

**EMV® Specification Bulletin No. 265**  
**First Edition February 2022**

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**Contact – TCK Check Character Requirement in ATR**

*This Specification Bulletin clarifies the terminal requirements when handling the TCK byte in the ATR and as a consequence clarifies when an ICC may return a TCK byte*

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**Applicability**

This Specification Bulletin applies to:

- *EMV Integrated Circuit Card Specifications for Payment Systems, Book 1 - Application Independent ICC to Terminal Interface Requirements, Version 4.3, November 2011.*

**Related Documents**

- *INTERNATIONAL STANDARD, ISO/IEC 7816-3, Identification cards — Integrated circuit cards — Part 3: Cards with contacts — Electrical interface and transmission protocols, Third edition, 2006-11-01*
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**Description**

The handling of the TCK byte of an ATR presenting T=0 only protocol and other scenarios by the terminal is clarified in line with ISO/IEC standards and as a consequence the requirements for when an ICC may return a TCK is clarified.

**For terminals:**

Requirements	Date for application
The changes (new requirements) in this bulletin	Approved terminals due for renewal: from January 2026
EMV Book 1 version 4.3	New terminal approvals: until end December 2022
The changes (new requirements) in this bulletin	New terminal approvals: from January 2023

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**For cards:**

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### **Specification Changes**

#### **8.3.4 TCK - Check Character**

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An ATR shall contain TCK if a protocol type other than T=0 is indicated and shall not contain TCK if T=0 only is indicated.

*Basic responses:* The ATR shall not contain TCK if T=0 only is ~~to be used indicated~~. In all other cases TCK shall be returned in the ATR.

*Terminal behaviour:*

The terminal shall be able to evaluate TCK when appropriately returned. It shall accept an ICC returning an ATR:

- containing a correct TCK if a protocol type other than T=0 is indicated, and
- not containing TCK if T=0 only is indicated.

In all other cases, tThe terminal shall reject an ICC returning an ATR:

- not containing TCK if a protocol type other than T=0 is indicated, or
- containing TCK if T=0 only is indicated, or
- containing an incorrect TCK.

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