



beyond
payment

Workaround for Expresspay 2.0.1 in markets that require Expresspay 2.0.2 Online Processing

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1. Context

The goal is to use our current Expresspay 2.0.1 kernel and to use a workaround to make it working as with Expresspay 2.0.2 when an ARQC is required by the card during an **EMV Partial Online** transaction.

In the case described above, Expresspay 2.0.1 mandates that:

If the terminal is online capable and is also capable of performing contact EMV transactions, a request for the Cardholder to use the contact EMV interface should be initiated. (At this point the contactless kernel is deactivated and a separate EMV contact transaction is subsequently expected to be performed over the contact interface).

This fallback to a contact interface is no longer used in Expresspay 2.0.2 and the transaction must be attempted to be sent online.

2. Workaround

The workaround consists of not sending the `TAG_EXPRESSPAY_CONTACT_EMV_CAPABLE` tag (0x9F918211) to the kernel in order to disable the fallback over a contact interface in this case.

- If the application sends this tag with a value different from zero, the Expresspay kernel will act as specified in the 2.0.1 specification (in EMV Mode, a partial Online transaction will result in a contact EMV transaction)
- If the application sends this tag with a value of zero or does not send the tag, the Expresspay kernel will act as specified in the 2.0.2 specification (the transaction will be attempted to be sent online)

Note that using this workaround will also disable the possible fallback to a contact interface during the Cardholder Verification process in the following case:

If card doesn't support Cardholder Verification or has no CVM list, or there is no mutually support CVM.

The terminal will set Byte 3, Bit 8 "Cardholder Verification was not successful" in the TVR and the transaction will be approved/ declined based on the IACs/TACs.

3. End to End approvals

It will need to be clear to the American Express certification teams what tests will need to be performed/ validated.

So it must be made clear that all end to end certification requests are for devices that support 'Expresspay 2.0.1 (workaround) '. **Within the ICS, under Expresspay certification details, the requestor is asked to provide details of the version of the specification the device has been developed to. For devices developed to the 2.0.1 specification, please provide the following information in this field: 'Expresspay 2.0.1 (workaround) '.**