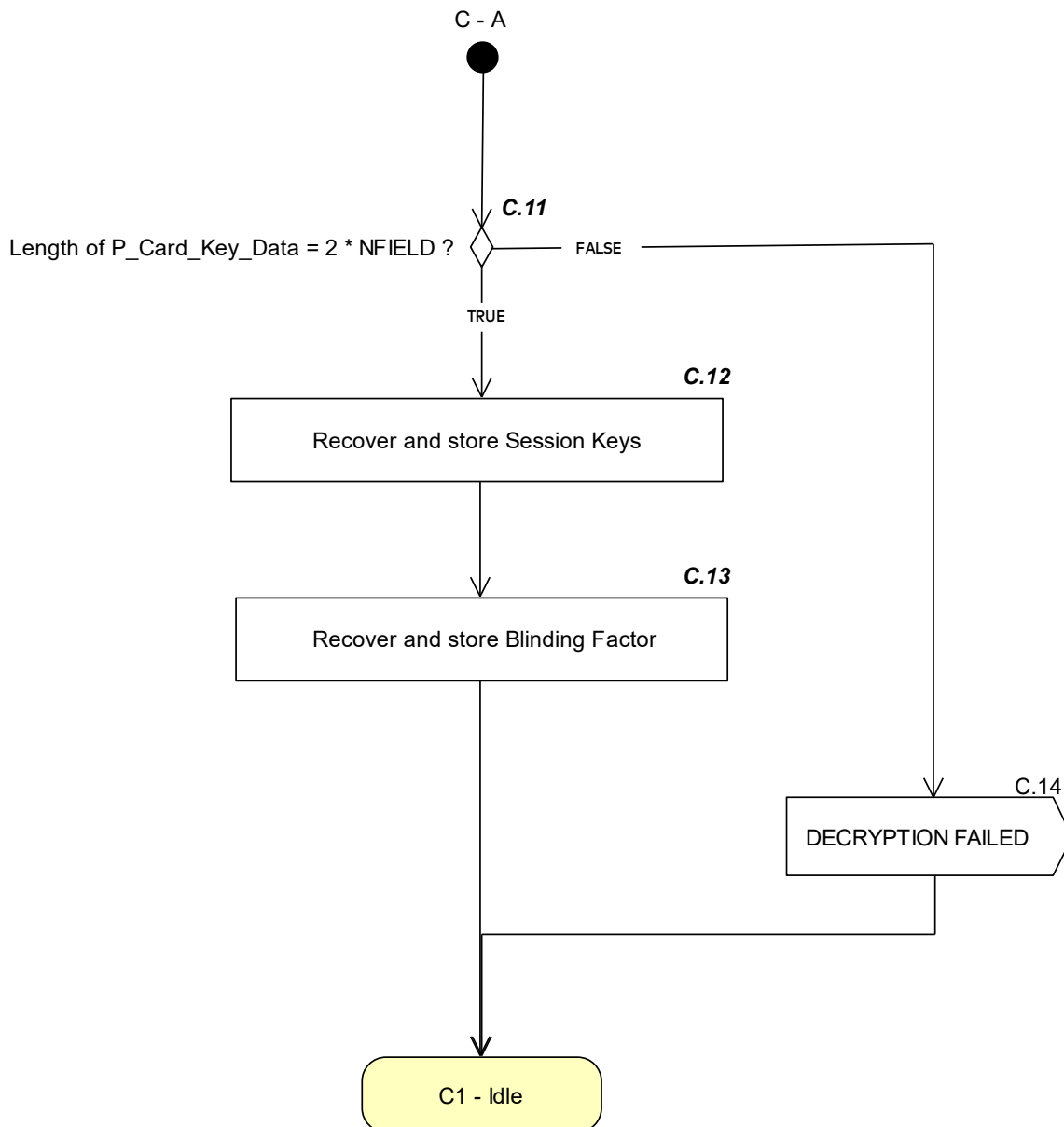
C.10

```
Session Keys Recovered := FALSE
Kernel Message Counter := '0000'
Card Message Counter := '8000'
ICC ECC Key Recovered := FALSE
Key Type := NONE
Static Data To Be Authenticated := NULL string
Signed Records := NULL string
RSA Certificates Enabled := P_RSA_Certificates_Enabled_Flag
IF [RSA Certificates Enabled]
THEN
    C ASI List := '0110FF'
ELSE
    C ASI List := '10FFFF'
ENDIF
```

7.2.3 GPO Privacy

Figure 7.3 shows the flow diagram of the processing of the GPO PRIVACY Signal.

Figure 7.3—GPO Privacy



C.11

Note:

N_{FIELD} is the size of the field element for the Elliptic Curve in question (e.g. for P-256; this is 32 bytes) and is the size of the x coordinate. It is also the size of the blinding factor, hence the concatenation of the public key point and encrypted blinding factor is $2 * N_{\text{FIELD}}$.

C.12

Blinded Public Key := RecoverPublicKey(P_Card_Key_Data[1: N_{FIELD}])

Session Key for Confidentiality, Session Key for Integrity := KDF(Kernel ECC Private Key, Blinded Public Key)

Session Keys Recovered := TRUE

C.13

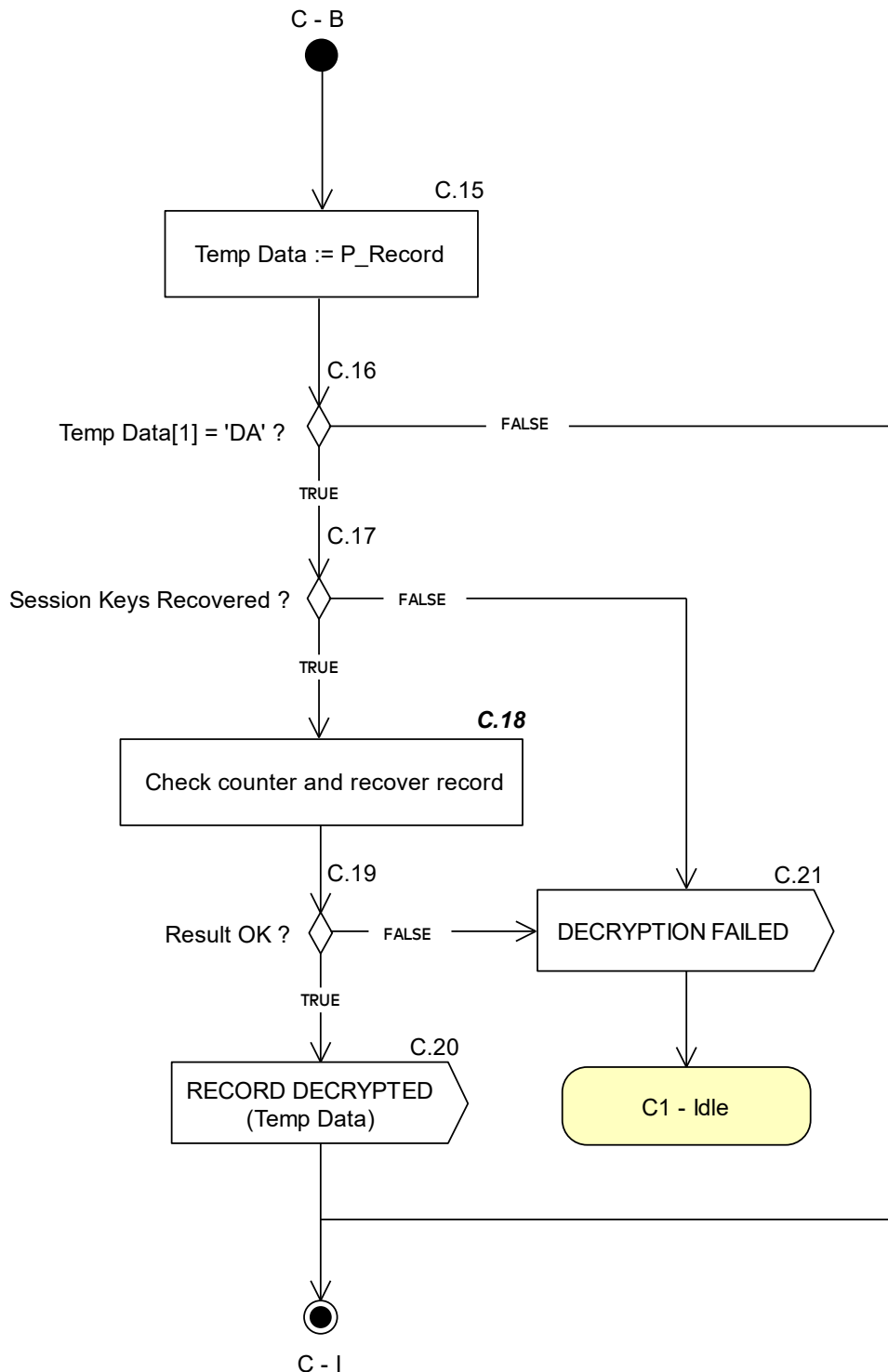
Recovered Blinding Factor := EnDecryptData(Card Message Counter, P_Card_Key_Data[$N_{\text{FIELD}}+1:2*N_{\text{FIELD}}$], Session Key for Confidentiality)

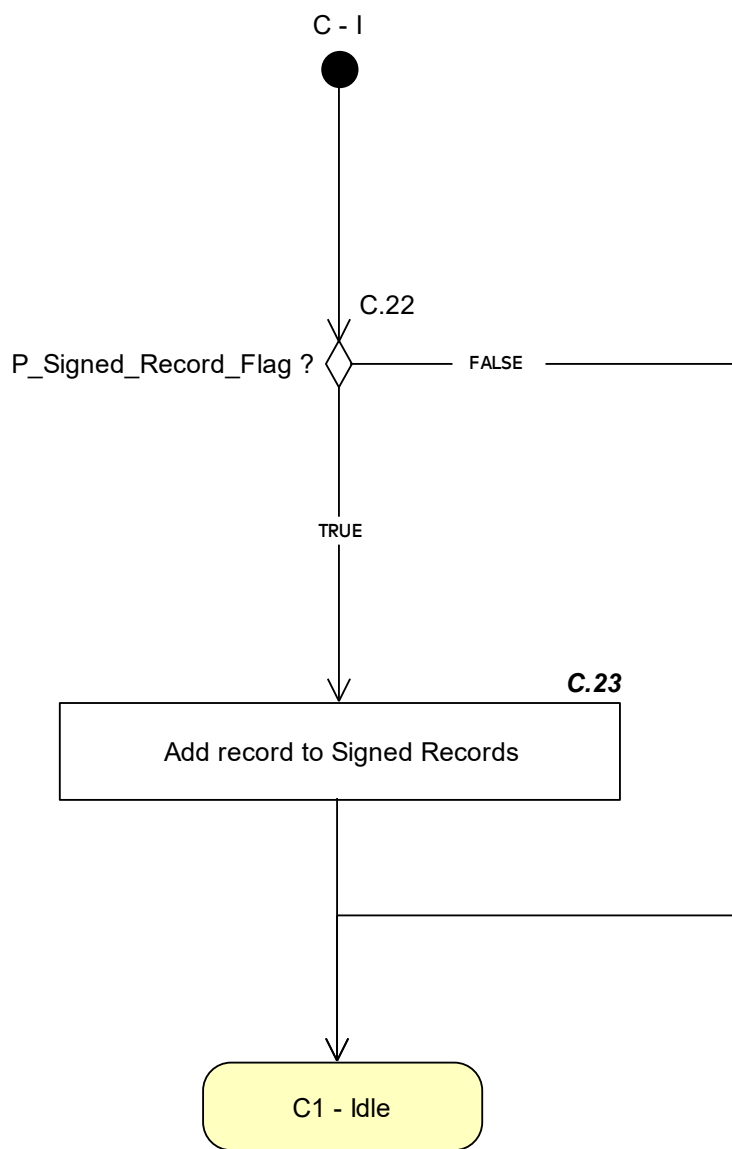
Card Message Counter := Card Message Counter + 1

7.2.4 Record Received

Figure 7.4 shows the flow diagram of the processing of the RECORD RECEIVED Signal.

Figure 7.4—Record Received





C.18

```
IF      [Card Message Counter < 'FFFF']
THEN
    Value field of Temp Data := EnDecryptData(Card Message Counter, Value
    field of Temp Data, Session Key for Confidentiality)
    Card Message Counter := Card Message Counter + 1
    Temp Data[1] := '70'
    Result OK := TRUE
ELSE
    Result OK := FALSE
ENDIF
```

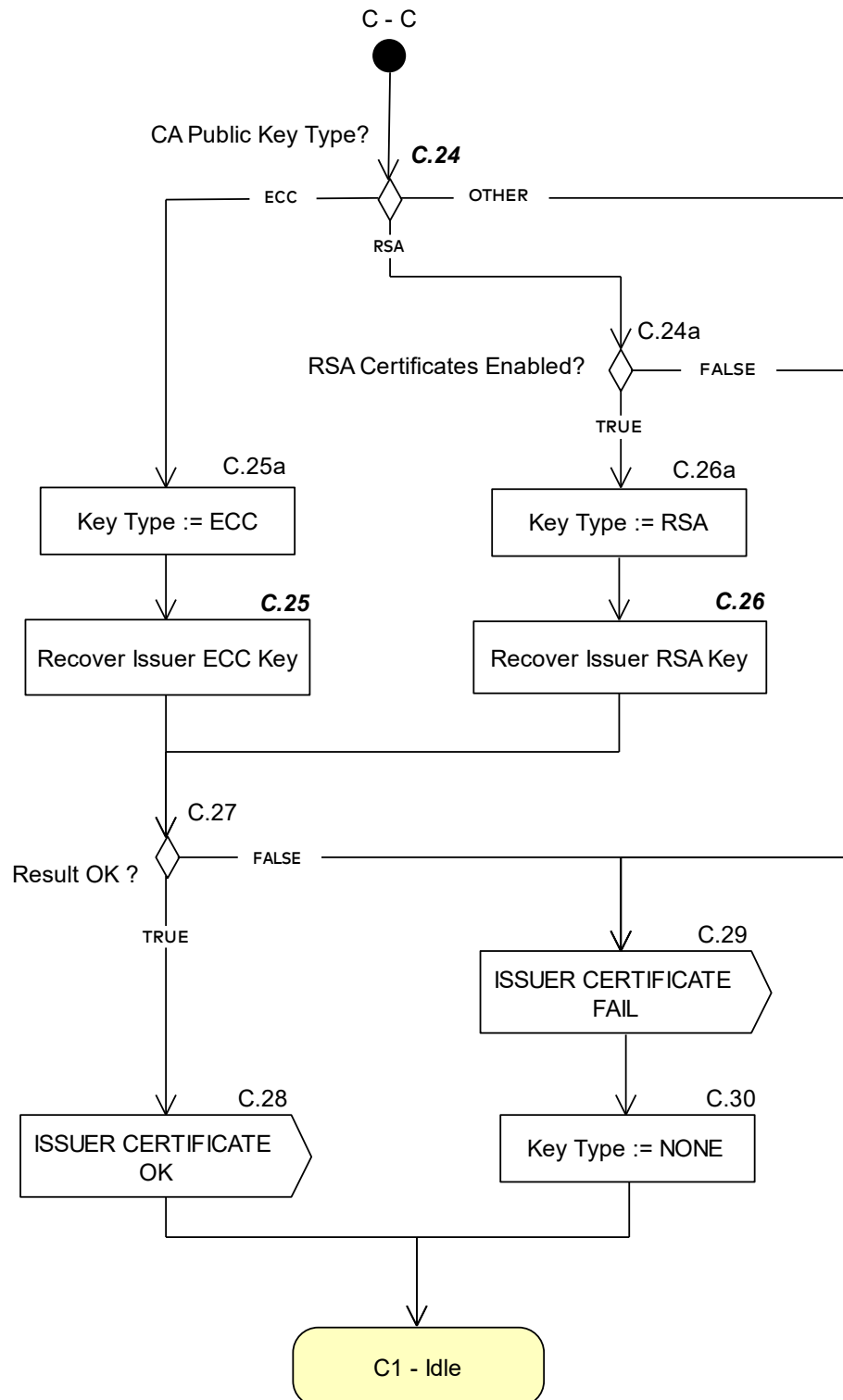
C.23

Append the value field of Temp Data (i.e. excluding tag '70' and length) at the end of
~~Static Data To Be Authenticated~~Signed Records

7.2.5 Process Issuer Certificate

Figure 7.5 shows the flow diagram of the processing of the PROCESS ISSUER CERTIFICATE Signal.

Figure 7.5—Process Issuer Certificate



C.24

CA Public Key type?:

[Verify if the Certification Authority Public Key Algorithm (Suite) Indicator of the entry identified by P_CA_Public_Key_Index_Card and RID (P_DF_Name[1:5]) in the CA Public Key Database defines an RSA, ECC or other certificate algorithm suite (see Annex C)]

C.25

Recover Issuer ECC Key from P_Issuer_Public_Key_Certificate using the Certification Authority PS Public Key identified by 'RID' and 'PS P_CA_Public_Key_Index_Card' in P_Issuer_Public_Key_Certificate and the Issuer Identifier from the P_Application_PAN by performing the following steps. Refer to Annex B for the format of the P_Issuer_Public_Key_Certificate.

1. Check whether the P_Issuer_Public_Key_Certificate is $N_{FIELD} + N_{SIG} + 21$ bytes in length. Fail if not.
2. Check whether 'Issuer Certificate Format' in P_Issuer_Public_Key_Certificate is '12'. Fail if not.
3. Check whether 'Issuer Certificate Encoding' in P_Issuer_Public_Key_Certificate is '00'. Fail if not.
- ~~4.1. Check whether 'Issuer Public Key Algorithm Suite Indicator' in P_Issuer_Public_Key_Certificate is '10'. Fail if not.~~
- ~~5.4. Check whether 'Issuer Identifier' in P_Issuer_Public_Key_Certificate matches the leftmost 3-10 digits from the P_Application_PAN. Fail if not.~~
5. Check whether the 'Issuer Certificate Expiration Date' in P_Issuer_Public_Key_Certificate is equal to or later than current date, Fail if not.
6. Check whether 'RID' in P_Issuer_Public_Key_Certificate matches P_DF_Name[1:5]. Fail if not.
- ~~6.7. Check whether 'Certification Authority Public Key Index' in P_Issuer_Public_Key_Certificate matches P_CA_Public_Key_Index_Card. Fail if not.~~
8. Use 'Issuer Certificate Serial Number' and 'RID' in P_Issuer_Public_Key_Certificate and P_CA_Public_Key_Index_Card to check if the P_Issuer_Public_Key_Certificate is on the Certificate Revocation List. Fail if it is.
- ~~7. Use 'RID' and 'PS Public Key Index' in P_Issuer_Public_Key_Certificate to locate the PS Public Key in the PS Public Key Database. Fail if not found.~~
- ~~8. Check whether the 'Certificate Expiry Date' in P_Issuer_Public_Key_Certificate is equal to or later than current date, Fail if not.~~

9. Check whether 'Issuer Public Key Algorithm Suite Indicator' in

P_Issuer_Public_Key_Certificate is '10'. Fail if not.

