EMV®
Card Type Approval
CCD Levels 1 & 2

Administrative Process

Version 2.7
January 2017
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Revision Log – Version 2.7

The following changes have been made to the document since the publication of Version 2.6. Some of the numbering and cross references in this version have been updated to reflect changes introduced by the published bulletins. The numbering of existing requirements did not change, unless explicitly stated otherwise.

Incorporated changes described in the following Specification Updates:

- Section 3.1: Addition of the Generic EMVCO Type Approval flow
- Section 3.3: Reporting evaluation results updated so that the laboratory delivers the evaluation results directly to EMVCo
- Section 3.3.4: Clarification that EMVCo will invoice the product provider
- Section 3.4: Addition of a reference to the fee
- Section 3.6: Removal of the fee amounts that will be defined in a bulletin and addition of a name for each fee. Removal of the security fees that are defined in a separate document
- Section 3.6: Addition of the ICS replacement fee
- Section 3.6: Clarification on the ICS decline fee
- Section 3.7: Addition of the EMVCo service levels
- Section 3.8: Addition of a section on multiple laboratories
- Section 4.4: Audit of the non CCD test cases required even if the non CCD specification is a variation of CPA
- Section 4.5 and 4.9: ICS is sent in pdf form only
- Section 4.5: Addition of a reference to the decline fee
- Section 4.7: Addition of a section describing the decision to submit
- Section 4.8: Clarification of the process of reception of the RFA
- Section 4.8: Removal of the internal EMVCo process to review the RFA
- Section 4.9: Reminder that the laboratory shall send the report directly to EMVCo
- Section 4.14: Addition of a table describing the applicable testings
- Section 4.15: Clarification of the change request process flow
- Section 5: Clarification of the section and specification of a 2 months migration period during which the product provider can chose a version of test cases to test a new product
- Section 5: Addition of a migration period for change request and renewals when test cases are changing
- Section 7.11: Rewording of the section and separation of the 3 use cases
- Removal of the appendix
Other editorial changes:

- Format of the document updated
- Miscellaneous rewordings
- List of reference documents updated
- Renumbering
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1 Introduction

EMVCo, LLC (“EMVCo”) is the owner of the EMV Integrated Circuit Card Specifications for Payment Systems, hereinafter called EMV Specifications.

All readers of this document are advised that Card Approval, when granted by EMVCo, shall not be construed as a warranty or representation of any sort, nor may it be relied upon by any party as an assurance of quality or functionality of any product or service. Please review the legal notice on page i of this document for important limitations on the scope of Type Approval.

Card Type Approval is verification by EMVCo that a specific card product has demonstrated sufficient conformance to the EMV specifications.

The Card Type Approval process includes both functional and security evaluations. This document describes functional evaluation. Limited information regarding security evaluation is included for completeness. (See [Sec Gd]¹ for details of security evaluation.)

This version of the document focuses on Card Type Approval for card products implementing the Common Core Definitions (CCD) specifications. A separate version addresses Card Type Approval for card products implementing the Common Payment Application (CPA) specifications.

1.1 Audience

This document is intended for all stakeholders interested in Card Type Approval including but not limited to:

- Chip Providers,
- Specification Owners,
- Product Providers,
- Laboratories,
- And EMVCo Qualified Auditors.

It is assumed that the reader is familiar with EMV specifications, in particular with the Common Core Definitions (CCD), and with the EMV Card Personalization Specification.

¹ The normative references are listed in section 1.2.
1.2 Normative References

The version numbers identified in the references below are valid at the time of release of this document. Nevertheless, the latest version available from EMVCo should apply.

1.2.1 EMV Specifications

EMVCo, LLC (EMVCo) manages and maintains the *EMV Integrated Circuit Card (ICC) Specifications for Payment Systems*, hereinafter called the EMV specifications.

EMV specifications are publicly available on the EMVCo website: [www.emvco.com](http://www.emvco.com).

