

Responsible use of this application

This application is intended to enable customer service and technical employees working in the mass transit/public transport industry to identify impediments preventing acceptance for customers whose contactless EMV cards are declined or trigger errors at fare payment validators.

This application provides no features useful to a criminal intending to 'skim' a customer's cEMV card in order to trigger an illicit payment.

There is no legal impediment the developers are aware of to using this application on live cards, but potential users should be aware of the following concerns:

- If a transport authority, operator or agent is accepting cEMV payments, it will be bound by the regulations issued by the Payment Cards Industry Security Standards Council. Organizations in this category should consult their internal subject matter experts to determine whether they are permitted to use this application. Whether they are permitted may depend on whether the PCI-DSS approval covering their system comes under PCI-DSS v4.0 or PCI-DSS v3.2.1 (the earlier specification contains much stricter language in relation to use of applications processing live PANs other than live payment terminals connected to the payment network).
- All cEMV cards contain counters of numbers of taps processed on the card, and the banks issuing these cards will receive the current counter as part of transaction information for every payment on the card. The banks which issue cards do check the sequence of counter values received and may flag frequent or lengthy gaps in the sequence as evidence of risk of fraudulent use of the card and may apply an action like blocking the card which could be inconvenient to the cardholder. Tapping a card once on this application will result in a gap of 1 missing counter value in the sequence at the bank, which is very unlikely to trigger action.

It is strongly recommended that no live card should be tapped on this application more than once or at the most twice on any given day. There is no limit on the number of times test cards or cards emulated using proprietary cEMV testing tools can be tapped.