10. Use 'RID' in P_Issuer_Public_Key_Certificate and

P_CA_Public_Key_Index_Card to locate the Certification Authority Public Key in the CA Public Key Database. Fail if not found.

~~9. Use 'Certificate Serial Number', 'RID' and 'PS Public Key Index' in~~

~~P_Issuer_Public_Key_Certificate to check if the~~

~~P_Issuer_Public_Key_Certificate is on the Certificate Revocation List. Fail if it is.~~

10.11. Use the Validate ECC Signature process with the PS-Certification Authority Public Key as described in section 8.4, to check whether the 'Issuer Public Key Certificate Signature' in P_Issuer_Public_Key_Certificate is genuine. Fail if not.

11.12. Issuer ECC Key := RecoverPublicKey('Issuer Public Key' in P_Issuer_Public_Key_Certificate) (see section 8.2).

~~Key Type := ECC~~

Result OK := TRUE if recovery successful, FALSE if not

C.26

Locate the correct PS-Certification Authority Public Key using the P_CA_Public_Key_Index_Card and the RID from the P_DF_Name. Use it to recover the Issuer RSA Key from P_Issuer_Public_Key_Certificate, P_Issuer_RSA_Public_Key_Exponent and, if present, P_Issuer_RSA_Public_Key_Remainder according to section 6.3 in [EMV Book 2]. This includes verifying that the certificate has not expired using the current date, that the Issuer Identifier from the certificate matches the Issuer Identifier from the P_Application_PAN and that the certificate is not on the Certificate Revocation List.

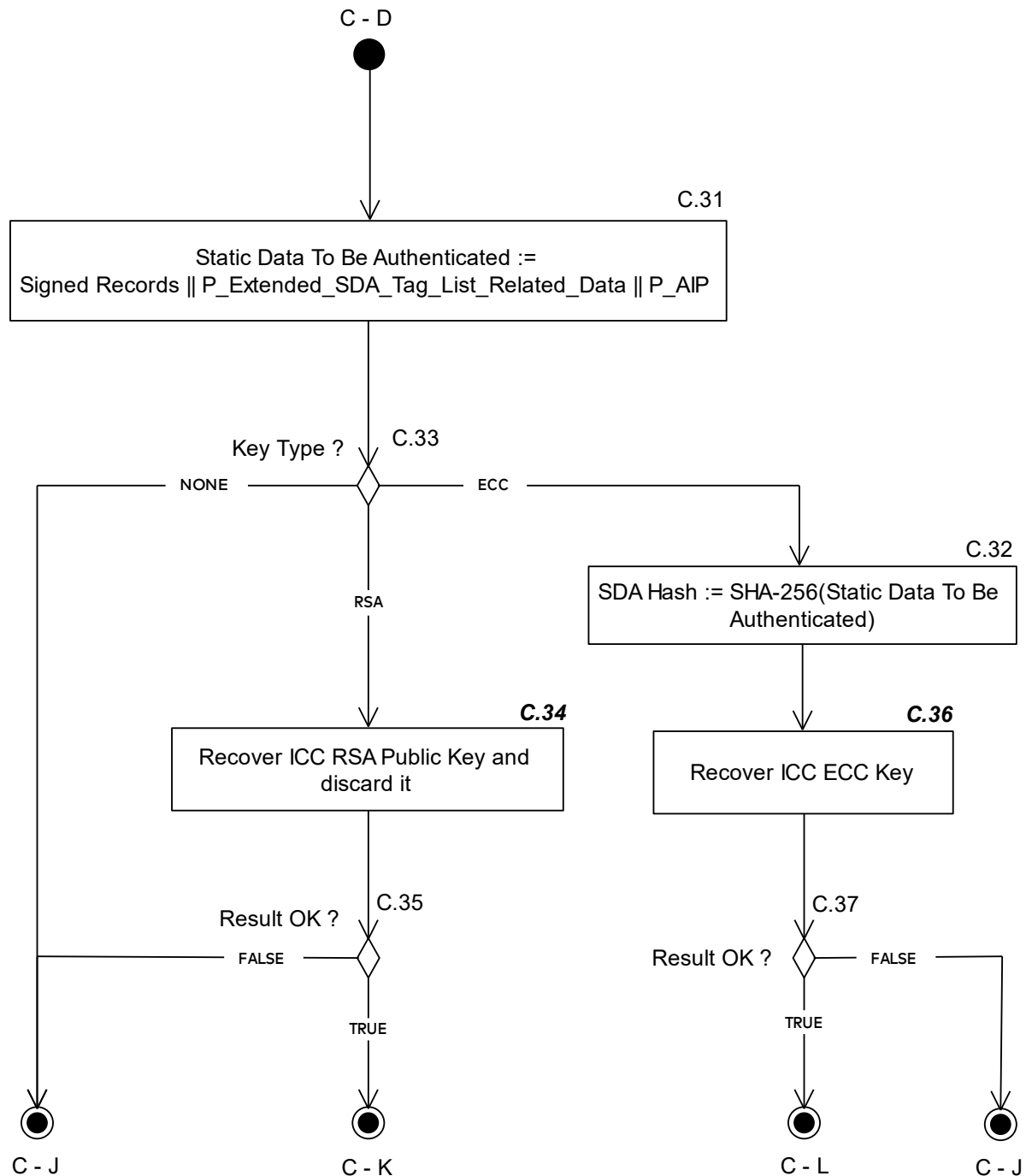
~~Key Type := RSA~~

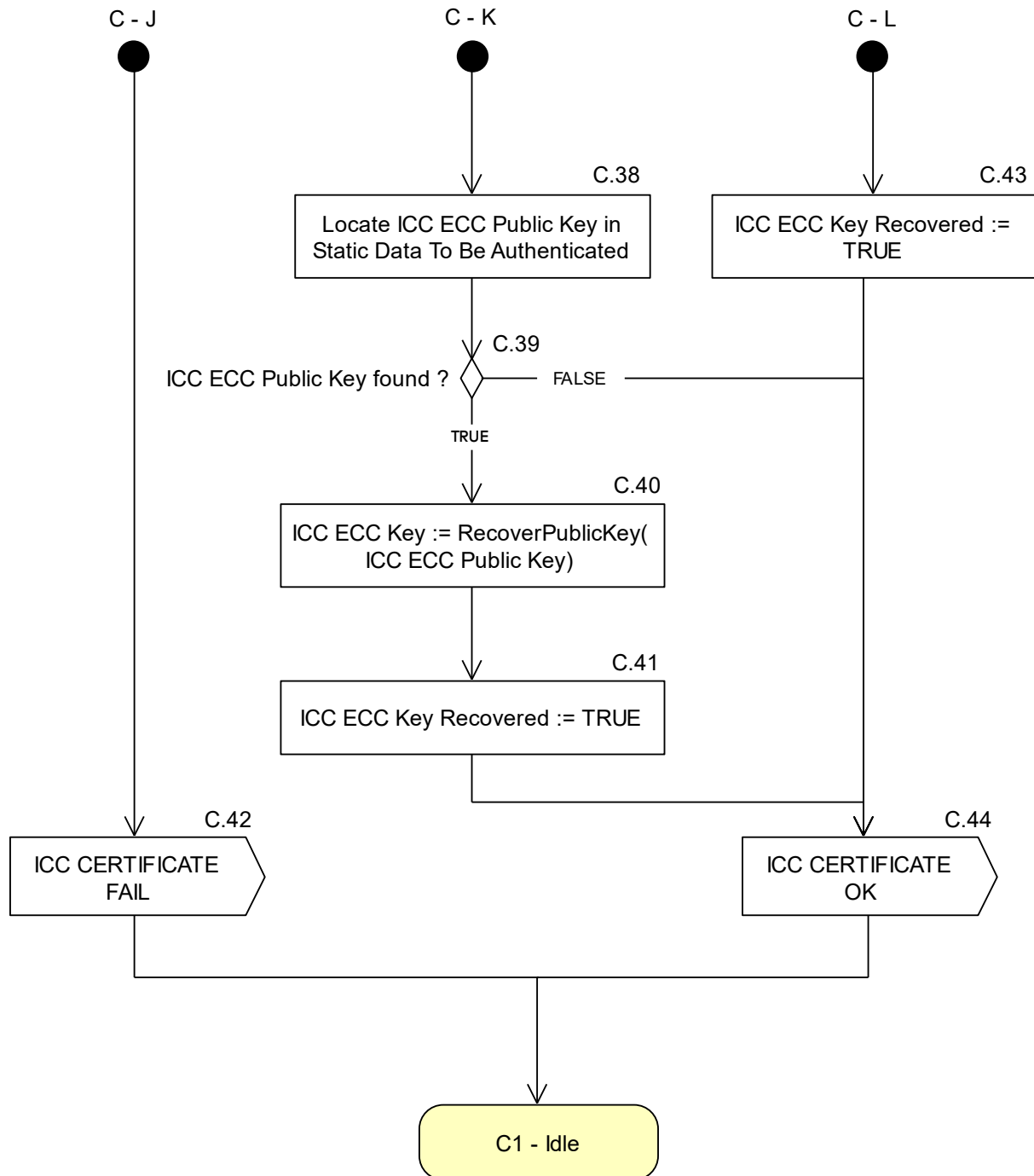
Result OK := TRUE if recovery successful, FALSE if not

7.2.6 Process ICC Certificate

Figure 7.6 shows the flow diagram of the processing of the PROCESS ICC CERTIFICATE Signal.

Figure 7.6—Process ICC Certificate





C.34

Recover the ICC RSA Public Key from the P_ICC_Public_Key_Certificate according to the following steps.

1. Perform steps 1-4 of section 6.4 of [EMV Book 2].
2. In step 5 of section 6.4 of [EMV Book 2], after concatenating from left to right the second to the tenth data elements in Table 14 of [EMV Book 2] followed by P_ICC_RSA_Public_Key_Remainder and P_ICC_RSA_Public_Key_Exponent, concatenate Static Data To Be Authenticated ~~Data To Hash~~.
3. Perform steps 6-10 of section 6.4 of [EMV Book 2].
4. Step 11 may be ignored as the ICC RSA Public Key will not be used and it is not stored.

Result OK := TRUE if recovery successful, FALSE if not

C.36

Recover and store the ICC ECC Key from the P_ICC_Public_Key_Certificate according to the following steps. Refer to Annex B for the format of the P_ICC_Public_Key_Certificate.

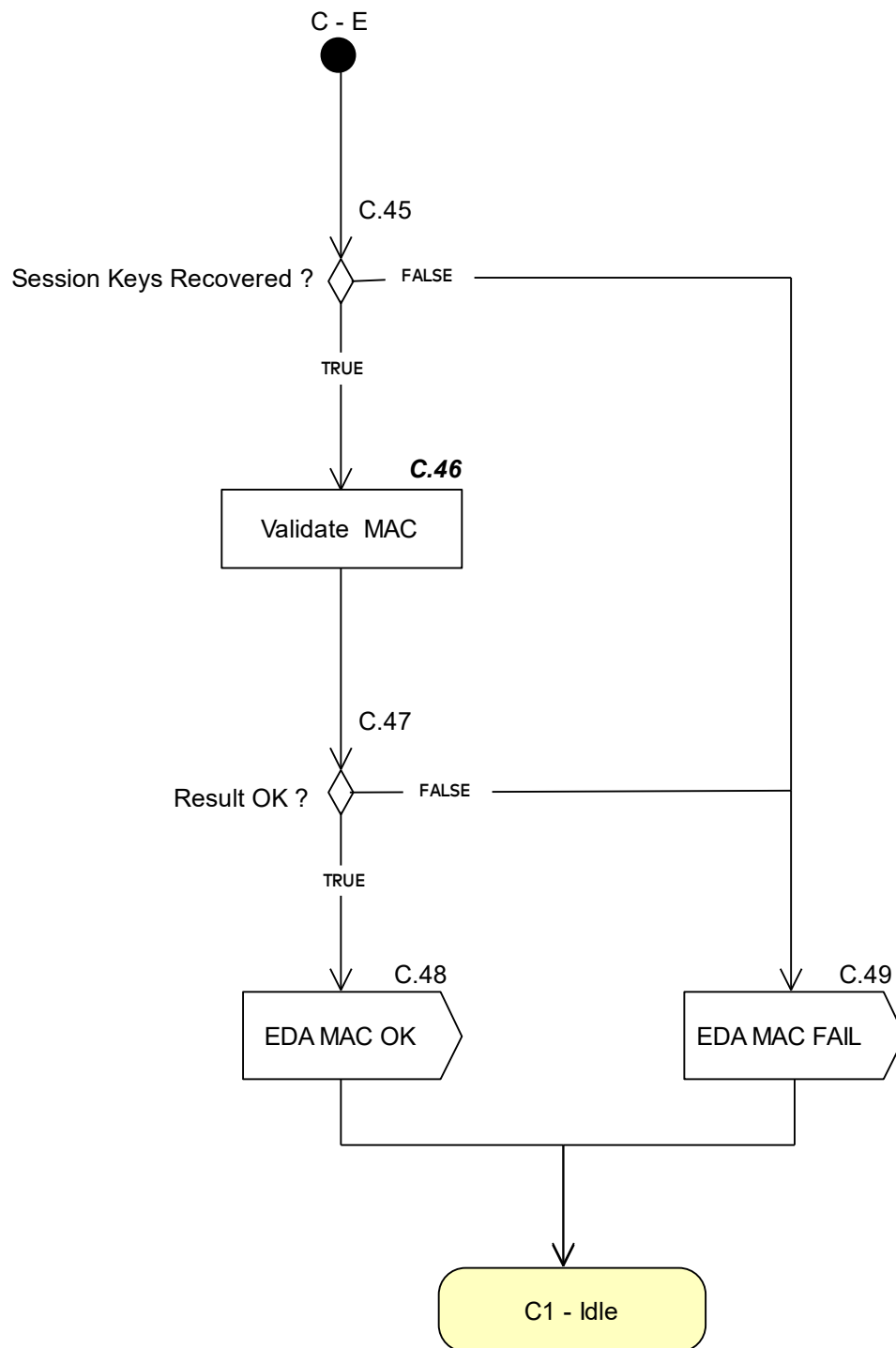
1. Check whether the P_ICC_Public_Key_Certificate is ~~145-N_{HASH} + N_{FIELD} + N_{SIG} + 17~~ bytes in length. Fail if not.
2. Check whether 'ICC Certificate Format' in P_ICC_Public_Key_Certificate is '14'. Fail if not.
3. Check whether 'ICC Certificate Encoding' in P_ICC_Public_Key_Certificate is '00'. Fail if not.
4. ~~Check whether 'ICC Certificate Expiration Date' and 'ICC Certificate Expiration Time' in P_ICC_Public_Key_Certificate are equal to or later than current date and time. Fail if not.~~
- 4.5. Check whether '~~Card~~-ICC Public Key Algorithm Suite Indicator' in P_ICC_Public_Key_Certificate is '00'. Fail if not.
- 5.6. Check whether '~~SDA~~-ICCD Hash Encoding' in P_ICC_Public_Key_Certificate is '01'. Fail if not.
- 6.7. Check whether '~~SDA~~-ICCD Hash Algorithm Indicator' in P_ICC_Public_Key_Certificate is '02'. Fail if not.
7. ~~Check whether 'Certificate Expiry Date' and 'Certificate Expiry Time' in P_ICC_Public_Key_Certificate are equal to or later than current date and time. Fail if not.~~
8. Compare SDA Hash to '~~SDA~~-ICCD Hash' in P_ICC_Public_Key_Certificate. Fail if they differ.
9. Use the Validate ECC Signature process with the Issuer ECC Key as described in section 8.4 to check whether the '~~Card~~-ICC Public Key Certificate Signature' in P_ICC_Public_Key_Certificate is genuine. Fail if not.
10. ICC ECC Key := RecoverPublicKey('ICC~~Card~~ Public Key' in P_ICC_Public_Key_Certificate).

Result OK := TRUE if recovery successful, FALSE if not

7.2.7 Process EDA MAC

Figure 7.7 shows the flow diagram of the processing of the PROCESS EDA MAC Signal.

