

## **Clarification on the Format of AFL, Byte 1**

***This Specification Bulletin clarifies the format of the AFL, Byte 1 with the three least significant bits as RFU.***

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### ***Applicability***

This Specification Bulletin applies to:

- *EMV Integrated Circuit Card Specifications for Payment Systems Version 4.3 Book 3*

### ***Related Documents***

- *None*
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### ***Description***

In EMV Book 3, section 10.2 "Read Application Data" describes the following:

- The five most significant bits of the first byte indicate the SFI. The three least significant bits of the first byte shall be set to zero.

This specification bulletin clarifies that the three least significant bits are defined as RFU.

### ***Specification Change***

In EMV Book 3, section 10.2 "Read Application Data", replace the first bullet of the section with the following:

- The five most significant bits of the first byte indicate the SFI. The three least significant bits are RFU.