Incorrectly Formatted ICC Data Objects

This Specification Bulletin clarifies the acceptable behaviour for a terminal during normal processing when it encounters a non-critical ICC data object that does not conform to the format requirement per the EMV Specifications.

Applicability

This Specification Update Bulletin applies to:

- *EMV Integrated Circuit Card Specifications for Payment Systems Version 4.3 Book 3 [EMV Book3]*
- *SB-83 : Incorrectly Formatted ICC Data Objects, First Edition, December 2010*

Related Documents

None

Description

This bulletin supersedes SB-83 and requires a terminal to ignore format errors in certain non-critical card data and continue processing.

It has been noted that certain card-sourced data objects are encoded in a format beyond the format defined in the EMV Specifications; this has caused some terminals to terminate transactions due to the unrecognized encoding of these data objects. However, in these instances, the card data is not critical for completion of a transaction and it is desirable for a terminal to ignore the format error and continue processing. This bulletin makes it mandatory for terminals to ignore the format errors in certain non-critical data elements.

Specification Change

Please update the fifth paragraph in EMV Book 3, Section 7.5 as below:

The correct formatting of certain card-sourced data objects is not critical for completion of a transaction. If during normal processing the terminal recognises that any of the following data objects are incorrectly formatted, it ~~may optionally~~ shall ignore the formatting error and continue processing.

- Cardholder Name ('5F20')
- Cardholder Name Extended ('9F0B')
- Issuer URL ('5F50')
- Log Entry ('9F4D')
- Log Format ('9F4F')'

The format errors, if detected, may prevent a particular service to be delivered, but shall not prevent financial transactions to be processed and to complete successfully.

The following table lists proposed terminal behaviours when format errors are detected for these data elements. Other behaviours are allowed as long as the previous requirement is met.

Data	Proposed terminal behaviour
Cardholder Name Cardholder Name Extended	• Continue processing as if the data is not present, or • Print/Display the printable characters, or • Print/Display error message in place of cardholder name
Issuer URL	• Continue processing as if the data is not present
Log Entry ('9F4D')	• Continue processing as if the data is not present, or • Continue processing as if no Transaction Log file is supported by the card, or • Abort Transaction Log file reading, or • Display error message when attempting to read the Transaction Log file
Log Format	• Continue processing as if the data is not present, or • Continue processing as if no Transaction Log file is supported by the card, or • Abort Transaction Log file reading, or • Display error message when attempting to read the Transaction Log file