Figure 7.7—Process EDA MAC



C.46

Validate the MAC by computing an 8-byte AES-CMAC of

'0000' || P_Enhanced_Data_Message_To_Be_Validated

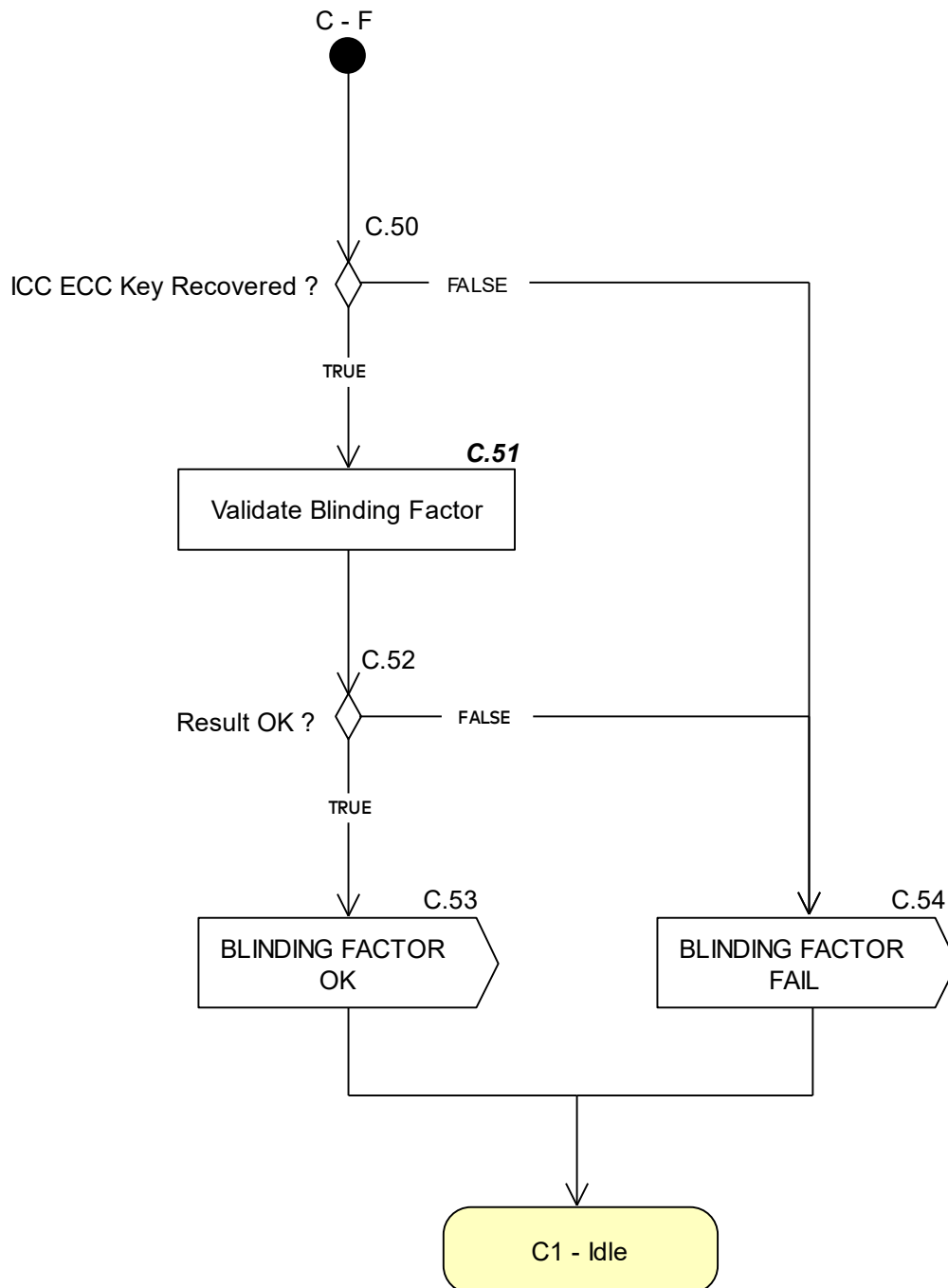
using the Session Key for Integrity and comparing the MAC computed to the
P_Enhanced_Data_Authentication_MAC.

Result OK := FALSE if they differ, TRUE if they are the same.

7.2.8 Process Blinding Factor

Figure 7.8 shows the flow diagram of the processing of the PROCESS BLINDING FACTOR Signal.

Figure 7.8—Process Blinding Factor



C.51

Check the blinding factor by performing the following steps:

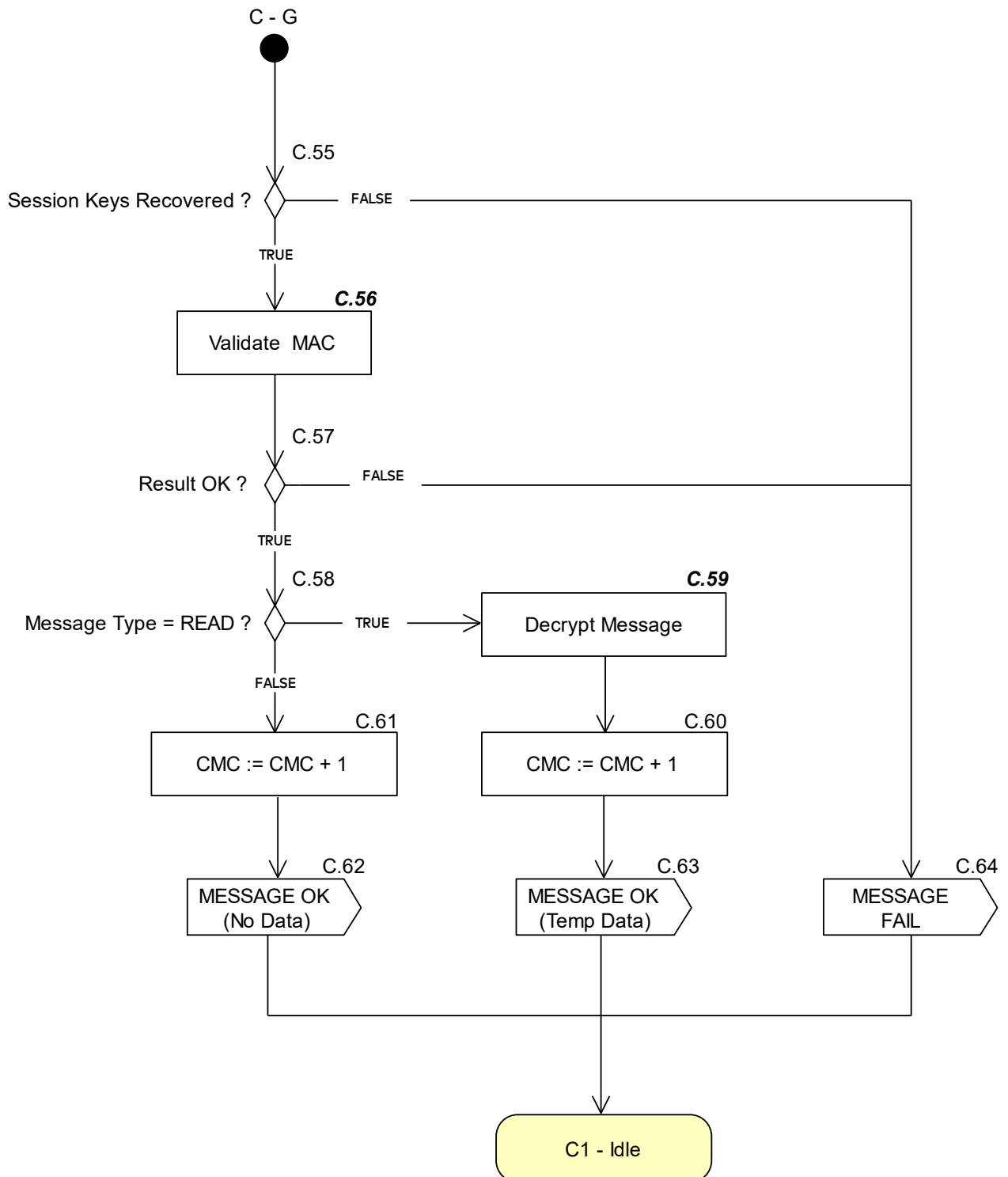
1. Multiply the ICC ECC Key by the Recovered Blinding Factor.
2. Compare the resulting point's x coordinate to the x coordinate of the Blinded Public Key.

Result OK := FALSE if they differ, TRUE if they are the same.

7.2.9 Validate Message

Figure 7.9 shows the flow diagram of the processing of the VALIDATE MESSAGE Signal.

Figure 7.9—Validate Message



C.56

```
IF    [Length of P_Message_To_Be_Validated < 8]
THEN
    Validation fails
ELSE
    MAC := Least significant 8 bytes of P_Message_To_Be_Validated
    Temp Data := P_Message_To_Be_Validated apart from least significant 8
    bytes
    IF    [Card Message Counter < 'FFFF']
    THEN
        Compute an 8-byte AES-CMAC of Card Message Counter || Temp
        Data using the Session Key for Integrity.
        Compare the MAC computed against the MAC received. Validation
        fails if they differ.
    ELSE
        Validation fails
    ENDIF
ENDIF
Result OK := TRUE if validation successful, FALSE if not
```

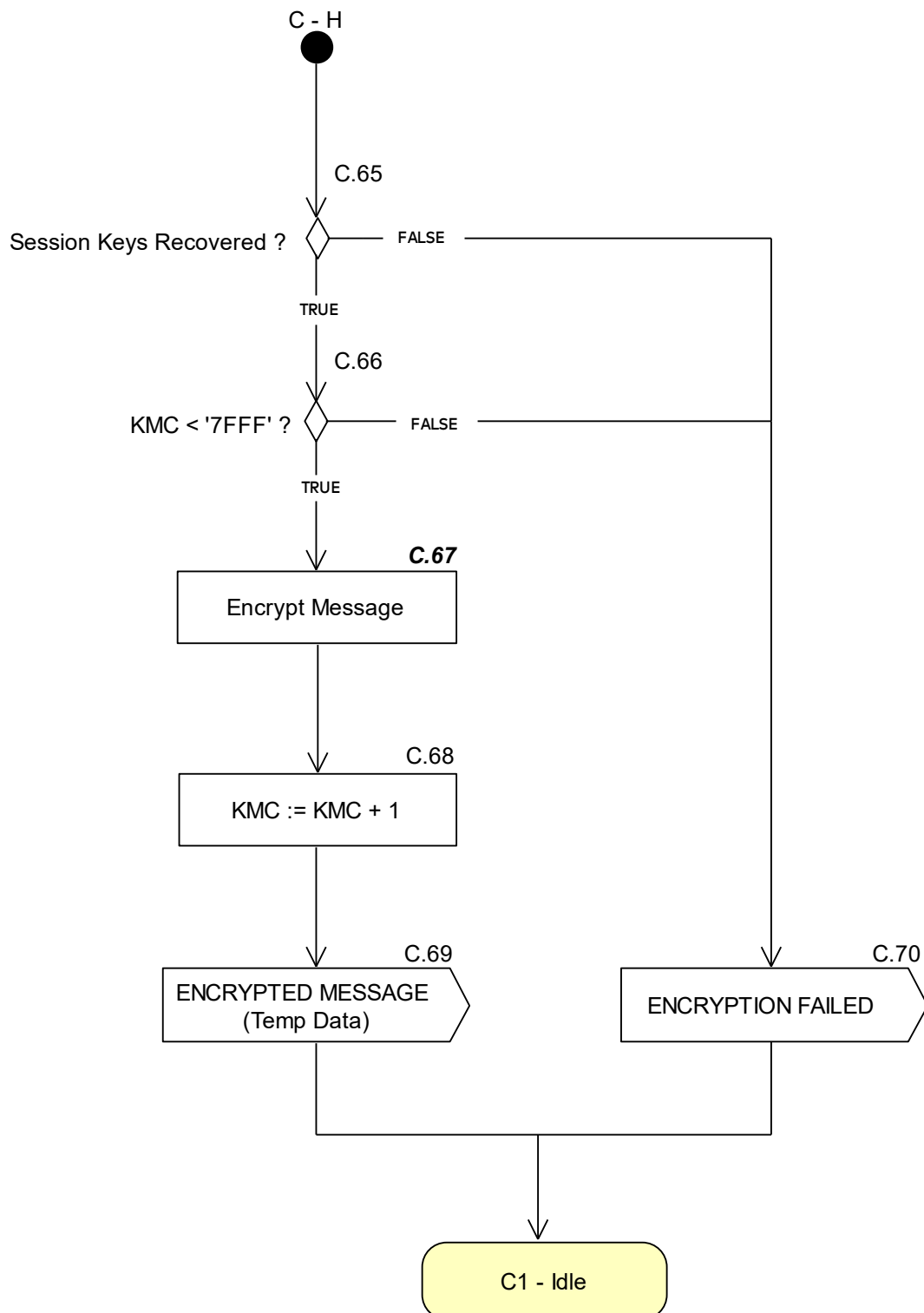
C.59

```
Temp Data := EnDecryptData(Card Message Counter, Temp Data, Session Key for
Confidentiality)
```

7.2.10 Process Encrypt Message

Figure 7.10 shows the flow diagram of the processing of the ENCRYPT MESSAGE Signal.

Figure 7.10—Encrypt Message



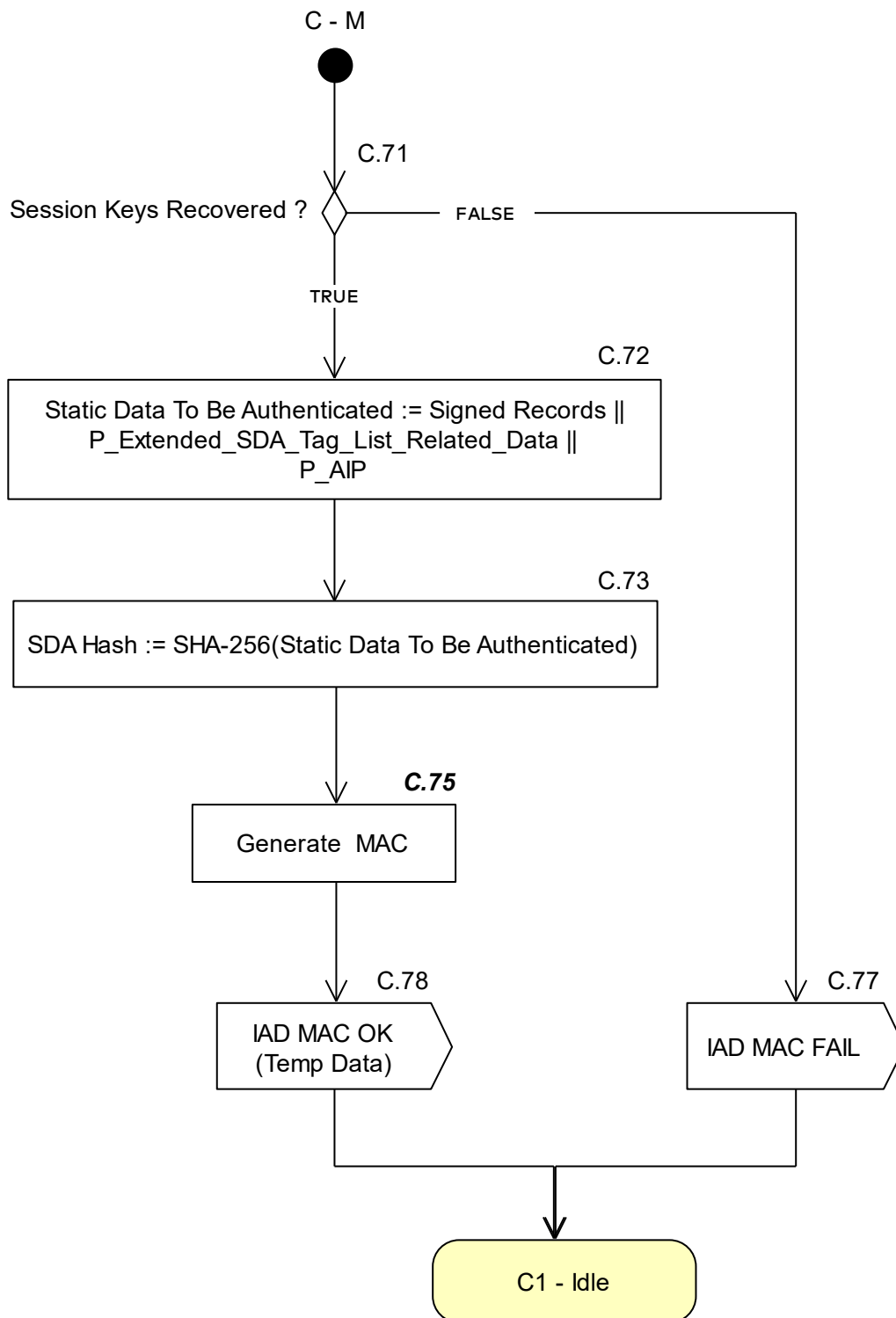
C.67

Temp Data := EnDecryptData(Kernel Message Counter,
P_Message_To_Be_Encrypted, Session Key for Confidentiality)

7.2.11 Process IAD MAC

Figure 7.11 shows the flow diagram of the processing of the PROCESS IAD MAC Signal.

Figure 7.11—Process IAD MAC



C.75

Temp Data = '0000' || P_Message_To_Be_Processed || SDA Hash

Compute H_n , H_{n-1} and D_n by applying AES-CMAC using the Session Key for Integrity over Temp Data as defined in section 8.6 (the value of D_n being after the masking of D_n in step 4).

Temp Data := leftmost 8 bytes of $(H_n \oplus D_n \oplus H_{n-1})$

Which is the same as:

Temp Data = leftmost 8 bytes of (AES-CBC-Decrypt (Session Key for Integrity) [H_n] with IV = H_n)

8 Security Algorithms

8.1 Unpredictable Number Generation

The Application Cryptogram computation and BDH key agreement require the Kernel to generate two random numbers on every transaction, one as the Unpredictable Number and one as the Kernel ECC Private Key. The random numbers should be generated by a hardware random number generator (RNG) compliant with [ISO/IEC 18031:2005] and tested using [NIST SP800-22A]. If a software RNG is used it must be seeded from an unpredictable source of data.

All random number values must be equally likely to occur, and the value of the random numbers must be unpredictable given the knowledge of previous values. The generation process must be defended from "debug" type attacks that can uncover intermediate values that might enable outsiders to predict output of the RNG. The RNG must be protected from external perturbation that might reduce its quality, for example electromagnetic fields, or glitches. It must not be possible for an attacker to deliberately cause fallback from the hardware RNG to a software one.

As generation of random data can be a slow process and transaction performance is important, an implementation may consider generating random data before it is needed, for example in a frequently refreshed buffer of random data. If random data is generated ahead of its use it must not be possible to observe this externally and thus to predict all or part of a number that may be used for a specific transaction.

8.2 RecoverPublicKey

In order to find the point $P(x, y)$ on the curve that has a given x coordinate, it is necessary to find an integer y such that $y^2 = x^3 + ax + b$. Assuming the x coordinate is interpreted as an integer and the field size $p = 3 \bmod 4$, the y coordinate is computed as follows:

1. $y' = (x^3 + ax + b)^{((p+1)/4)} \bmod p$
2. $y = \text{MIN}(y', p-y')$
3. Return (x, y)

Note that when the recovered point is to be used for Diffie-Hellman key agreement rather than signature verification, either of the two possible y values may be used and therefore the $y = \text{MIN}(y', p-y')$ step may be omitted and y' can be used directly.

For P-256 the curve parameters are defined in Annex D.

8.3 KDF

This function generates a secret key when Elliptic Curve Blinded Diffie-Hellman is being used. It is invoked with the kernel private key d and blinded card public key point P . The internal representation of Elliptic Curve points is implementation specific. If required, the card public key will have already been converted from a x coordinate alone into (x,y) form by a prior call to `RecoverPublicKey()`. For P-256 the curve parameters are defined in Annex D.