**Table 1-1: EMV Specifications**

<table>
<thead>
<tr>
<th>Reference</th>
<th>Publication Name</th>
<th>Version</th>
</tr>
</thead>
<tbody>
<tr>
<td>[EMV CPS]</td>
<td>EMV Card Personalization Specification</td>
<td>Latest available</td>
</tr>
<tr>
<td></td>
<td>All Specification Update Bulletins as published on the EMVCo website</td>
<td>Latest available</td>
</tr>
</tbody>
</table>
## 1.2.2 Card Type Approval Documents

### Table 1-2: Card Type Approval Documents

<table>
<thead>
<tr>
<th>Reference</th>
<th>Publication Name</th>
<th>Version</th>
<th>Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>[AP CPA]</td>
<td>EMVCo Card Type Approval Administrative Process for CPA</td>
<td>Latest available</td>
<td>EMVCo Website</td>
</tr>
<tr>
<td>[Aud Qual Req]</td>
<td>EMVCo Qualification Requirements for Auditors (Card and Mobile Functional Evaluation)</td>
<td>Latest available</td>
<td>EMVCo Website</td>
</tr>
<tr>
<td>[Lab Accred Req]</td>
<td>EMVCo Laboratory Accreditation and Requirements</td>
<td>Latest available</td>
<td>EMVCo Website</td>
</tr>
<tr>
<td>[Sec Impl Gd]</td>
<td>CPA Secure Implementation Guidelines</td>
<td></td>
<td>Upon Request from the SEWG (Restricted to Chip Providers and Product Providers that have signed the EMVCo Certification Contract Security Evaluation)</td>
</tr>
<tr>
<td>[Cd Img CCD]</td>
<td>EMVCo Card Type Approval CCD Level 1 and Level 2 Images Requirements</td>
<td>Latest available</td>
<td>Publicly Available</td>
</tr>
<tr>
<td>[TC L1]</td>
<td>EMVCo Card Type Approval Card Level 1 Electrical and Protocol – Test Cases</td>
<td>Latest available</td>
<td>Restricted to Test Tool Suppliers, EMVCo Accredited Laboratories, and EMVCo Qualified Auditors</td>
</tr>
<tr>
<td>[TC CCD]</td>
<td>EMVCo Card Type Approval CCD Level 2 – Test Cases</td>
<td>Latest available</td>
<td>Restricted to Test Tool Suppliers, EMVCo Accredited Laboratories, and EMVCo Qualified Auditors</td>
</tr>
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</table>
1.2.3 Card Type Approval Forms

Table 1-3: Card Type Approval Forms

<table>
<thead>
<tr>
<th>Publication Name</th>
<th>Version</th>
<th>Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Request for Registration for Chip Providers</td>
<td>Latest available</td>
<td>EMVCo Website</td>
</tr>
<tr>
<td>Request for Registration for Product Providers</td>
<td>Latest available</td>
<td>EMVCo Website</td>
</tr>
<tr>
<td>Business Review Form for Chip and Product Providers</td>
<td>Latest available</td>
<td>EMVCo Website</td>
</tr>
<tr>
<td>Request for Owner Specification Review</td>
<td>Latest available</td>
<td>EMVCo Website</td>
</tr>
<tr>
<td>Request for Non-CCD Test Cases Review</td>
<td>Latest available</td>
<td>EMVCo Website</td>
</tr>
<tr>
<td>EMVCo CCD Implementation Conformance Statement Level 1 &amp; 2 (ICS)</td>
<td>Latest available</td>
<td>EMVCo Website</td>
</tr>
<tr>
<td>Request for Approval Form</td>
<td>Latest available</td>
<td>EMVCo Website</td>
</tr>
<tr>
<td>Approved Card Product Change Request</td>
<td>Latest available</td>
<td>EMVCo Website</td>
</tr>
<tr>
<td>Request for Renewal of Card Product Approval</td>
<td>Latest available</td>
<td>EMVCo Website</td>
</tr>
</tbody>
</table>

1.3 Definitions

The following terms are used in this specification:

Table 1-4: Definitions

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accreditation</td>
<td>Formal recognition by EMVCo that a test laboratory is competent to perform one or more categories of testing defined by EMVCo Card Type Approval procedures.</td>
</tr>
<tr>
<td>Approved chip</td>
<td>An Integrated Circuit that has received an IC Compliance Certificate, which indicates that it meets EMVCo security conformance requirements.</td>
</tr>
<tr>
<td>Audit report</td>
<td>A report written by an EMVCo Qualified Auditor assessing, for example, Card Type Approval test results or laboratory test processes.</td>
</tr>
<tr>
<td>Card Compliance Certificate Number</td>
<td>A number assigned by the Security Evaluation Secretariat when confirming that a Card Security evaluation is acceptable.</td>
</tr>
<tr>
<td>Card product</td>
<td>A payment card as defined by a Payment System. For the purpose of this document, a card product is comprised of an Integrated Circuit, Operating System, environment, and one (or more) EMV Application(s). See section 4.1.</td>
</tr>
<tr>
<td>Card sample</td>
<td>A card representative of a specific card product provided to a laboratory for testing.</td>
</tr>
<tr>
<td><strong>Card Security evaluation</strong></td>
<td>The process by which EMVCo assesses the security of a card product and how its components conform to EMVCo’s security guidelines.</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Card Type Approval</strong></td>
<td>Verification by EMVCo that a specific card product has demonstrated sufficient conformance to the EMV specifications.</td>
</tr>
<tr>
<td><strong>Card Type Approval documentation</strong></td>
<td>Set of documents and procedures issued by EMVCo describing EMVCo Card Type Approval process (documents are listed in section 1.2.2).</td>
</tr>
<tr>
<td><strong>Card Type Approval process</strong></td>
<td>The steps necessary for a card product to obtain an EMVCo Letter of Approval.</td>
</tr>
<tr>
<td><strong>Card Type Approval Secretariat</strong></td>
<td>The EMVCo entity that manages the Card Type Approval process.</td>
</tr>
<tr>
<td><strong>CCD Components</strong></td>
<td>The part of an EMV Application that is defined in the EMV CCD specifications.</td>
</tr>
<tr>
<td><strong>Chip Provider</strong></td>
<td>A vendor that submits Integrated Circuit(s) to EMVCo for security evaluation.</td>
</tr>
<tr>
<td><strong>Chip Security evaluation</strong></td>
<td>The process by which EMVCo assesses the security of an Integrated Circuit that will be used in card products.</td>
</tr>
<tr>
<td><strong>Common Core Definitions</strong></td>
<td>A subset of the EMV specifications (version 4.1) that:</td>
</tr>
<tr>
<td></td>
<td>• describes the minimum set of functions and data mandatory for an EMV Application</td>
</tr>
<tr>
<td></td>
<td>• describes a set of functions and data that may be implemented</td>
</tr>
<tr>
<td></td>
<td>• excludes other functions and data described in other parts of the EMV specifications</td>
</tr>
<tr>
<td></td>
<td>See:</td>
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<tr>
<td></td>
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</tr>
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<td></td>
<td>[EMV Book 2], Part IV</td>
</tr>
<tr>
<td></td>
<td>[EMV Book 3], Part V</td>
</tr>
<tr>
<td><strong>Conformance</strong></td>
<td>Meeting all EMVCo requirements defined for Card Type Approval including implemented optional requirements.</td>
</tr>
<tr>
<td><strong>Delta Testing</strong></td>
<td>Testing that covers the difference between the test plan versions the product was approved against versus the current version of the test plan when the product is reaching its renewal date.</td>
</tr>
<tr>
<td><strong>Differential Testing</strong></td>
<td>Testing that covers the difference between the original product and the derivative product independently of the test plan being updated or not. Note: Testing will be determined on a case by case basis depending on the change.</td>
</tr>
<tr>
<td><strong>Dual Interface</strong></td>
<td>A card that has both contact and contactless interfaces with one or more applications active on each of the interfaces.</td>
</tr>
<tr>
<td><strong>EMV Application</strong></td>
<td>A payment application which conforms to the EMV specifications and is submitted to EMVCo for Card Type Approval.</td>
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² The normative references are listed in section 1.2.
<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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<tr>
<td>EMVCo</td>
<td>A Limited Liability Company established to maintain the EMV specifications and administer Card Type Approval against those specifications.</td>
</tr>
<tr>
<td>EMVCo Accredited Laboratory</td>
<td>An independent, impartial entity that has received a Letter of Accreditation from EMVCo, entitling it to perform testing for Card Type Approval.</td>
</tr>
<tr>
<td>EMVCo Qualified Auditor</td>
<td>An independent, impartial entity that has received a Letter of Qualification from EMVCo, entitling it to verify conformance to EMVCo-defined Card Type Approval procedures.</td>
</tr>
<tr>
<td>Environment</td>
<td>Any software components and/or applications present on the card product other than the EMV Application(s) being submitted for testing for Card Type Approval.</td>
</tr>
<tr>
<td>IC Compliance Certificate</td>