The following steps are taken:

1. Compute the `SharedSecret` by performing an Elliptic Curve point (scalar) multiplication with the card blinded public key P and the kernel private key d , hence.
$$\text{SharedSecret} = d \bullet P$$
2. Compute K_{DK} from `SharedSecret` as follows:
 $Z := x \text{ coordinate of SharedSecret as a 256 bit value}$
Apply AES-CMAC to Z using a key of 128 bits of 0b to give the 128 bit result K_{DK} .
3. Derive the `SessionKey` for Confidentiality by AES encrypting the following data block with key K_{DK} .
$$\text{Data Block} = '01' \parallel '01' \parallel '00' \parallel '54334A325957773D' \parallel 'A5A5A5' \parallel '0180'$$
4. Derive the `SessionKey` for Integrity by AES encrypting the following data block with key K_{DK} .
$$\text{Data Block} = '02' \parallel '01' \parallel '00' \parallel '54334A325957773D' \parallel 'A5A5A5' \parallel '0180'$$

8.4 Validate ECC Signature

The ECSDSA signature is an ECC version of the Schnorr digital signature scheme with appendix using a hash algorithm according to [ISO/IEC 14888-3]. This is the optimised version where only the x coordinate is hashed rather than the (x, y) coordinates.

The ECSDSA algorithm relies on a signer's key pair (d , Q) generated on the curve, where the signer's public key $Q = d \cdot G$ and Q is authenticated by the signer's public key certificate.

In the case of an ECC Issuer or ECC ICC Public Key Certificate, M is the data in the certificate prior to the signature (items 1-9 of the Issuer Public Key Certificate, 1-10 of the ICC Public Key Certificate). The signature is item 10 for the Issuer Public Key Certificate and 11 for the ICC Public Key Certificate.

The verification of the signature (R , S) on a message M , consisting of an arbitrary length of bytes, with the signer's public key Q is computed as follows:

Verification steps:

- Check that the length of (R , S) is of $N_{\text{HASH}} + N_{\text{FIELD}}$ bytes.
- Consider R and S as integers r and s respectively.
- Reduce r modulo n .
- Check that $0 < s < n$ and $0 < r$.
- Calculate $s \cdot G - r \cdot Q = (x_2, y_2)$.
- Consider x_2 as a byte string X_2 of N_{FIELD} bytes.
- Calculate $R' = \text{Hash}[X_2 || M]$ of N_{HASH} bytes.
- Consider R' as an integer r' .
- Check that $r' = r$

If all these checks are correct, the signature (R , S) and message M are considered as genuine.

8.5 EnDecryptData

This function takes a 2 byte message counter, an input message (denoted P) and a session key (denoted SK). The input message is either an encrypted message from which a decrypted message is returned, or a plaintext message from which an encrypted message is returned. In both cases the output message is denoted C.

Note:

This function is considered insecure if the message is longer than 2^{116} bytes.

The data encryption is performed in the same manner for records and data envelopes using AES in counter (CTR) mode, as described in [ISO/IEC 10116] without ciphertext expansion (padding).

Considering the message counter MC and the session key SK, the ciphertext is obtained by encrypting the plaintext as follows:

1. Let SV be the 2-byte MC followed by 14 zero-bytes
2. Split the plaintext into 16-byte data blocks labeled P_1, P_2, \dots, P_n with the final data block P_n of z bytes ($0 < z \leq 16$)

3. Generate the encryption variables as follows:

$$E_i = \text{AES}(\text{SK})[\text{SV} + (i - 1)] \text{ for } i = 1, 2, \dots, n$$

4. Truncate the final encryption variable E_n to the leftmost z bytes
5. Encrypt the plaintext with the encryption variables as follows:

$$C_i = P_i \oplus E_i \text{ for } i = 1, 2, \dots, n$$

6. Create the ciphertext C as follows:

$$C := C_1 \parallel C_2 \parallel \dots \parallel C_n$$

The decryption of the ciphertext is obtained by inverting the roles of the plaintext and ciphertext in the encryption steps above.

7. Return the plaintext/ciphertext C.

8.6 AES-CMAC

AES-CMAC is the approved algorithm based on the AES 16-byte block cipher to generate the BDH key for derivation, Application Cryptogram, EDA MAC and other MACs.

The s -byte MAC ($4 \leq s \leq 16$) over a message M consisting of an arbitrary number of bytes with a session key SK is computed as follows:

1. Pad the message M according to Padding Method 4 of [ISO/IEC 9797-1].

If the length of the message M is a multiple of 16 bytes, then no padding is added.

If the length of the message M is not a multiple of 16 bytes, add a mandatory byte with hexadecimal '80' to the right, and then add the smallest number of zero-bytes to the right, so that the length of the resulting message is a multiple of 16 bytes:

$$M = M \parallel '80' \parallel '00' \parallel '00' \parallel \dots \parallel '00'$$

2. Split the padded data into 16-byte data blocks labeled D_1, D_2, \dots, D_n .
3. Derive two 16-byte masking keys K_1 and K_2 from SK according to Key Derivation Method 2 of [ISO/IEC 9797-1] as follows:

Let V be 16 zero-bytes and let C be 15 zero-bytes followed by '87'.

$$L = \text{AES}(SK)[V]$$

$$K_1 = L \ll 1, \text{ if msb}(L) = 1 \text{ then } K_1 = K_1 \oplus C$$

$$K_2 = K_1 \ll 1, \text{ if msb}(K_1) = 1 \text{ then } K_2 = K_2 \oplus C$$

Where the notation $\ll 1$ is left-shift one bit and msb is the most significant bit.

Note that all intermediate values must be kept secret and not used for other purposes.

4. Mask the final data block D_n :

$$D_n = D_n \oplus K_1 \text{ if no padding was added}$$

$$D_n = D_n \oplus K_2 \text{ if padding was added}$$

5. Compute the MAC over the message M according to Algorithm 5 of [ISO/IEC 9797-1] as follows:

Calculate the intermediate results for $i = 1, 2, \dots, n$

$$H_i = \text{AES}(SK)[D_i \oplus H_{i-1}] \text{ where } H_0 = 0$$

Calculate the MAC as follows:

$$\text{AES-CMAC} = \text{Leftmost } s \text{ bytes of } H_n$$

Annex A Data Dictionary

This annex includes the data dictionary of the data objects used by Kernel 8.

A.1 Data Objects by Name

A.1.1 Account Type

| | |
|--------------|--------------------------------------------------------------------------------------------------------|
| Tag: | '5F57' |
| Length: | 1 |
| Format: | n 2 |
| Update: | K/ACT/DET |
| Description: | Indicates the type of account selected on the Terminal, coded as specified in Annex G of [EMV Book 3]. |

A.1.2 Acquirer Identifier

| | |
|--------------|--------------------------------------------------------------|
| Tag: | '9F01' |
| Length: | 6 |
| Format: | n 6-11 |
| Update: | K |
| Description: | Uniquely identifies the acquirer within each payment system. |

A.1.3 Active AFL

| | |
|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | — |
| Length: | var. up to 248 |
| Format: | b |
| Update: | K |
| Description: | Contains the AFL indicating the (remaining) terminal file records to be read from the Card. The Active AFL is initialised with the records referenced the Application File Locator that are in files with $SFI \leq 10$. The Active AFL is updated after each successful READ RECORD. |

A.1.4 Active Tag

Tag: —
 Length: var. up to 2
 Format: b
 Update: K
 Description: Contains the tag requested by the READ DATA command.

A.1.5 Additional Terminal Capabilities

Tag: '9F40'
 Length: 5
 Format: b
 Update: K
 Description: Indicates the data input and output capabilities of the Terminal and Reader.

Table A.1—Additional Terminal Capabilities

| Byte | Bit | Meaning |
|--------|------|------------------------------------------|
| Byte 1 | b8 | Cash |
| | b7 | Goods |
| | b6 | Services |
| | b5 | Cashback |
| | b4 | Inquiry |
| | b3 | Transfer |
| | b2 | Payment |
| | b1 | Administrative |
| Byte 2 | b8 | Cash Deposit |
| | b7-1 | Each bit RFU |
| Byte 3 | b8 | Numeric keys |
| | b7 | Alphabetical and special characters keys |
| | b6 | Command keys |
| | b5 | Function keys |
| | b4-1 | Each bit RFU |

| Byte | Bit | Meaning |
|--------|------|---------------------|
| Byte 4 | b8 | Print, attendant |
| | b7 | Print, cardholder |
| | b6 | Display, attendant |
| | b5 | Display, cardholder |
| | b4-3 | Each bit RFU |
| | b2 | Code table 10 |
| | b1 | Code table 9 |
| Byte 5 | b8 | Code table 8 |
| | b7 | Code table 7 |
| | b6 | Code table 6 |
| | b5 | Code table 5 |
| | b4 | Code table 4 |
| | b3 | Code table 3 |
| | b2 | Code table 2 |
| | b1 | Code table 1 |

A.1.6 Amount, Authorised (Numeric)

Tag: '9F02'

Length: 6

Format: n 12

Update: K/ACT/DET

Description: Authorised amount of the transaction (excluding adjustments).
This amount is expressed with implicit decimal point corresponding to the minor unit of currency as defined by [ISO 4217] (for example the six bytes '00 00 00 00 01 23' represent USD 1.23 when the currency code is '840').

A.1.7 Amount, Other (Numeric)

Tag: '9F03'
Length: 6
Format: n 12
Update: K/ACT/DET
Description: Secondary amount associated with the transaction representing a cash back amount.

This amount is expressed with implicit decimal point corresponding to the minor unit of currency as defined by [ISO 4217] (for example the 6 bytes '00 00 00 00 01 23' represent GBP 1.23 when the currency code is '826').

A.1.8 Application Cryptogram

Tag: '9F26'
Length: 8
Format: b
Update: K/RA
Description: Cryptogram returned by the Card in response to the GENERATE AC command.

A.1.9 Application Currency Code

Tag: '9F42'
Length: 2
Format: n 3
Update: K/RA
Description: Indicates the currency in which the account is managed in accordance with [ISO 4217].

A.1.10 Application Currency Exponent

Tag: '9F44'
Length: 1
Format: n 1
Update: K/RA
Description: Indicates the implied position of the decimal point from the right of the amount represented in accordance with [ISO 4217].

A.1.11 Application Expiration Date

| | |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '5F24' |
| Length: | 3 |
| Format: | n 6 (YYMMDD) |
| Update: | K/RA |
| Description: | Date after which application expires. The date is expressed in the YYMMDD format. Application Expiration Date is processed as per the requirements outlined in section 6.7.3 of [EMV Book 4]. |

A.1.12 Application File Locator

| | |
|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '94' |
| Length: | var. multiple of 4 between 4 and 248 |
| Format: | b |
| Update: | K/RA |
| Description: | <p>Indicates the location (SFI range of records) of the Application Elementary Files associated with a particular AID, and read by the Kernel during a transaction.</p> <p>The Application File Locator is a list of entries of 4 bytes each. Each entry codes an SFI and a range of records as follows:</p> <ul style="list-style-type: none">• The five most significant bits of the first byte indicate the SFI.• The second byte indicates the first (or only) record number to be read for that SFI.• The third byte indicates the last record number to be read for that SFI. When the third byte is greater than the second byte, all the records ranging from the record number in the second byte to and including the record number in the third byte must be read for that SFI. When the third byte is equal to the second byte, only the record number coded in the second byte must be read for that SFI.• The fourth byte indicates the number of records involved in local authentication starting with the record number coded in the second byte. The fourth byte may range from zero to the value of the third byte less the value of the second byte plus 1. |

A.1.13 Application Identifier (Configuration Data)

Tag: '9F06'
Length: 5-16
Format: b
Update: K
Description: The *Application Identifier (Configuration Data)* is the AID used by Process S to identify the application during application selection and to define the configuration dataset to be used for the transaction.

Note: In this document the definition of data object Application Identifier (Configuration Data) with tag '9F06' is different to the definition of data object Application Identifier (Terminal) in [EMV Book 1] with the same tag '9F06'.

A.1.14 Application Interchange Profile

Tag: '82'
Length: 2
Format: b
Update: K/RA
Description: Indicates the capabilities of the Card to support specific functions in the application.

The Application Interchange Profile is returned in the response message of the GET PROCESSING OPTIONS command.

Table A.2—Application Interchange Profile

| Byte | Bit | Meaning |
|--------|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Byte 1 | b8 | RFU |
| | b7-2 | Not used for Kernel 8 |
| | b1 | Local authentication supported |
| Byte 2 | b8-6 | Not used for Kernel 8 |
| | b5 | RFU |
| | b4 | Offline capable |
| | b3-2 | Copy IAD MAC in IAD 00b: Do not copy IAD MAC in IAD 01b: Copy IAD MAC in IAD using Default IAD MAC Offset 10b: Copy IAD MAC in IAD using IAD MAC Offset 11b: RFU |
| | b1 | Relay resistance protocol is supported |

A.1.15 Application Label

Tag: '50'
Length: var. up to 16
Format: ans
Update: K/RA
Description: Name associated with the AID, in accordance with [ISO/IEC 7816-5].

A.1.16 Application PAN

Tag: '5A'
Length: var. up to 10
Format: cn var. up to 19
Update: K/RA
Description: Valid cardholder account number.

A.1.17 Application PAN Sequence Number

Tag: '5F34'
Length: 1
Format: n 2
Update: K/RA
Description: Identifies and differentiates cards with the same Application PAN.

A.1.18 Application Preferred Name

Tag: '9F12'
Length: var. up to 16
Format: ans
Update: K/RA
Description: Preferred name associated with the AID.

A.1.19 Application Priority Indicator

Tag: '87'
Length: 1
Format: b
Update: K/RA
Description: Indicates the priority of a given application or group of applications in a directory.

A.1.20 Application Selection Registered Proprietary Data

| | |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '9F0A' |
| Length: | var. |
| Format: | b |
| Update: | K/RA |
| Description: | The Application Selection Registered Proprietary Data is a variable length data object which is governed by EMVCo. The value field of the Application Selection Registered Proprietary Data data object follows the following format: |

ID1, L1, V1, ID2, L2, V2,...

Where

- ID is a two byte proprietary data identifier registered by EMVCo
- L is the length of the value field coded in 1 byte (0 to 255)
- V is the value field. Its content and format is proprietary.

A.1.21 Application Transaction Counter

| | |
|--------------|----------------------------------------------------|
| Tag: | '9F36' |
| Length: | 2 |
| Format: | b |
| Update: | K/RA |
| Description: | Counter maintained by the application in the Card. |

A.1.22 Application Usage Control

Tag: '9F07'
Length: 2
Format: b
Update: K/RA
Description: Indicates the issuer's specified restrictions on the geographic use and services allowed for the application.

Table A.3—Application Usage Control

| Byte | Bit | Meaning |
|--------|------|-------------------------------------------|
| Byte 1 | b8 | Valid for domestic cash transactions |
| | b7 | Valid for international cash transactions |
| | b6 | Valid for domestic goods |
| | b5 | Valid for international goods |
| | b4 | Valid for domestic services |
| | b3 | Valid for international services |
| | b2 | Valid at ATMs |
| | b1 | Valid at terminals other than ATMs |
| Byte 2 | b8 | Domestic cashback allowed |
| | b7 | International cashback allowed |
| | b6-1 | Each bit RFU |

A.1.23 Application Version Number (Reader)

Tag: '9F09'
Length: 2
Format: b
Update: K
Description: Version number assigned by the payment system for the Kernel application.

A.1.24 Authenticated Application Data

Tag: '9F8106'
 Length: var.
 Format: b
 Update: K/RA
 Description: Authenticated Application Data is returned in the response of the GENERATE AC command and contains BER-TLV encoded data which needs to be communicated to the issuer.

A.1.25 Cardholder Verification Decision

Tag: '9F8102'
 Length: 1
 Format: b
 Update: K/RA
 Description: Indicates which cardholder verification to be performed.

Table A.4—Cardholder Verification Decision

| Byte | Meaning |
|--------|----------------------------------|
| Byte 1 | Cardholder Verification Decision |
| | '00': NO CVM |
| | '01': OBTAIN SIGNATURE |
| | '02': ONLINE PIN |
| | '03': CONFIRMATION CODE VERIFIED |
| | '0F': N/A |
| | 'FF': CV FAILED |
| | Other values RFU |

A.1.26 Card Capabilities Information

Tag: '9F810D'
Length: 2
Format: b
Update: K/RA
Description: Indicates the CVM and interface capabilities of the Card.

Table A.5—Card Capabilities Information

| Byte | Bit | Meaning |
|--------|------|----------------------------------------|
| Byte 1 | b8 | RFU |
| | b7 | Magnetic stripe |
| | b6 | Contact interface |
| | b5 | Contactless interface |
| | b4-1 | Each bit RFU |
| Byte 2 | b8 | Offline plaintext PIN |
| | b7 | Enciphered PIN for online verification |
| | b6 | Signature |
| | b5 | Offline Enciphered PIN |
| | b4 | NO CVM |
| | b3 | On device cardholder verification |
| | b2-1 | Each bit RFU |

A.1.27 Card Data Input Capability

Tag: 'DF8117'
 Length: 1
 Format: b
 Update: K
 Description: Indicates the card data input capability of the Terminal and Reader.

Table A.6—Card Data Input Capability

| Byte | Bit | Meaning |
|--------|------|------------------|
| Byte 1 | b8 | Manual key entry |
| | b7 | Magnetic stripe |
| | b6 | IC with contacts |
| | b5-1 | Each bit RFU |

A.1.28 Card Key Data

Tag: '9F8103'
 Length: var. up to 132
 Format: b
 Update: K/RA
 Description: The Card Key Data includes the x coordinate of the ECC blinded public key point (bytes 1 to N_{FIELD}) and the encrypted blinding factor (bytes $N_{\text{FIELD}}+1$ to $2*N_{\text{FIELD}}$) returned by the Card in the GET PROCESSING OPTIONS response.

A.1.29 Card Qualifier

Tag: '9F2C'
Length: 7
Format: b
Update: K/RA
Description: Card Qualifier indicates the features supported by the Card.

Table A.7—Card Qualifier

| Byte | Bit | Meaning |
|----------|------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Byte 1 | b8-1 | Version ⁽¹⁾ '00': Not allowed '01': VERSION 1 '02': VERSION 2 Other values RFU |
| Byte 2-4 | | Secure channel ASIs supported by the Card, in the order preferred by the Card. The Card may support up to three secure channel ASIs. Cards that support less than three secure channel ASIs fill the remaining unused bytes with 'FF'. Refer to Annex C for the definition of ASIs. |
| Byte 5 | b8 | Support for field off detection |
| | b7-1 | Each bit RFU |
| Byte 6-7 | | RFU |

⁽¹⁾ [In version 1 the IAD is excluded as input to the generation of the IAD MAC, whereas in version 2 it is included to the generation of the IAD MAC.](#)

A.1.30 Card TVR

Tag: '9F8104'
Length: 5
Format: b
Update: K/RA
Description: Terminal Verification Results returned by the Card in the response to the GENERATE AC command.

A.1.31 CDOL1

| | |
|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '8C' |
| Length: | var. up to 250 |
| Format: | b |
| Update: | K/RA |
| Description: | A data object in the Card that provides the Kernel with a list of data objects that must be passed to the Card in the data field of the GENERATE AC command. |

A.1.32 CDOL1 Related Data

| | |
|--------------|--------------------------------------------------------------------------|
| Tag: | — |
| Length: | var. |
| Format: | b |
| Update: | K |
| Description: | Command data field of the GENERATE AC command, coded according to CDOL1. |

A.1.33 Certification Authority Public Key Index (Card)

| | |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '8F' |
| Length: | 1 |
| Format: | b |
| Update: | K/RA |
| Description: | <u>Identifies the PS Certification Authority Public Key in conjunction with the RID. For ECC certificates, the Certification Authority Public Key Index (Card) must contain the value '00' and the Issuer Public Key Certificate will indicate which PS ECC Public Key is to be used.</u> |

~~A.1.33~~ A.1.34 Cryptogram Information Data

| | |
|--------------|---------------------------------------------------------------------------------|
| Tag: | '9F27' |
| Length: | 1 |
| Format: | b |
| Update: | K/RA |
| Description: | Indicates the type of cryptogram and the actions to be performed by the Kernel. |

Table A.8—Cryptogram Information Data

| Byte | Bit | Meaning | |
|--------|------|--------------|----------|
| Byte 1 | b8-7 | AC type | |
| | | | 00: AAC |
| | | | 01: TC |
| | | | 10: ARQC |
| | | | 11: RFU |
| | b6-1 | Each bit RFU | |

A.1.34A.1.35 Crypto Read Data Counter

Tag: —

Length: 1

Format: b

Update: K

Description: Represents the number of READ DATA responses that are being validated by Process C at a certain moment in time.

A.1.35A.1.36 Crypto Read Record Counter

Tag: —

Length: 1

Format: b

Update: K

Description: Represents the number of encrypted records that are being decrypted by Process C at a certain moment in time.

A.1.36A.1.37 CVM Capability – CVM Required

Tag: 'DF8118'
Length: 1
Format: b
Update: K
Description: Indicates the CVM capability of the Terminal and Reader to be used when the transaction amount is greater than the Reader CVM Required Limit.

Table A.9—CVM Capability – CVM Required

| Byte | Bit | Meaning |
|--------|------|-----------------------------------------|
| Byte 1 | b8 | Plaintext PIN for ICC verification |
| | b7 | Enciphered PIN for online verification |
| | b6 | Signature (paper) |
| | b5 | Enciphered PIN for offline verification |
| | b4 | No CVM required |
| | b3 | On device cardholder verification |
| | b2-1 | Each bit RFU |

A.1.37A.1.38 CVM Capability – No CVM Required

Tag: 'DF8119'
 Length: 1
 Format: b
 Update: K
 Description: Indicates the CVM capability of the Terminal and Reader to be used when the transaction amount is less than or equal to the Reader CVM Required Limit.

Table A.10—CVM Capability – No CVM Required

| Byte | Bit | Meaning |
|--------|------|-----------------------------------------|
| Byte 1 | b8 | Plaintext PIN for ICC verification |
| | b7 | Enciphered PIN for online verification |
| | b6 | Signature (paper) |
| | b5 | Enciphered PIN for offline verification |
| | b4 | No CVM required |
| | b3 | On device cardholder verification |
| | b2-1 | Each bit RFU |

A.1.38A.1.39 CVM Results

Tag: '9F34'
 Length: 3
 Format: b
 Update: K
 Description: Indicates the results of the last CVM performed.
 The CVM Results are coded as specified in Annex A.4 of [EMV Book 4].

Table A.11—CVM Results

| Byte | Bit | Meaning |
|--------|------|---------------|
| Byte 1 | b8-1 | CVM Performed |
| Byte 2 | b8-1 | CVM Condition |
| Byte 3 | b8-1 | CVM Result |

A.1.39A.1.40Data Envelope 1 – 10

| | |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '9F8111' – '9F811A' |
| Length: | var. up to 243 |
| Format: | b |
| Update: | K/RA |
| Description: | The Data Envelopes contain proprietary information from the issuer, payment system or third party. The Data Envelope can be retrieved with the READ DATA command and updated with the WRITE DATA command. |

A.1.40A.1.41Data Envelopes To Write

| | |
|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | 'FF8107' |
| Length: | var. |
| Format: | b |
| Update: | K/ACT/DET |
| Description: | Contains the Terminal data writing requests to be sent to the Card after processing the GENERATE AC command. The value of this data object is composed of a series of TLVs. This data object may be provided several times by the Terminal in a series of DET Signals. Therefore, these values must be accumulated in Data Envelopes To Write Yet. |

A.1.41A.1.42Data Envelopes To Write Yet

| | |
|--------------|------------------------------------------------------------------------------------------------------------------------|
| Tag: | — |
| Length: | var. |
| Format: | b |
| Update: | K |
| Description: | List of data objects that contains the accumulated Terminal data writing requests received in Data Envelopes To Write. |

A.1.42A.1.43Data Needed

| | |
|--------------|-----------------------------------------------------------------------------------|
| Tag: | 'DF8106' |
| Length: | var. |
| Format: | b |
| Update: | K |
| Description: | List of tags included in the DEK Signal to request information from the Terminal. |

A.1.43A.1.44 Data Record

| | |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | 'FF8105' |
| Length: | var. |
| Format: | b |
| Update: | K |
| Description: | The Data Record is a list of TLV encoded data objects returned in the OUT Signal on the completion of transaction processing. The Data Record contains the necessary data objects for authorisation and clearing as shown in Table A.12. |

Table A.12—Data Objects Included in Data Record

| Tag | Data Object |
|------------|-------------------------------------|
| '9F02' | Amount, Authorised (Numeric) |
| '9F03' | Amount, Other (Numeric) |
| '9F26' | Application Cryptogram |
| '5F24' | Application Expiration Date |
| '82' | Application Interchange Profile |
| '50' | Application Label |
| '5A' | Application PAN |
| '5F34' | Application PAN Sequence Number |
| '9F12' | Application Preferred Name |
| '9F36' | Application Transaction Counter |
| '9F07' | Application Usage Control |
| '9F09' | Application Version Number (Reader) |
| '9F8106' | Authenticated Application Data |
| '9F810D' | Card Capabilities Information |
| '9F27' | Cryptogram Information Data |
| '9F34' | CVM Results |
| '84' | DF Name |
| '9F1E' | Interface Device Serial Number |
| '9F10' | Issuer Application Data |
| '9F8109' | Issuer Application Data MAC |

| Tag | Data Object |
|--------|-------------------------------|
| '9F11' | Issuer Code Table Index |
| '9F24' | Payment Account Reference |
| '9F33' | Terminal Capabilities |
| '9F1A' | Terminal Country Code |
| '9F35' | Terminal Type |
| '95' | Terminal Verification Results |
| '57' | Track 2 Equivalent Data |
| '5F2A' | Transaction Currency Code |
| '9A' | Transaction Date |
| '9C' | Transaction Type |
| '9F37' | Unpredictable Number |

A.1.44A.1.45Data To Send

Tag: 'FF8104'

Length: var.

Format: b

Update: K

Description: List of data objects that contains the accumulated data sent by the Kernel to the Terminal in a DEK Signal. These data may correspond to Terminal reading requests, obtained from the Card by means of READ DATA or READ RECORD commands, or may correspond to data that the Kernel posts to the Terminal as part of its own processing.

A.1.45A.1.46Default CDOL1

Tag: 'DF856C'

Length: var. up to 250

Format: b

Update: K

Description: The Default CDOL1 is the default value for CDOL1 that the Kernel uses to construct the value field of the GENERATE AC command when the Card does not return a CDOL1.

A.1.46A.1.47 Default IAD MAC Offset

| | |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | 'DF856A' |
| Length: | 1 |
| Format: | b |
| Update: | K |
| Description: | The Default IAD MAC Offset is the default offset of the Issuer Application Data MAC in Issuer Application Data when 'Copy IAD MAC in IAD' in Application Interchange Profile indicates that the Default IAD MAC Offset must be used. The offset is zero-based. |

A.1.47A.1.48 Device Estimated Transmission Time For Relay Resistance R-APDU

| | |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | — |
| Length: | 2 |
| Format: | b |
| Update: | K/RA |
| Description: | Indicates the time the Card expects to need for transmitting the EXCHANGE RELAY RESISTANCE DATA R-APDU. The Device Estimated Transmission Time For Relay Resistance R-APDU is expressed in units of hundreds of microseconds. |

A.1.48A.1.49 Device Relay Resistance Entropy

| | |
|--------------|---------------------------------------------------------------------------------------------------|
| Tag: | — |
| Length: | 4 |
| Format: | b |
| Update: | K/RA |
| Description: | Random number returned by the Card in the response to the EXCHANGE RELAY RESISTANCE DATA command. |

A.1.49A.1.50 DF Name

| | |
|--------------|------------------------------------------------------------------|
| Tag: | '84' |
| Length: | var. 5 to 16 |
| Format: | b |
| Update: | K/RA |
| Description: | Identifies the name of the DF, as described in [ISO/IEC 7816-4]. |

A.1.50A.1.51 Discretionary Data Tag List

Tag: 'DF856B'
Length: var.
Format: b
Update: K
Description: The Discretionary Data Tag List contains a list of tags of data objects to be included in the Discretionary Data.

A.1.51A.1.52 Discretionary Data

Tag: 'FF8106'
Length: var.
Format: b
Update: K
Description: The Discretionary Data is a list of Kernel-specific data objects sent to the Terminal as a separate field in the OUT Signal and includes the data objects of which the tags are listed in Discretionary Data Tag List.

A.1.52A.1.53 EDA Status

Tag: —
Length: 1
Format: b
Update: K
Description: Indicates the progress made in performing local authentication and Enhanced Data Authentication MAC processing.

Table A.13—EDA Status

| Byte | Bit | Meaning |
|--------|-----|--------------------------------------|
| Byte 1 | b8 | Process Issuer Certificate Requested |
| | b7 | Process ICC Certificate Requested |
| | b6 | Process EDA MAC Requested |
| | b5 | Process Blinding Factor Requested |
| | b4 | Issuer Certificate Processed |
| | b3 | ICC Certificate Processed |
| | b2 | EDA MAC Processed |
| | b1 | Blinding Factor Processed |

~~A.1.53~~A.1.54Enhanced Data Authentication MAC

Tag: '9F8105'
Length: 8
Format: b
Update: K/RA
Description: The Enhanced Data Authentication MAC is a MAC over the Application Cryptogram and Issuer Application Data MAC. ~~It is a riddle wrapped in a mystery inside an enigma; but perhaps there is a key (W. Churchill, 1939).~~

~~A.1.54~~A.1.55Error Indication

Tag: 'DF8115'
Length: 6
Format: b
Update: K
Description: Contains information regarding the nature of the error that has been encountered during the transaction processing.
This data object is part of the Discretionary Data.

Table A.14—Error Indication

| Data Field | Length | Format |
|--------------|--------|--------------------------------------------------|
| L1 | 1 | b (see below) |
| L2 | 1 | b (see below) |
| L3 | 1 | b (see below) |
| SW12 | 2 | b |
| Msg On Error | 1 | b (see Message Identifier as defined in A.1.137) |

Table A.15—Error Indication – L1

| Byte | Bit | Meaning |
|--------|------|------------------------------|
| Byte 1 | b8-1 | L1 |
| | | 00000000: OK |
| | | 00000001: TIME OUT ERROR |
| | | 00000010: TRANSMISSION ERROR |
| | | 00000011: PROTOCOL ERROR |
| | | Other values: RFU |

Table A.16—Error Indication – L2

| Byte | Bit | Meaning |
|--------|------|-------------------------------------------|
| Byte 1 | b8-1 | L2 |
| | | 00000000: OK |
| | | 00000001: CARD DATA MISSING |
| | | 00000010: Not used by Kernel 8 |
| | | 00000011: STATUS BYTES |
| | | 00000100: PARSING ERROR |
| | | 00000101: Not used by Kernel 8 |
| | | 00000110: CARD DATA ERROR |
| | | 00000111 – 00001110: Not used by Kernel 8 |
| | | 00001111: TERMINAL DATA ERROR |
| | | 00010000: DECRYPTION FAILED |
| | | 00010001: IAD RRP DATA FAILED |
| | | 00010010: IAD MAC FAILED |
| | | 00010011: EDA MAC FAILED |
| | | Other values: RFU |

Table A.17—Error Indication – L3

| Byte | Bit | Meaning | |
|--------|------|---------|------------------------------------|
| Byte 1 | b8-1 | L3 | |
| | | | 00000000: OK |
| | | | 00000001: TIME OUT |
| | | | 00000010: Not used |
| | | | 00000011: TRANSACTION DATA MISSING |
| | | | Other values: RFU |

A.1.55A.1.56 Extended SDA Tag List

Tag: '9F810A'

Length: var.

Format: b

Update: K/RA

Description: The Extended SDA Tag List contains a list of the tags of data objects to be included in the Static Data To Be Authenticated.

A.1.56A.1.57 Extended SDA Tag List Related Data

Tag: —

Length: var.

Format: b

Update: K

Description: Data object containing the concatenation of the TLV encoded data objects referenced in the Extended SDA Tag List.

A.1.57A.1.58 File Control Information Issuer Discretionary Data

Tag: 'BF0C'

Length: var. up to 220

Format: b

Update: N/A (this template is not stored in the TLV Database)

Description: Issuer discretionary part of the File Control Information Template.

A.1.58A.1.59 File Control Information Proprietary Template

| | |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | 'A5' |
| Length: | var. up to 240 |
| Format: | b |
| Update: | N/A (this template is not stored in the TLV Database) |
| Description: | Identifies the data object proprietary to this specification in the File Control Information Template, in accordance with [ISO/IEC 7816-4]. |

A.1.59A.1.60 File Control Information Template

| | |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '6F' |
| Length: | var. up to 250 |
| Format: | b |
| Update: | N/A (this template is not stored in the TLV Database) |
| Description: | Identifies the File Control Information Template, in accordance with [ISO/IEC 7816-4]. Table A.18 gives the File Control Information Template expected in response to a successful selection of a Card application matching Kernel 8. |

Table A.18—File Control Information Template of an ADF

| Tag | Value | | |
|------|-----------------------------------|-----------------------------------------------|-----------------------------------------------------------------------------------------------|
| '6F' | File Control Information Template | | |
| | '84' | DF Name | |
| | 'A5' | File Control Information Proprietary Template | |
| | | '50' | Application Label |
| | | '87' | Application Priority Indicator |
| | | '5F2D' | Language Preference |
| | | '9F38' | PDOL |
| | | '9F11' | Issuer Code Table Index |
| | | '9F12' | Application Preferred Name |
| | | 'BF0C' | File Control Information Issuer Discretionary Data |
| | | | '9F0A' Application Selection Registered Proprietary Data |
| | | | '9F2C' Card Qualifier |
| | | | 'XXXX' One or more additional data objects from application provider, Issuer, or ICC supplier |

A.1.60A.1.61 Hold Time Value

Tag: 'DF8130'

Length: 1

Format: b

Update: K

Description: Indicates the time that the field is to be turned off after the transaction is completed if requested to do so by the Card. The Hold Time Value is in units of 100ms.

A.1.61A.1.62IAD MAC Offset

| | |
|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '9F8107' |
| Length: | 1 |
| Format: | b |
| Update: | K/RA |
| Description: | The IAD MAC Offset indicates the offset of the Issuer Application Data MAC in Issuer Application Data when 'Copy IAD MAC in IAD' in Application Interchange Profile indicates that the IAD MAC Offset must be used. The offset is zero-based. |

A.1.62A.1.63ICC ECC Public Key

| | |
|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '9F810B' |
| Length: | var. up to 6632 |
| Format: | b |
| Update: | K/RA |
| Description: | The ICC ECC Public Key (x coordinate of ICC ECC Public Key point) is returned in a record referenced in the AFL in case RSA certificates are used. |

A.1.63A.1.64ICC Public Key Certificate

| | |
|--------------|----------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '9F46' |
| Length: | N ₁ (var. up to 248) |
| Format: | b |
| Update: | K/RA |
| Description: | ICC public key certified by the issuer. The ICC Public Key Certificate is used to store RSA and ECC ICC public key certificates. |

A.1.64A.1.65ICC RSA Public Key Exponent

| | |
|--------------|---------------------------------|
| Tag: | '9F47' |
| Length: | 1 or 3 |
| Format: | b |
| Update: | K/RA |
| Description: | Exponent of the ICC public key. |

~~A.1.65~~A.1.66 ICC RSA Public Key Remainder

Tag: '9F48'
Length: var.
Format: b
Update: K/RA
Description: Remaining digits of the modulus of the ICC public key.

~~A.1.66~~A.1.67 Interface Device Serial Number

Tag: '9F1E'
Length: 8
Format: an
Update: K
Description: Unique and permanent serial number assigned to the IFD by the manufacturer.

~~A.1.67~~A.1.68 Issuer Application Data

Tag: '9F10'
Length: var. up to 32
Format: b
Update: K/RA
Description: Contains proprietary application data for transmission to the issuer in an online transaction.

~~A.1.68~~A.1.69 Issuer Application Data MAC

Tag: '9F8109'
Length: 8
Format: b
Update: K
Description: The Issuer Application Data MAC is a MAC over static card data and transaction related data.
The Issuer Application Data MAC may be copied by the Kernel in the Issuer Application Data as indicated by 'Copy IAD MAC in IAD' in Application Interchange Profile.