<td>A certificate issued by EMVCo, indicating that an Integrated Circuit meets EMVCo security conformance requirements.</td>
</tr>
<tr>
<td>IC Electrical Compliance Label</td>
<td>A label issued by EMVCo, indicating that an Integrated Circuit has successfully completed the Electrical portion of the Level 1 evaluation.</td>
</tr>
<tr>
<td>Implementation Conformance Statement (ICS)</td>
<td>A form completed by the Product Provider identifying the card product, the EMV mandatory functions, the EMV optional functions supported, and (if any) the non-EMV proprietary functions.</td>
</tr>
<tr>
<td>Integrated Circuit Card (ICC)</td>
<td>A card product into which one or more Integrated Circuits are inserted to perform processing and memory functions.</td>
</tr>
<tr>
<td>Integrated Circuit(s) (IC)</td>
<td>Electronic component(s) designed to perform processing and/or memory functions.</td>
</tr>
<tr>
<td>International Organization for Standardization (ISO)</td>
<td>An international body that provides standards for financial transactions and telecommunication messages. ISO works in conjunction with the International Telecommunication Union (ITU) for standards that affect telecommunications. ISO supports specific technical committees and work groups to promulgate and maintain financial service industry standards.</td>
</tr>
<tr>
<td>Laboratory</td>
<td>A facility that performs testing for Card Type Approval.</td>
</tr>
<tr>
<td>Letter of Acceptance</td>
<td>Written statement that documents the decision of EMVCo that an audit report is acceptable.</td>
</tr>
<tr>
<td>Letter of Accreditation</td>
<td>Written statement that documents the decision of EMVCo that a laboratory is an EMVCo Accredited Laboratory and performs testing for Card Type Approval in conformance with the rules defined by EMVCo.</td>
</tr>
<tr>
<td>Letter of Approval</td>
<td>Written statement that documents the decision of EMVCo that a specified card product has demonstrated sufficient conformance to the EMV specifications as of its test date.</td>
</tr>
<tr>
<td><strong>Letter of Rejection</strong></td>
<td>Written statement that documents the decision of EMVCo that a specified card product has NOT demonstrated sufficient conformance to the EMV specifications as of its test date.</td>
</tr>
<tr>
<td><strong>Letter of Qualification</strong></td>
<td>Written statement that documents the decision of EMVCo that an auditor is an EMVCo Qualified Auditor and performs audits for Card Type Approval in conformance with the rules defined by EMVCo.</td>
</tr>
<tr>
<td><strong>Level 1 evaluation</strong></td>
<td>Execution and reporting on the results of a defined set of electrical, mechanical, and communication protocol tests to verify conformance to the requirements defined in [EMV Book 1].</td>
</tr>
<tr>
<td><strong>Level 2 evaluation</strong></td>
<td>Execution and reporting on the results of a defined set of functional tests to verify conformance to the requirements defined in [EMV Book 1], [EMV Book 2], and [EMV Book 3].</td>
</tr>
<tr>
<td><strong>Multi-application card</strong></td>
<td>A card product that contains more than one application, one of which is an EMV Application.</td>
</tr>
<tr>
<td><strong>Multi-protocol card</strong></td>
<td>A card product that supports both protocol T=0 and protocol T=1.</td>
</tr>
<tr>
<td><strong>Non-CCD Components</strong></td>
<td>A part of the EMV Application that contains features that are not defined by the EMV CCD specifications.</td>
</tr>
<tr>
<td><strong>Operating System (OS)</strong></td>
<td>Set of software components allowing an EMV Application to be executed on a specific Integrated Circuit.</td>
</tr>
<tr>
<td><strong>Owner Specification</strong></td>
<td>A specification, based on the EMV specifications, created by an entity other than EMVCo (e.g. a payment organization or card issuer).</td>
</tr>
<tr>
<td><strong>Payment System</strong></td>
<td>For the purpose of this document, Payment System is defined as American Express or Discover or JCB or Mastercard or UnionPay or Visa.</td>
</tr>
<tr>
<td><strong>Product Provider</strong></td>
<td>The entity that submits a card product to EMVCo for Card Type Approval.</td>
</tr>
<tr>
<td><strong>Registration Letter</strong></td>
<td>Written statement provided by the Card Type Approval Secretariat including the Registration Number of the Chip Provider or Product Provider.</td>
</tr>
<tr>
<td><strong>Registration Number</strong></td>
<td>Unique identification number that EMVCo assigns to a Chip Provider, Product Provider, EMVCo Qualified Auditor, or EMVCo Accredited Laboratory.</td>
</tr>
<tr>
<td><strong>Regression Testing</strong></td>
<td>A predefined subset of functional test cases executed to determine whether undeclared changes have been made to the originally approved product. Regression Testing may be performed when Delta Testing is not required.</td>
</tr>
<tr>
<td><strong>Request for Approval</strong></td>
<td>The entire package submitted by the Product Provider (or by a laboratory on behalf of the Product Provider), including the Request for Approval Form and other information as discussed in section 4.9.</td>
</tr>
<tr>
<td><strong>Request for Approval Form</strong></td>
<td>A form that accompanies the test reports for a card product submitted to EMVCo for Card Type Approval.</td>
</tr>
<tr>
<td><strong>Security Evaluation Secretariat</strong></td>
<td>The EMVCo entity responsible for evaluating chip and card security for Card Type Approval.</td>
</tr>
</tbody>
</table>
1.4 Notational conventions