~~A.1.69~~A.1.70 Issuer Code Table Index

| | |
|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '9F11' |
| Length: | 1 |
| Format: | n 2 |
| Update: | K/RA |
| Description: | Indicates the code table, in accordance with [ISO/IEC 8859], for displaying the Application Preferred Name. The Issuer Code Table Index is coded as specified in Annex C.4 of [EMV Book 3]. |

~~A.1.70~~A.1.71 Issuer Public Key Certificate

| | |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '90' |
| Length: | N_{PS} (var. up to 248) |
| Format: | b |
| Update: | K/RA |
| Description: | Issuer public key certified by a certification authority. The Issuer Public Key Certificate is used to store RSA and ECC issuer certificates. |

~~A.1.71~~A.1.72 Issuer RSA Public Key Exponent

| | |
|--------------|------------------------------------------------------------------------------------|
| Tag: | '9F32' |
| Length: | 1 or 3 |
| Format: | b |
| Update: | K/RA |
| Description: | Exponent used for the recovery and verification of the ICC Public Key Certificate. |

~~A.1.72~~A.1.73 Issuer RSA Public Key Remainder

| | |
|--------------|-----------------------------------------------------------|
| Tag: | '92' |
| Length: | $N_I = \text{N}_{PS} - \text{N}_{CA} + 36$ |
| Format: | b |
| Update: | K/RA |
| Description: | Remaining digits of the modulus of the Issuer public key. |

A.1.73A.1.74Kernel Configuration

Tag: 'DF811B'
Length: 2
Format: b
Update: K
Description: Indicates the Kernel Configuration Options.

Table A.19—Kernel Configuration

| Byte | Bit | Meaning |
|--------|------|----------------------------------------------------------|
| Byte 1 | b8-7 | Each bit RFU |
| | b6 | RSA certificates enabled |
| | b5 | Relay resistance protocol enabled |
| | b4 | Report local authentication failed in TVR ⁽¹⁾ |
| | b3-1 | Each bit RFU |
| Byte 2 | b8-1 | Each bit RFU |

⁽¹⁾ ['Local authentication failed' bit in TVR is set after GENERATE AC command and may impact Application Cryptogram verification.](#)

A.1.74A.1.75 Kernel Decision

Tag: —
 Length: 1
 Format: b
 Update: K
 Description: An internal working variable used to indicate the decision of the Kernel about the outcome of the transaction.

Table A.20—Kernel Decision

| Byte | Bit | Meaning | |
|--------|------|--------------|-------------|
| Byte 1 | b8-7 | Decision | |
| | | | 00: DECLINE |
| | | | 01: ACCEPT |
| | | | 10: ONLINE |
| | | | 11: RFU |
| | b6-1 | Each bit RFU | |

A.1.75A.1.76 Kernel Key Data

Tag: '9E'
 Length: var. up to 132
 Format: b
 Update: K
 Description: Kernel Key Data is used to transfer the ephemeral kernel public key to the Card in the value field of the GET PROCESSING OPTIONS command.

A.1.76A.1.77 Kernel Qualifier

Tag: '9F2B'
Length: 8
Format: b
Update: K
Description: Kernel Qualifier indicates to the Card any Kernel specific data that it needs to communicate. Kernel Qualifier is built by the Kernel with data from different configuration data objects.

Table A.21—Kernel Qualifier

| Byte | Bit | Meaning |
|----------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Byte 1 | b8-1 | Version '00': Not allowed '01': VERSION 1 Other values RFU |
| Byte 2 | b8 | Local authentication enabled |
| | b7-1 | RFU |
| Byte 3 | | SC ASI Secure channel ASI selected by the Kernel |
| Byte 4-6 | | C ASI List Certificate ASIs supported by the Kernel. The Kernel may indicate support for up to three certificate ASIs. If less than three Certificate ASIs are included then the remaining unused bytes are filled with 'FF'. Refer to Annex C for the definition of ASIs. |
| Byte 7-8 | | RFU |

~~A.1.77~~A.1.78 Kernel Reserved TVR Mask

| | |
|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | 'DF8566' |
| Length: | 5 |
| Format: | b |
| Update: | K |
| Description: | The Kernel Reserved TVR Mask determines which bits in the Terminal Verification Results cannot be altered by the Card TVR returned by the Card in the response to the GENERATE AC command. The bits set to 1b cannot be altered by the Card. |

~~A.1.78~~A.1.79 Language Preference

| | |
|--------------|-------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '5F2D' |
| Length: | 2-8 |
| Format: | an |
| Update: | K/RA |
| Description: | 1-4 languages stored in order of preference, each represented by two alphabetical characters, in accordance with [ISO 639-1]. |

~~A.1.79~~A.1.80 Last ERRD Response

| | |
|--------------|------------------------------------------------------------------------------------------|
| Tag: | — |
| Length: | 10 |
| Format: | b |
| Update: | K |
| Description: | Contains the response message without Tag '80' and length '0A' of the last ERRD command. |

~~A.1.80~~A.1.81 Log Entry

| | |
|--------------|-------------------------------------------------------------------------|
| Tag: | '9F4D' |
| Length: | 2 |
| Format: | b |
| Update: | K/RA |
| Description: | Provides the SFI of the Transaction Log file and its number of records. |

A.1.81A.1.82 Maximum Relay Resistance Grace Period

| | |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | 'DF8133' |
| Length: | 2 |
| Format: | b |
| Update: | K |
| Description: | The Minimum Relay Resistance Grace Period and Maximum Relay Resistance Grace Period represent how far outside the window defined by the Card that the measured time may be and yet still be considered acceptable. The Maximum Relay Resistance Grace Period is expressed in units of hundreds of microseconds. |

A.1.82A.1.83 Max Time For Processing Relay Resistance APDU

| | |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | — |
| Length: | 2 |
| Format: | b |
| Update: | K/RA |
| Description: | Indicates the maximum estimated time the Card requires for processing the EXCHANGE RELAY RESISTANCE DATA command. The Max Time For Processing Relay Resistance APDU is expressed in units of hundreds of microseconds. |

A.1.83A.1.84 Measured Relay Resistance Processing Time

| | |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | — |
| Length: | 2 |
| Format: | b |
| Update: | K |
| Description: | Contains the time measured by the Kernel for processing the EXCHANGE RELAY RESISTANCE DATA command. The Measured Relay Resistance Processing Time is expressed in units of hundreds of microseconds. |

A.1.84A.1.85 Merchant Category Code

| | |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '9F15' |
| Length: | 2 |
| Format: | n 4 |
| Update: | K |
| Description: | Classifies the type of business being done by the merchant, represented in accordance with [ISO 8583:1993] for Card Acceptor Business Code. |

A.1.85A.1.86 Merchant Identifier

| | |
|--------------|---------------------------------------------------------------------------------------|
| Tag: | '9F16' |
| Length: | 15 |
| Format: | ans 15 |
| Update: | K |
| Description: | When concatenated with the Acquirer Identifier, uniquely identifies a given merchant. |

A.1.86A.1.87 Merchant Name and Location

| | |
|--------------|--------------------------------------------------|
| Tag: | '9F4E' |
| Length: | var. |
| Format: | ans |
| Update: | K |
| Description: | Indicates the name and location of the merchant. |

A.1.87A.1.88 Message Hold Time

| | |
|--------------|-------------------------------------------------------------------------------------------------------------------------------|
| Tag: | 'DF812D' |
| Length: | 3 |
| Format: | n 6 |
| Update: | K |
| Description: | Indicates the default delay for the processing of the next MSG Signal. The Message Hold Time is an integer in units of 100ms. |

~~A.1.88~~A.1.89 Message Identifiers On Restart

Tag: 'DF8569'
Length: var. up to 32
Format: b
Update: K
Description: The Message Identifiers On Restart is a configuration data object that defines the message identifiers that can be used by the Card in 'Message Identifier' in Restart Indicator. Each byte of the data object contains one message identifier as shown in Table A.22.
Message Identifiers On Restart must only contain message identifiers that are supported by Process D.

Table A.22—Message Identifiers On Restart

| Byte | Message Identifier |
|--------|----------------------|
| Byte 1 | Message Identifier 1 |
| Byte 2 | Message Identifier 2 |
| Byte 3 | Message Identifier 3 |
| ... | ... |
| Byte n | Message Identifier n |

~~A.1.89~~A.1.90 Message To Validate

Tag: —
Length: var.
Format: b
Update: K
Description: An internal working variable used to store the message to validate by Process C for the WRITE DATA commands.

A.1.90A.1.91 Minimum Relay Resistance Grace Period

| | |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | 'DF8132' |
| Length: | 2 |
| Format: | b |
| Update: | K |
| Description: | The Minimum Relay Resistance Grace Period and Maximum Relay Resistance Grace Period represent how far outside the window defined by the Card that the measured time may be and yet still be considered acceptable. The Minimum Relay Resistance Grace Period is expressed in units of hundreds of microseconds. |

A.1.91A.1.92 Min Time For Processing Relay Resistance APDU

| | |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | — |
| Length: | 2 |
| Format: | b |
| Update: | K/RA |
| Description: | Indicates the minimum estimated time the Card requires for processing the EXCHANGE RELAY RESISTANCE DATA command. The Min Time For Processing Relay Resistance APDU is expressed in units of hundreds of microseconds. |

A.1.92A.1.93Next Cmd

Tag: —
Length: 1
Format: b
Update: K
Description: An internal working variable used to indicate the C-APDU that is currently being processed by the Card.

Table A.23—Next Cmd

| Byte | Meaning | |
|--------|----------|-------------------|
| Byte 1 | Next Cmd | |
| | | '00': READ RECORD |
| | | '01': READ DATA |
| | | '02': NONE |
| | | Other values RFU |

A.1.93A.1.94 Outcome Parameter Set

Tag: 'DF8129'
Length: 8
Format: b
Update: K
Description: This data object is used to indicate to the Terminal the outcome of the transaction processing by the Kernel. Its value is an accumulation of results about applicable parts of the transaction.

Table A.24—Outcome Parameter Set

| Byte | Bit | Meaning | |
|--------|------|--------------|-----------------------------|
| Byte 1 | b8-5 | Status | |
| | | | 0001: APPROVED |
| | | | 0010: DECLINED |
| | | | 0011: ONLINE REQUEST |
| | | | 0100: END APPLICATION |
| | | | 0101: SELECT NEXT |
| | | | 0110: TRY ANOTHER INTERFACE |
| | | | 0111: TRY AGAIN |
| | | | 1111: N/A |
| | | | Other values: RFU |
| | b4-1 | Each bit RFU | |
| Byte 2 | b8-5 | Start | |
| | | | 0000: A |
| | | | 0001: B |
| | | | 0010: C |
| | | | 0011: D |
| | | | 1111: N/A |
| | | | Other values: RFU |
| | b4-1 | Each bit RFU | |

| Byte | Bit | Meaning | |
|--------|------|------------------------------------|--------------------------------------------|
| Byte 3 | b8-5 | Online Response Data | |
| | | | 1111: N/A |
| | | | Other values: RFU |
| | b4-1 | Each bit RFU | |
| Byte 4 | b8-5 | CVM | |
| | | | 0000: NO CVM |
| | | | 0001: OBTAIN SIGNATURE |
| | | | 0010: ONLINE PIN |
| | | | 0011: CONFIRMATION CODE VERIFIED |
| | | | 1111: N/A |
| | | | Other values: RFU |
| | b4-1 | Each bit RFU | |
| Byte 5 | b8 | UI Request on Outcome Present | |
| | b7 | UI Request on Restart Present | |
| | b6 | Data Record Present | |
| | b5 | Discretionary Data Present | |
| | b4 | Receipt | |
| | | | 0: N/A |
| | | | 1: YES |
| | b3-1 | Each bit RFU | |
| Byte 6 | b8-5 | Alternate Interface Preference | |
| | | | 1111: N/A |
| | | | Other values: RFU |
| | b4-1 | Each bit RFU | |
| Byte 7 | b8-1 | Field Off Request | |
| | | | 11111111: N/A |
| | | | Other values: Hold time in units of 100 ms |
| Byte 8 | b8-1 | Removal Timeout in units of 100 ms | |

A.1.94A.1.95 Payment Account Reference

| | |
|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '9F24' |
| Length: | 29 |
| Format: | an |
| Update: | K/RA |
| Description: | <p>The Payment Account Reference is a data object associated with an Application PAN. It allows acquirers and merchants to link transactions, whether tokenised or not, that are associated to the same underlying Application PAN.</p> <p>Lower case alphabetic characters are not permitted for the Payment Account Reference, however the Kernel is not expected to check this.</p> |

A.1.95A.1.96 PDOL

| | |
|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '9F38' |
| Length: | var. up to 240 |
| Format: | b |
| Update: | K/RA |
| Description: | <p>A data object in the Card that provides the Kernel with a list of data objects that must be passed to the Card in the GET PROCESSING OPTIONS command.</p> |

A.1.96A.1.97 PDOL Related Data

| | |
|--------------|-------------------------------------------------------------------------------|
| Tag: | — |
| Length: | var. |
| Format: | b |
| Update: | K |
| Description: | <p>Value of the command data field of the GET PROCESSING OPTIONS command.</p> |

~~A.1.97~~A.1.98 PDOL Values

| | |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | — |
| Length: | var. |
| Format: | b |
| Update: | K |
| Description: | PDOL Values is the value field of the Command Template (tag '83') stored in PDOL Related Data. PDOL Values is created by the Kernel according to PDOL as a concatenated list of data objects without tags or lengths following the rules specified in section 4.1.4. If PDOL is not returned by the Card, then PDOL Values is an empty byte string. |

~~A.1.98~~A.1.99 Proceed To First Write Flag

| | |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | 'DF8110' |
| Length: | 1 |
| Format: | b |
| Update: | K/ACT/DET |
| Description: | <p>Indicates that the Terminal will send no more requests to read data other than as indicated in Tags To Read. This data item indicates the point at which the Kernel shifts from the Card reading phase to the Card writing phase.</p> <p>If Proceed To First Write Flag is not present or is present with non zero length and value different from zero, then the Kernel proceeds without waiting.</p> <p>If Proceed To First Write Flag is present with zero length, then the Kernel sends a DEK Signal to the Terminal and waits for the DET Signal.</p> <p>If Proceed To First Write Flag is present with non zero length and value equal to zero, then the Kernel waits for a DET Signal from the Terminal without sending a DEK Signal.</p> |

~~A.1.99 PS Public Key Index (Card)~~

~~Tag: '8F'~~

~~Length: 1~~

~~Format: b~~

~~Update: K/RA~~

~~Description: Identifies the PS Public Key in conjunction with the RID. For ECC certificates, the PS Public Key Index (Card) must contain the value '00' and the Issuer Public Key Certificate will indicate which PS ECC Public Key is to be used.~~

A.1.100 Reader Contactless Floor Limit

Tag: 'DF8123'

Length: 6

Format: n 12

Update: K

Description: Indicates the transaction amount above which transactions must be authorised online.

A.1.101 Reader CVM Required Limit

Tag: 'DF8126'

Length: 6

Format: n 12

Update: K

Description: Indicates the transaction amount above which the Kernel instantiates the CVM capabilities field in Terminal Capabilities with CVM Capability – CVM Required.

A.1.102 Read Data Status

| | |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | 'DF8568' |
| Length: | 1 |
| Format: | b |
| Update: | K |
| Description: | <p>Information reported by the Kernel to the Terminal, about the processing of READ DATA commands.</p> <p>Possible values are 'completed' or 'not completed'. In the latter case, this status is not specific about which of the READ DATA commands failed, or about how many of these commands have failed or succeeded.</p> <p>This data object is part of the Discretionary Data provided by the Kernel to the Terminal.</p> |

Table A.25—Read Data Status

| Byte | Bit | Meaning |
|--------|------|--------------|
| Byte 1 | b8 | Completed |
| | b7-1 | Each bit RFU |

A.1.103 Read Data Tags To Validate Yet

Tag: —

Length: var.

Format: b

Update: K

Description: List of tags that contains the tags sent by the Kernel to the Card in the READ DATA command(s). The tag is removed from this list if the tag returned in the response of READ DATA command is present in the list.
Read Data Tags To Validate Yet is initialised with an empty list when the Kernel is started.

A.1.103A.1.104 Reference Control Parameter

Tag: —

Length: 1

Format: b

Update: K

Description: Working variable to store the reference control parameter of the GENERATE AC command.

Table A.26—Reference Control Parameter

| Byte | Bit | Meaning |
|--------|------|--------------|
| Byte 1 | b8-7 | AC type |
| | | 00: AAC |
| | | 01: TC |
| | | 10: ARQC |
| | | 11: RFU |
| | b6-1 | Each bit RFU |

A.1.104A.1.105 Relay Resistance Accuracy Threshold

Tag: 'DF8136'
Length: 2
Format: b
Update: K
Description: Represents the threshold above which the Kernel considers the variation between Measured Relay Resistance Processing Time and Min Time For Processing Relay Resistance APDU no longer acceptable. The Relay Resistance Accuracy Threshold is expressed in units of hundreds of microseconds.

A.1.105A.1.106 Relay Resistance Time Excess

Tag: '9F810C'
Length: 2
Format: b
Update: K
Description: Contains the excess time on top of the Max Time For Processing Relay Resistance APDU used by the card to process the EXCHANGE RELAY RESISTANCE DATA command. The Relay Resistance Time Excess is expressed in units of hundreds of microseconds.

A.1.106A.1.107 Relay Resistance Transmission Time Mismatch Threshold

Tag: 'DF8137'
Length: 1
Format: b
Update: K
Description: Represents the threshold above which the Kernel considers the variation between Device Estimated Transmission Time For Relay Resistance R-APDU and Terminal Expected Transmission Time For Relay Resistance R-APDU no longer acceptable. The Relay Resistance Transmission Time Mismatch Threshold is a percentage and expressed as an integer.

A.1.107A.1.108 Response Message Template Format 2

Tag: '77'
 Length: var. up to 253
 Format: b
 Update: N/A (this template is not stored in the TLV Database)
 Description: Contains the data objects (with tags and lengths) returned by the Card in response to a command.

A.1.108A.1.109 Restart Indicator

Tag: '9F8108'
 Length: 2
 Format: b
 Update: K/RA
 Description: Indicator returned by the Card that comprises two fields: an indication that restart is needed and a message indicator.

Table A.27—Restart Indicator

| Byte | Bit | Meaning |
|--------|------|------------------------------------|
| Byte 1 | b8-5 | Restart Requested |
| | | 0001: NO RESTART |
| | | 0010: RESTART B |
| | | Other values RFU |
| | b4-1 | RFU |
| Byte 2 | b8-1 | Message Identifier |
| | | 00000000: Kernel default messaging |
| | | 00100001: TRY AGAIN |
| | | 00011000: TRY ANOTHER INTERFACE |
| | | 00100000: SEE PHONE |
| | | Other values: RFU |

~~A.1.109~~A.1.110 RRP Counter

Tag: —
Length: 1
Format: b
Update: K
Description: Represents the number of retry attempts to send the EXCHANGE RELAY RESISTANCE DATA command to the Card within one transaction.

~~A.1.110~~A.1.111 Security Capability

Tag: 'DF811F'
Length: 1
Format: b
Update: K
Description: Indicates the security capability of the Kernel.

Table A.28—Security Capability

| Byte | Bit | Meaning |
|--------|------|-----------------------|
| Byte 1 | b8-7 | Not used for Kernel 8 |
| | b6 | Card capture |
| | b5 | RFU |
| | b4 | Local authentication |
| | b3-1 | Each bit RFU |

~~A.1.111~~A.1.112 Service Code

Tag: '5F30'
Length: 2
Format: n 3
Update: K/RA
Description: Service code as defined in Track 1 Data and Track 2 Data.

~~A.1.112~~A.1.113 Tag Mapping List

| | |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | 'DF856D' |
| Length: | var. |
| Format: | b |
| Update: | K |
| Description: | List of tags for which the Kernel will use a mapped tag to populate the Data Record <u>and</u> Discretionary Data. The tags in the Tag Mapping List are ordered in pairs of two tags: { Tag1 MappedTag1 Tag2 MappedTag2 ... Tagn MappedTagn } |

~~A.1.113~~A.1.114 Tags To Read

| | |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | 'DF8112' |
| Length: | var. |
| Format: | b |
| Update: | K/ACT/DET |
| Description: | <p>List of tags indicating the data the Terminal has requested to be read. This data item is present if the Terminal wants any data back from the Card before the Data Record. This could be in the context of data storage, or for non data storage usage reasons, for example the PAN. This data item may contain configured data.</p> <p>This data object may be provided several times by the Terminal. Therefore, the values of each of these tags must be accumulated in the Tags To Read Yet buffer.</p> |

~~A.1.114~~A.1.115 Tags To Read Yet

| | |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | — |
| Length: | var. |
| Format: | b |
| Update: | K |
| Description: | <p>List of tags that contains the accumulated Terminal data reading requests received in Tags To Read. Requested data objects that are sent to the Terminal are spooled from this buffer.</p> <p>Tags To Read Yet is initiated when the Kernel is started with Tags To Read if present in the ACT Signal. This list can be augmented with Terminal requested data items provided during Kernel processing in DET Signals.</p> <p>The Kernel sends the requested data objects to the Terminal with the DEK Signal in Data To Send.</p> |

~~A.1.115~~A.1.116 Terminal Action Code – Denial

| | |
|--------------|-------------------------------------------------------------------------------------------------------------|
| Tag: | 'DF8121' |
| Length: | 5 |
| Format: | b |
| Update: | K |
| Description: | Specifies the acquirer's conditions that cause the denial of a transaction without attempting to go online. |

~~A.1.116~~A.1.117 Terminal Action Code – Online

| | |
|--------------|----------------------------------------------------------------------------------------------------------------------|
| Tag: | 'DF8122' |
| Length: | 5 |
| Format: | b |
| Update: | K |
| Description: | Specifies the acquirer's conditions that cause a transaction to be transmitted online on an online capable Terminal. |

A.1.117A.1.118 Terminal Capabilities

Tag: '9F33'
Length: 3
Format: b
Update: K
Description: Indicates the card data input, CVM, and security capabilities of the Terminal and Reader. The CVM capability (Byte 2) is instantiated with values depending on the transaction amount.

Table A.29—Terminal Capabilities

| Byte | Bit | Meaning |
|--------|------|-----------------------------------------|
| Byte 1 | b8 | Manual key entry |
| | b7 | Magnetic stripe |
| | b6 | IC with contacts |
| | b5-1 | Each bit RFU |
| Byte 2 | b8 | Plaintext PIN for ICC verification |
| | b7 | Enciphered PIN for online verification |
| | b6 | Signature (paper) |
| | b5 | Enciphered PIN for offline verification |
| | b4 | No CVM required |
| | b3 | On device cardholder verification |
| | b2-1 | Each bit RFU |
| Byte 3 | b8-7 | Not used for Kernel 8 |
| | b6 | Card capture |
| | b5 | RFU |
| | b4 | Local authentication |
| | b3-1 | Each bit RFU |

A.1.118A.1.119 Terminal Country Code

Tag: '9F1A'
Length: 2
Format: n 3
Update: K
Description: Indicates the country of the Terminal, represented in accordance with [ISO 3166-1].

A.1.119A.1.120 Terminal Expected Transmission Time For Relay Resistance C-APDU

Tag: 'DF8134'
Length: 2
Format: b
Update: K
Description: Represents the time that the Kernel expects to need for transmitting the EXCHANGE RELAY RESISTANCE DATA command to the Card. The Terminal Expected Transmission Time For Relay Resistance C-APDU is expressed in units of hundreds of microseconds.

A.1.120A.1.121 Terminal Expected Transmission Time For Relay Resistance R-APDU

Tag: 'DF8135'
Length: 2
Format: b
Update: K
Description: Represents the time that the Kernel expects that the Card will need for transmitting the EXCHANGE RELAY RESISTANCE DATA R-APDU. The Terminal Expected Transmission Time For Relay Resistance R-APDU is expressed in units of hundreds of microseconds.

A.1.121A.1.122 Terminal Identification

Tag: '9F1C'
Length: 8
Format: an 8
Update: K
Description: Designates the unique location of the Terminal.

A.1.122A.1.123 Terminal Relay Resistance Entropy

Tag: —
Length: 4
Format: b
Update: K
Description: Contains a Kernel challenge (random) to be used in the value field of the EXCHANGE RELAY RESISTANCE DATA command.

A.1.123A.1.124 Terminal Risk Management Data

Tag: '9F1D'
Length: 8
Format: b
Update: K
Description: Application-specific value used by the Card for risk management purposes.

Table A.30—Terminal Risk Management Data

| Byte | Bit | Meaning |
|--------|------------|------------------------------------------------------------------------|
| Byte 1 | 8 | Not used for Kernel 8 Restart supported |
| | 7 | Enciphered PIN verified online (Contactless) |
| | 6 | Signature (paper) (Contactless) |
| | 5 | Not used for Kernel 8 |
| | 4 | No CVM required (Contactless) |
| | 3 | CDCVM (Contactless) |
| | <u>2-1</u> | Not used for Kernel 8 Present and Hold supported |

| Byte | Bit | Meaning |
|--------|-----|--------------------------------------------------------|
| Byte 2 | 8 | CVM Limit exceeded |
| | 7 | Enciphered PIN verified online (Contact) |
| | 6 | Signature (paper) (Contact) |
| | 5 | Enciphered PIN verification performed by ICC (Contact) |
| | 4 | No CVM required (Contact) |
| | 3 | CDCVM (Contact) |
| | 2 | Plaintext PIN verification performed by ICC (Contact) |
| | 1 | RFU |
| Byte 3 | 8-7 | Not used for Kernel 8 |
| | 6-1 | <u>Each bit</u> RFU |
| Byte 4 | 8 | CDCVM bypass requested |
| | 7 | SCA exempt |
| | 6-1 | <u>Each bit</u> RFU |
| Byte 5 | 8-1 | <u>Each bit</u> RFU |
| Byte 6 | 8-1 | <u>Each bit</u> RFU |
| Byte 7 | 8-1 | <u>Each bit</u> RFU |
| Byte 8 | 8-1 | <u>Each bit</u> RFU |

A.1.124A.1.125 Terminal Type

Tag: '9F35'

Length: 1

Format: n 2

Update: K

Description: Indicates the environment of the Terminal, its communications capability, and its operational control.

The Terminal Type is coded according to Annex A.1 of [EMV Book 4].

A.1.125A.1.126 Terminal Verification Results

Tag: '95'
Length: 5
Format: b
Update: K
Description: Status of the different functions from the Terminal perspective.

Table A.31—Terminal Verification Results

| Byte | Bit | Meaning |
|--------|------|------------------------------------------------------|
| Byte 1 | b8 | Local authentication was not performed |
| | b7-4 | Not used for contactless |
| | b3 | Local authentication failed |
| | b2-1 | Not used for contactless |
| Byte 2 | b8 | ICC and terminal have different application versions |
| | b7 | Expired application |
| | b6 | Application not yet effective |
| | b5 | Requested service not allowed for card product |
| | b4 | Not used for contactless |
| | b3 | RFU |
| | b2-1 | Not used for contactless |
| Byte 3 | b8 | Cardholder verification was not successful |
| | b7 | Unrecognised CVM |
| | b6-4 | Not used for contactless |
| | b3 | Online CVM captured |
| | b2-1 | Not used for contactless |
| Byte 4 | b8 | Transaction exceeds floor limit |
| | b7-1 | Not used for contactless |

| Byte | Bit | Meaning |
|--------|------|---------------------------------------------------------------------------------------------|
| Byte 5 | b8 | Kernel 8 processing and TVR format |
| | b7 | AID mismatch between card and terminal |
| | b6-5 | Not used for contactless |
| | b4 | Relay resistance threshold exceeded |
| | b3 | Relay resistance time limits exceeded |
| | b2-1 | Relay resistance performed |
| | | 00: Relay resistance protocol not supported (not used by this version of the specification) |
| | | 01: RRP NOT PERFORMED |
| | | 10: RRP PERFORMED |
| | | 11: RFU |

~~A.1.126~~A.1.127 Time Out Value

Tag: 'DF8127'
Length: 2
Format: b
Update: K
Description: Defines the time in ms before the timer generates a TIMEOUT Signal.

~~A.1.127~~A.1.128 Track 1 Discretionary Data

Tag: '9F1F'
Length: var. up to 54
Format: ans
Update: K/RA
Description: Discretionary part of track 1 according to [ISO/IEC 7813].

A.1.128A.1.129 Track 2 Discretionary Data

Tag: '9F20'
Length: var. up to 16
Format: cn
Update: K/RA
Description: Discretionary part of track 2 according to [ISO/IEC 7813].

A.1.129A.1.130 Track 2 Equivalent Data

Tag: '57'
Length: var. up to 19
Format: b
Update: K/RA
Description: Contains the data objects of the track 2, in accordance with [ISO/IEC 7813], excluding start sentinel, end sentinel, and LRC. Track 2 Equivalent Data has a maximum length of 37 positions and is present in the file read using the READ RECORD command. It is made up of the following sub-fields:

Table A.32—Track 2 Equivalent Data

| Data Field | Length | Format |
|-------------------------------------------------|-----------------------|----------|
| Primary Account Number | var. up to 19 nibbles | n |
| Field Separator | 1 nibble | b ('D') |
| Expiration Date (YYMM) | 2 | n (YYMM) |
| Service Code | 3 nibbles | n |
| Discretionary Data | var. | n |
| Padded with 'F' if needed to ensure whole bytes | 1 nibble | b |

A.1.130A.1.131 Transaction Currency Code

Tag: '5F2A'
Length: 2
Format: n 3
Update: K/ACT
Description: Indicates the currency code of the transaction, in accordance with [ISO 4217].

~~A.1.131~~A.1.132 Transaction Currency Exponent

Tag: '5F36'
Length: 1
Format: n 1
Update: K/ACT
Description: Indicates the implied position of the decimal point from the right of the transaction amount represented, in accordance with [ISO 4217].

~~A.1.132~~A.1.133 Transaction Date

Tag: '9A'
Length: 3
Format: n 6 (YYMMDD)
Update: K/ACT/DET
Description: Local date that the transaction was performed. Transaction Date is processed as per the requirements outlined in section 6.7.3 of [EMV Book 4].

~~A.1.133~~A.1.134 Transaction Time

Tag: '9F21'
Length: 3
Format: n 6 (HHMMSS)
Update: K/ACT/DET
Description: Local time at which the transaction was performed.

~~A.1.134~~A.1.135 Transaction Type

Tag: '9C'
Length: 1
Format: n 2
Update: K/ACT
Description: Indicates the type of financial transaction, represented by the first two digits of [ISO 8583:1987] Processing Code.

~~A.1.135~~A.1.136 Unpredictable Number

| | |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | '9F37' |
| Length: | 4 |
| Format: | b |
| Update: | K |
| Description: | Contains a Kernel challenge (random) to be used by the Card to ensure the variability and uniqueness to the generation of a cryptogram. |

A.1.136A.1.137 User Interface Request Data 1

| | |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tag: | 'DF8116' |
| Length: | 22 |
| Format: | b |
| Update: | K |
| Description: | <p>The TLV Database of the Kernel includes two UIRDs: User Interface Request Data 1 and User Interface Request Data 2. A UIRD combines all user interface request parameters to be sent with the OUT Signal or MSG Signal.</p> <p>User Interface Request Data 1 is included in the OUT Signal if at least one of the flags 'UI Request on Outcome Present' or 'UI Request on Restart Present' is set. If both flags are set, then User Interface Request Data 1 includes the user interface request parameters to be acted upon as the outcome is processed.</p> <p>User Interface Request Data 2 is only included in the OUT Signal if both flags 'UI Request on Outcome Present' and 'UI Request on Restart Present' in Outcome Parameter Set are set. In this case, User Interface Request Data 2 includes the user interface request parameters to be acted upon at the restart of the transaction.</p> |

Table A.33—UIRD

| Data Field | Length | Format |
|---------------------|---------------|----------------------------------------------------------------------------------|
| Message Identifier | 1 | b (see below) |
| Status | 1 | b (see below) |
| Hold Time | 3 | n 6 |
| Language Preference | 8 | an (padded with hexadecimal zeroes if length of tag '5F2D' is less than 8 bytes) |
| Value Qualifier | 1 | b (see below) |
| Value | 6 | n 12 |
| Currency Code | 2 | n 3 |

Table A.34—UIRD – Message Identifier

| Byte | Bit | Meaning |
|--------|------|-------------------------------------|
| Byte 1 | b8-1 | Message Identifier |
| | | 00010111: CARD READ OK |
| | | 00100001: TRY AGAIN |
| | | 00000011: APPROVED |
| | | 00011010: APPROVED – SIGN |
| | | 00000111: DECLINED |
| | | 00011000: TRY ANOTHER INTERFACE |
| | | 00011100: ERROR – OTHER CARD |
| | | 00011101: INSERT CARD |
| | | 00100000: SEE PHONE |
| | | 00011011: AUTHORISING – PLEASE WAIT |
| | | 00011110: CLEAR DISPLAY |
| | | 11111111: N/A |
| | | Other values: RFU |

Table A.35—UIRD – Status

| Byte | Bit | Meaning |
|--------|------|----------------------------------|
| Byte 1 | b8-1 | Status |
| | | 00000000: NOT READY |
| | | 00000001: IDLE |
| | | 00000010: READY TO READ |
| | | 00000011: PROCESSING |
| | | 00000100: CARD READ SUCCESSFULLY |
| | | 00000101: PROCESSING ERROR |
| | | 11111111: N/A |
| | | Other values: RFU |

Table A.36—UIRD – Value Qualifier

| Byte | Bit | Meaning |
|--------|------|-------------------|
| Byte 1 | b8-5 | Value Qualifier |
| | | 0000: NONE |
| | | 0001: AMOUNT |
| | | 0010: BALANCE |
| | | Other values: RFU |
| | b4-1 | Each bit RFU |

~~A.1.137~~A.1.138 User Interface Request Data 2

Tag: 'DF8563'
 Length: 22
 Format: b
 Update: K
 Description: Refer to description of User Interface Request Data 1.

~~A.1.138~~A.1.139 Write Data Status

Tag: 'DF8567'
 Length: 1
 Format: b
 Update: K
 Description: Information reported by the Kernel to the Terminal, about the processing of WRITE DATA commands.
 Possible values are 'completed' or 'not completed'. In the latter case, this status is not specific about which of the WRITE DATA commands failed, or about how many of these commands have failed or succeeded.
 This data object is part of the Discretionary Data provided by the Kernel to the Terminal.

Table A.37—Write Data Status

| Byte | Bit | Meaning |
|--------|------|--------------|
| Byte 1 | b8 | Completed |
| | b7-1 | Each bit RFU |

A.2 Data Objects by Tag

Table A.38 lists all data objects of Kernel 8 ordered by tag number and defines the data objects included in the TLV Database.