1.4.1 Abbreviations

The abbreviations listed in Table 1-5 are used in this specification

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CCD</td>
<td>Common Core Definitions</td>
</tr>
<tr>
<td>CPA</td>
<td>Common Payment Application</td>
</tr>
<tr>
<td>IC</td>
<td>Integrated Circuit</td>
</tr>
<tr>
<td>ICC</td>
<td>Integrated Circuit Card</td>
</tr>
<tr>
<td>ICS</td>
<td>Implementation Conformance Statement</td>
</tr>
<tr>
<td>ISO</td>
<td>International Organization for Standardization</td>
</tr>
<tr>
<td>OS</td>
<td>Operating System</td>
</tr>
<tr>
<td>SEWG</td>
<td>Security Evaluation Working Group</td>
</tr>
</tbody>
</table>

1.4.2 Terminology and Conventions

The following words are used often in this specification and have a specific meaning:

**Shall**

Defines a product or system capability which is mandatory.

**May**

Defines a product or system capability which is optional or a statement which is informative only and is out of scope for this specification.

**Should**

Defines a product or system capability which is recommended.
2 Scope of Card Type Approval

2.1 Concept and Terminology

2.1.1 Card Product Definition
As illustrated in Figure 2-1, the card product submitted for Card Type Approval is uniquely defined as:

- the complete EMV Application(s)
- present on a specific Integrated Circuit (contact interface) that has received an EMVCo IC Compliance Certificate
- with a specific Operating System and transmission protocol(s)
- and a specific Environment including any other application not covered by EMVCo Card Type Approval and/or software components

![Figure 2-1: Card Product Definition]

2.1.2 EMV Application
Common Core Definitions (CCD) specifications are a subset of the EMV specifications (version 4.1) that:

- Describes the minimum set of functions and data mandatory for an EMV Application
- Describes a set of functions and data that may be implemented
- Excludes other functions and data described in other parts of the EMV specifications

For details, see:

- [EMV Book 1], Part V
- [EMV Book 2], Part IV
- [EMV Book 3], Part V

To design a complete EMV Application, the owner of the specification may complement the CCD specifications with Non-CCD Components not covered by the CCD specifications, such as the detailed management of Card Risk Management counters or the script processing commands, and in doing so define a specific Owner Specification.
Described below are some special considerations for Non-CCD Components:

- The Owner Specification regarding the non-CCD components, may be in fact a "variation/derivative" of the CPA specification beyond just being compatible with CCD; similarly for the non-CCD level 2 test cases
- Because of the previous bullet, the audit of the Owner Specification and non-CCD level 2 test cases could include both an analysis of compatibility with CCD spec as well as a gap analysis with the CPA spec, the later being optional and made on request of the submitter

**Figure 2-2: Coverage Range of each specification**

![Coverage Range of each specification](image)

The Figure 2-3 shows all the components required in order to design the EMV Application as described in the Owner Specification.

**Figure 2-3: Scope of Owner Specification and EMV Application**

![Scope of Owner Specification and EMV Application](image)
2.2 Scope of Card Type Approval

EMVCo issues a Letter of Approval for a card product when the Product Provider has successfully completed all the EMVCo evaluations listed in Table 2-1.