Table A.38—Data Objects by Tag

| Tag | Data Object |
|--------|-----------------------------------------------------------------|
| '50' | Application Label |
| '57' | Track 2 Equivalent Data |
| '5A' | Application PAN |
| '5F24' | Application Expiration Date |
| '5F2A' | Transaction Currency Code |
| '5F2D' | Language Preference |
| '5F30' | Service Code |
| '5F34' | Application PAN Sequence Number |
| '5F36' | Transaction Currency Exponent |
| '5F57' | Account Type |
| '82' | Application Interchange Profile |
| '84' | DF Name |
| '87' | Application Priority Indicator |
| '8C' | CDOL1 |
| '8F' | Certification Authority Public Key Index (Card) |
| '90' | Issuer Public Key Certificate |
| '92' | Issuer RSA Public Key Remainder |
| '94' | Application File Locator |
| '95' | Terminal Verification Results |
| '9A' | Transaction Date |
| '9C' | Transaction Type |
| '9E' | Kernel Key Data |
| '9F01' | Acquirer Identifier |
| '9F02' | Amount, Authorised (Numeric) |
| '9F03' | Amount, Other (Numeric) |
| '9F06' | Application Identifier (Configuration Data) |
| '9F07' | Application Usage Control |
| '9F09' | Application Version Number (Reader) |

| Tag | Data Object |
|--------|---------------------------------------------------|
| '9F0A' | Application Selection Registered Proprietary Data |
| '9F10' | Issuer Application Data |
| '9F11' | Issuer Code Table Index |
| '9F12' | Application Preferred Name |
| '9F15' | Merchant Category Code |
| '9F16' | Merchant Identifier |
| '9F1A' | Terminal Country Code |
| '9F1C' | Terminal Identification |
| '9F1D' | Terminal Risk Management Data |
| '9F1E' | Interface Device Serial Number |
| '9F1F' | Track 1 Discretionary Data |
| '9F20' | Track 2 Discretionary Data |
| '9F21' | Transaction Time |
| '9F24' | Payment Account Reference |
| '9F26' | Application Cryptogram |
| '9F27' | Cryptogram Information Data |
| '9F2B' | Kernel Qualifier |
| '9F2C' | Card Qualifier |
| '9F32' | Issuer RSA Public Key Exponent |
| '9F33' | Terminal Capabilities |
| '9F34' | CVM Results |
| '9F35' | Terminal Type |
| '9F36' | Application Transaction Counter |
| '9F37' | Unpredictable Number |
| '9F38' | PDOL |
| '9F40' | Additional Terminal Capabilities |
| '9F42' | Application Currency Code |
| '9F44' | Application Currency Exponent |
| '9F46' | ICC Public Key Certificate |
| '9F47' | ICC RSA Public Key Exponent |
| '9F48' | ICC RSA Public Key Remainder |
| '9F4D' | Log Entry |
| '9F4E' | Merchant Name and Location |

| Tag | Data Object |
|----------------------------------|----------------------------------|
| '9F8102' | Cardholder Verification Decision |
| '9F8103' | Card Key Data |
| '9F8104' | Card TVR |
| '9F8105' | Enhanced Data Authentication MAC |
| '9F8106' | Authenticated Application Data |
| '9F8107' | IAD MAC Offset |
| '9F8108' | Restart Indicator |
| '9F8109' | Issuer Application Data MAC |
| '9F810A' | Extended SDA Tag List |
| '9F810B' | ICC ECC Public Key |
| '9F810C' | Relay Resistance Time Excess |
| '9F810D' | Card Capabilities Information |
| '9F8111' – '9F811A' ⁹ | Data Envelope 1 – 10 |
| 'DF8106' ⁹ | Data Needed |
| 'DF8110' ⁹ | Proceed To First Write Flag |
| 'DF8112' ⁹ | Tags To Read |
| 'DF8115' | Error Indication |
| 'DF8116' | User Interface Request Data 1 |
| 'DF8117' | Card Data Input Capability |
| 'DF8118' | CVM Capability – CVM Required |
| 'DF8119' | CVM Capability – No CVM Required |
| 'DF811B' | Kernel Configuration |
| 'DF811F' | Security Capability |
| 'DF8121' | Terminal Action Code – Denial |
| 'DF8122' | Terminal Action Code – Online |
| 'DF8123' | Reader Contactless Floor Limit |
| 'DF8126' | Reader CVM Required Limit |
| 'DF8127' ⁹ | Time Out Value |
| 'DF8129' | Outcome Parameter Set |
| 'DF812D' | Message Hold Time |
| 'DF8130' | Hold Time Value |

⁹ Only implemented for the DE/DS Implementation Option

| Tag | Data Object |
|------------------------|-----------------------------------------------------------------|
| 'DF8132' | Minimum Relay Resistance Grace Period |
| 'DF8133' | Maximum Relay Resistance Grace Period |
| 'DF8134' | Terminal Expected Transmission Time For Relay Resistance C-APDU |
| 'DF8135' | Terminal Expected Transmission Time For Relay Resistance R-APDU |
| 'DF8136' | Relay Resistance Accuracy Threshold |
| 'DF8137' | Relay Resistance Transmission Time Mismatch Threshold |
| 'DF8563' | User Interface Request Data 2 |
| 'DF8566' | Kernel Reserved TVR Mask |
| 'DF8567' ¹⁰ | Write Data Status |
| 'DF8568' ¹⁰ | Read Data Status |
| 'DF8569' | Message Identifiers On Restart |
| 'DF856A' | Default IAD MAC Offset |
| 'DF856B' | Discretionary Data Tag List |
| 'DF856C' | Default CDOL1 |
| 'DF856D' | Tag Mapping List |
| 'FF8104' ¹⁰ | Data To Send |
| 'FF8105' | Data Record |
| 'FF8106' | Discretionary Data |
| 'FF8107' ¹⁰ | Data Envelopes To Write |

¹⁰ Only implemented for the DE/DS Implementation Option

A.3 Configuration Data Objects

Table A.39 lists all configuration data objects. Data objects of which the presence is listed as mandatory in Table A.39 must be present in the TLV Database for the Kernel to process transactions correctly. When a mandatory configuration data object is not present in Configuration Data, then the default value is stored in the TLV Database at the start of the Kernel. When an optional configuration data object is not present in Configuration Data, then it will also not be present in the TLV Database (i.e. IsPresent() will return FALSE). If such a data object would be requested in a DOL, then it will be filled with zeroes.

Configuration data objects listed in the data dictionary with update conditions including ACT/DET may not be present in Configuration Data, but may instead be sent to the Kernel with the ACT Signal at the start of the Kernel or with a DET Signal during transaction processing.

Table A.39—Configuration Data Objects

| Data Object | Presence | Default Value |
|---------------------------------------------|----------|--------------------|
| Account Type | O | |
| Acquirer Identifier | O | |
| Additional Terminal Capabilities | M | '0000000000' |
| Application Identifier (Configuration Data) | M | '0000000000000000' |
| Application Version Number (Reader) | M | '0002' |
| Card Data Input Capability | M | '00' |
| CVM Capability – CVM Required | M | '00' |
| CVM Capability – No CVM Required | M | '00' |
| Data Envelopes To Write | O | |
| Default CDOL1 | O | |
| Default IAD MAC Offset | M | '00' |
| Discretionary Data Tag List | M | 'DF8115' |
| Hold Time Value | M | '0D' |
| Interface Device Serial Number | O | |
| Kernel Configuration | M | '0000' |
| Kernel Reserved TVR Mask | M | '8A4000080CF' |
| Maximum Relay Resistance Grace Period | M | '0032' |
| Merchant Category Code | O | |
| Merchant Identifier | O | |
| Merchant Name and Location | O | |

| Data Object | Presence | Default Value |
|-----------------------------------------------------------------|----------|--------------------|
| Message Hold Time | M | '000013' |
| Message Identifiers On Restart | M | '211820' |
| Minimum Relay Resistance Grace Period | M | '0014' |
| Proceed To First Write Flag | O | |
| Reader Contactless Floor Limit | M | '000000000000' |
| Reader CVM Required Limit | M | '000000000000' |
| Relay Resistance Accuracy Threshold | M | '012C' |
| Relay Resistance Transmission Time Mismatch Threshold | M | '32' |
| Security Capability | M | '00' |
| Tag Mapping List | M | NULL string |
| Tags To Read | O | |
| Terminal Action Code – Denial | M | '8400000040' |
| Terminal Action Code – Online | M | '840084804C' |
| Terminal Country Code | M | '0000' |
| Terminal Expected Transmission Time For Relay Resistance C-APDU | M | '0012' |
| Terminal Expected Transmission Time For Relay Resistance R-APDU | M | '0018' |
| Terminal Identification | O | |
| Terminal Risk Management Data ⁽¹⁾ | M | '0000000000000000' |
| Terminal Type | M | '00' |
| Time Out Value | M | '01F4' |
| Transaction Currency Code | O | |
| Transaction Currency Exponent | O | |
| Transaction Type | M | '00' |

- ⁽¹⁾ Note that bits **23, 4, 6 and- 7** in byte 1 and bit 8 in byte 2 in Terminal Risk Management Data are dynamically set by the Kernel based on the CVM characteristics of the transaction.

Annex B ECC Certificate Format

This annex specifies the format of the ECC Issuer Certificate and ECC ICC Certificate.

B.1 ECC Issuer Certificate Format

The Issuer certificate is shown in Table B.1.

Table B.1—ECC Issuer Certificate Format

| | Name | Description | Length (bytes) |
|---|----------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| 1 | <u>Issuer</u> Certificate Format | Always Hex value '12' for this version of the specifications. | 1 |
| 2 | <u>Issuer</u> Certificate Encoding | Always Hex value '00' for this version of the specifications. | 1 |
| 3 | Issuer Identifier | Uniquely identifies the Issuer in the context of the RID (leftmost 3-10 digits from the Application PAN padded to the right with hex 'F's). | 5 |
| 4 | Issuer Public Key Algorithm Suite Indicator | Identifies the algorithm suite to be used with the Issuer Public Key when verifying issuer signatures. Always Hex value '10' for this version of the specifications. | 1 |
| 5 | <u>Issuer</u> Certificate Expiration Date | Issuer Certificate Expiration Date (YYYYMMDD, UTC). | 4 |
| 6 | <u>Issuer</u> Certificate Serial Number | Number unique to the payment system key that creates the issuer certificate. | 3 |
| 7 | RID | Identifies the Payment System to which the Issuer Public Key is associated. | 5 |
| 8 | <u>PS-Certification Authority</u> Public Key Index | In conjunction with the RID, identifies which of the Kernel application's <u>Payment System Certification Authority</u> Public Keys (and associated algorithms) to use when verifying the issuer certificate. | 1 |

| | Name | Description | Length (bytes) |
|----|------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| 9 | Issuer Public Key | Representation of Issuer Public Key (x coordinate of Issuer Public Key point) on the curve identified by the Issuer Public Key Algorithm Suite Indicator. | N_{FIELD} |
| 10 | Issuer <u>Public Key</u> Certificate Signature | A digital signature on data objects 1 through 9 of this table. Verified using the <u>Payment System Certification Authority</u> Public Key and algorithms identified by the <u>PS-Certification Authority</u> Public Key Index (in this table). | N_{SIG} |

Note:

When using ECSDSA the length of a digital signature is equal to the length N_{HASH} of the hash plus the length N_{FIELD} of a field element. If using P-256 and a 256-bit hash algorithm (such as SHA-256) then $N_{\text{HASH}} = N_{\text{FIELD}} = 32$ and $N_{\text{SIG}} = N_{\text{HASH}} + N_{\text{FIELD}} = 64$.

B.2 ECC ICC Certificate Format

The ICC Certificate is as shown in Table B.2.

Table B.2—ECC ICC Certificate Format

| | Name | Description | Length (bytes) |
|---|-----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| 1 | <u>ICC</u> Certificate Format | Always Hex value '14' for this version of the specifications | 1 |
| 2 | <u>ICC</u> Certificate Encoding | Always Hex value '00' for this version of the specifications | 1 |
| 3 | <u>ICC</u> Card Public Key Algorithm Suite Indicator | Indicates the algorithm suite to be used with the certified card-ICC <u>P</u> ublic <u>K</u> ey. Always Hex value '00' for this version of the specifications. | 1 |
| 4 | <u>ICC</u> Certificate Expiration Date | Card-ICC Certificate Expiration Date (YYYYMMDD, UTC). | 4 |
| 5 | <u>ICC</u> Certificate Expiration Time | ICC Card Certificate Expiration Time (HHMM, UTC). | 2 |
| 6 | <u>ICC</u> Certificate Serial Number | Number unique to the issuer key that creates the card certificate | 6 |

| | Name | Description | Length (bytes) |
|----|------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| 7 | SDA-ICCD Hash Encoding | For this version of the specifications, always Hex value '01', indicating TLV encoding of the input (except for the AIP where just the value is included) is used when computing the SDA-ICCD Hash | 1 |
| 8 | SDA-ICCD Hash Algorithm Indicator | Identifies the hash algorithm used to calculate the SDA-ICCD Hash. Always '02' indicating that SHA-256 is used | 1 |
| 9 | SDA-ICCD Hash | Hash of the Static Data To Be Authenticated using the hash function identified by the SDA-ICCD Hash Algorithm Indicator | N _{HASH} |
| 10 | ICC Card Public Key | Representation of Card-ICC Public Key (x coordinate of Card-ICC Public Key point) on the curve identified by the Card-ICC Public Key Algorithm Suite Indicator | N _{FIELD} |
| 11 | Card-ICC Public Key Certificate Signature | A digital signature on data objects 1 through 10 of this table. Verified using the Issuer Public Key and the algorithms identified by the Issuer Public Key Algorithm Suite Indicator | N _{SIG} |

The ~~SDA-ICCD~~ Hash is a hash calculated over the Static Data To Be Authenticated (a concatenation of the records identified in the AFL as signed), followed by any data indicated by the Extended SDA Tag List (including the tags and length) and finally the value of the AIP).

Annex C Algorithm Suite Indicators

The Certificate Algorithm Suite Indicators for RSA are as shown in Table C.1.

Table C.1—Certificate Algorithm Suite Indicator for RSA

| Certificate Algorithm Suite Indicator | Signature Mechanism | Public Key Modulus Max Length | Public Key Exponent |
|---------------------------------------|---------------------|-------------------------------|---------------------|
| '01' | RSA | 248 bytes | 3 or 65537 |

The Certificate Algorithm Suite Indicators for ECC are as shown in Table C.2.

Table C.2—Certificate Algorithm Suite Indicators for ECC

| Certificate Algorithm Suite Indicator | Signature Mechanism | Hash Algorithm | ECC Curve | N _{FIELD} / N _{SIG} |
|---------------------------------------|---------------------|----------------|-----------|---------------------------------------|
| '10' | ECSDSA | SHA-256 | P-256 | 32 / 64 |
| '11' | ECSDSA | SHA-512 | P-521 | 66 / 130 |
| '80' | SM2-DSA | SM3 | SM2-P256 | 32 / 64 |

The Secure Channel Algorithm Suite Indicators are as shown in Table C.3.

Table C.3—Secure Channel Algorithm Suite Indicator

| Secure Channel Algorithm Suite Indicator | Key Agreement and Derivation | ECC Curve | N _{FIELD} | Signature Mechanism | Encryption Mechanism |
|------------------------------------------|------------------------------|-----------|--------------------|---------------------|----------------------|
| '00' | BDH & KDF | P-256 | 32 | AES-CMAC | AES-CTR |
| '01' | BDH & KDF | P-521 | 66 | AES-CMAC | AES-CTR |
| '88' | BDH & KDF | SM2-P256 | 32 | SM4-CMAC | SM4-CTR |

Annex D Curve P-256

The curve P-256 is defined over F_p for a 256-bit prime p , with curve equation $y^2 = x^3 - 3x + b$ (i.e. $a = -3$). It has the parameters shown in Table D.1. The prime p and (integer) order n are given in both decimal and hexadecimal form; field elements (the parameter b and the base point coordinates) are given in hexadecimal only.

Table D.1—Parameters of Curve P-256

| Parameter | Value |
|-----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| $p =$ | $2^{256} - 2^{224} + 2^{192} + 2^{96} - 1 =$ 115 79208 92103 56248 76269 74469 49407 57353 00861 43415 29031 41955 33631 30886 70978 53951 FFFFFFFF 00000001 00000000 00000000 00000000 FFFFFFFF FFFFFFFF FFFFFFFF |
| $n =$ | 115 79208 92103 56248 76269 74469 49407 57352 99969 55224 13576 03424 22259 06106 85120 44369 FFFFFFFF 00000000 FFFFFFFF FFFFFFFF BCE6FAAD A7179E84 F3B9CAC2 FC632551 |
| $a =$ | FFFFFFFF 00000001 00000000 00000000 00000000 FFFFFFFF FFFFFFFF FFFFFFFC |
| $b =$ | 5AC635D8 AA3A93E7 B3EBBD55 769886BC 651D06B0 CC53B0F6 3BCE3C3E 27D2604B |
| $G_x =$ | 6B17D1F2 E12C4247 F8BCE6E5 63A440F2 77037D81 2DEB33A0 F4A13945 D898C296 |
| $G_y =$ | 4FE342E2 FE1A7F9B 8EE7EB4A 7C0F9E16 2BCE3357 6B315ECE CBB64068 37BF51F5 |

Annex E Abbreviations

Table E.1 lists the abbreviations that are used in this document. For information on terms used in this specification, see section 1.4.

Table E.1—Abbreviations

| Abbreviation | Description |
|--------------|------------------------------------------------|
| AAC | Application Authentication Cryptogram |
| AC | Application Cryptogram |
| ADF | Application Definition File |
| AES | Advanced Encryption Standard |
| AFL | Application File Locator |
| AID | Application Identifier |
| AIP | Application Interchange Profile |
| an | Alphanumeric characters |
| ans | Alphanumeric and Special characters |
| APDU | Application Protocol Data Unit |
| ARQC | Authorisation Request Cryptogram |
| ASI | Algorithm Suite Indicator |
| ATC | Application Transaction Counter |
| b | Binary |
| BCD | Binary Coded Decimal |
| BDH | Blinded Diffie-Hellman |
| BER | Basic Encoding Rules |
| C | Conditional |
| <u>CA</u> | <u>Certification Authority</u> |
| C-APDU | Command APDU |
| CDOL | Card Risk Management Data Object List |
| CDCVM | Consumer Device Cardholder Verification Method |
| CID | Cryptogram Information Data |
| CLA | Class byte of command message |
| CMAC | Cipher-based Message Authentication Code |
| CMC | Card Message Counter |

| Abbreviation | Description |
|-------------------------------------------|---------------------------------------------------------------------|
| cn | Compressed Numeric |
| CRL | Certification Revocation List |
| CVM | Cardholder Verification Method |
| DE | Data Exchange |
| DEK | Data Exchange Kernel |
| DES | Data Encryption Standard |
| DET | Data Exchange Terminal |
| DF | Dedicated File |
| DOL | Data Object List |
| DS | Data Storage |
| ECC | Elliptic Curve Cryptography |
| ECSDSA | Elliptic Curve Schnorr Digital Signature Algorithm |
| EDA | Enhanced Data Authentication |
| ERRD | Exchange Relay Resistance Data |
| FCI | File Control Information |
| IAD | Issuer Application Data |
| ICC | Integrated Circuit Card |
| ID | Identifier |
| INS | Instruction byte of command message |
| ISO | International Organization for Standardization |
| KMC | Kernel Message Counter |
| M | Mandatory |
| MAC | Message Authentication Code |
| n | Numeric |
| N/A | Not applicable |
| N_{PS} N _{CA} | Length of PS -Certification Authority Public Key Modulus |
| N _i | Length of Issuer Public Key Modulus |
| N _{IC} | Length of ICC Public Key Modulus |
| O | Optional |
| PAN | Primary Account Number |
| PDOL | Processing Options Data Object List |
| PIN | Personal Identification Number |
| POS | Point of Sale |

| Abbreviation | Description |
|---------------|--------------------------------------------|
| PPSE | Proximity Payment System Environment |
| PS | Payment System |
| R-APDU | Response APDU |
| RFU | Reserved for Future Use |
| RID | Registered Application Provider Identifier |
| RNG | Random Number Generator |
| RRP | Relay Resistance Protocol |
| SC | Secure Channel |
| SCA | Strong Cardholder Authentication |
| SFI | Short File Identifier |
| SHA | Secure Hash Algorithm |
| SW | Status Words |
| TC | Transaction Certificate |
| TL | Tag Length |
| TLV | Tag Length Value |
| TRMD | Terminal Risk Management Data |
| TVR | Terminal Verification Results |
| UIRD | User Interface Request Data |
| UN | Unpredictable Number |
| var. | Variable |

***** END OF DOCUMENT *****