<table>
<thead>
<tr>
<th>Prerequisite: Chip Security evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Functional evaluation</td>
</tr>
<tr>
<td>Level 1 evaluation</td>
</tr>
<tr>
<td>• EMV Level 1 electrical evaluation</td>
</tr>
<tr>
<td>• EMV Level 1 protocol evaluation</td>
</tr>
<tr>
<td><strong>Note:</strong> Non-EMV Level 1 options must be audited like Non-CCD Components, as described in section 2.2.2.</td>
</tr>
<tr>
<td>Level 2 evaluation</td>
</tr>
<tr>
<td>• CCD Components functional evaluation</td>
</tr>
<tr>
<td>• Audit of Non-CCD Components functional evaluation</td>
</tr>
<tr>
<td><strong>Note:</strong> Non-CCD Components functional evaluation must be submitted to the Specification Owner for approval before being sent to EMVCo.</td>
</tr>
<tr>
<td>Card Security evaluation</td>
</tr>
</tbody>
</table>

Test cases defined by EMVCo cover only the functionality defined by the CCD specifications. However, EMVCo's Card Type Approval covers all aspects of a complete EMV Application including the Non-CCD Components. EMVCo's Card Type Approval process allows "One Stop Shopping" for the evaluation of a complete EMV Application by covering the CCD and Non-CCD Components together.

The Level 1 and Level 2 evaluations are performed on the CCD options as listed in the Implementation Conformance Statement (ICS) submitted by the Product Provider.

The Level 1 and Level 2 evaluations are limited to the complete EMV Application(s) submitted for Card Type Approval; any other feature of the card product not covered when testing the EMV Application(s) is out of scope of EMVCo's Card Type Approval.

EMVCo Card Type Approval does not address or supersede the payment schemes card issuance and personalization requirements. Please contact the payment schemes to obtain more information regarding their vendor approval/authorization programs and other card issuance and personalization requirements.

2.2.1 Level 1 Evaluation Scope

The Level 1 evaluation covers the electrical characteristics, the logical interface, and the transmission protocols of the card product containing one (or more) EMV Application(s).

The Protocol portion of the Level 1 evaluation must be performed at a laboratory.

The Electrical portion of the Level 1 evaluation may be handled through an audit report or testing.
Audit – An EMVCo Qualified Auditor audits the Chip Provider’s procedures of testing ensuring that the chip has undergone electrical testing that at a minimum meets the objectives of the EMVCo Level 1 Test Cases described in [TC L1].

The Auditor submits the audit report to the Chip Provider and, when authorized by the Chip Provider, to EMVCo.

EMVCo determines whether the audit report is acceptable. If yes, EMVCo sends the Chip Provider an IC Electrical Compliance Label.

The Chip Provider provides the IC Electrical Compliance Label reference number to one (or more) Product Provider(s) to include in their Request(s) for Approval.

EMVCo reserves the right, based on the audit report results, to require that the EMVCo Electrical Test Cases be performed at a laboratory; e.g. if inconclusive test results are found during the audit.

• Testing – The Product Provider may elect to have the electrical testing performed at a laboratory instead of having the chip audited. The laboratory performs the testing and includes the results in the test report to EMVCo.

2.2.2 Level 2 Evaluation Scope

The Level 2 evaluation consists of two parts:

• Functional evaluation of the CCD Components according to the EMV specification: This evaluation is based on the CCD Level 2 Test Cases defined by EMVCo in [TC CCD].

• Functional evaluation of the Non-CCD Components according to the Owner Specification: This evaluation is based on the test cases defined/endorsed by the Specification Owner. The development of these Non-CCD Components test cases is outside the scope of EMVCo. However, EMVCo requires an audit report on the test results for the Non-CCD Components from an EMVCo Qualified Auditor before reviewing a Request for Approval.

The Non-CCD Components evaluation must cover all other functionality of the Owner Specification that involves an EMV transaction but is not covered by the CCD specifications. Before this evaluation occurs:

o The Owner Specification must have been audited and the audit report must have been accepted by EMVCo.

o The Non-CCD Components test cases must have been defined/endorsed by the Specification Owner, audited, and accepted by EMVCo.

A card product submitted for Card Type Approval may be a single or multi-application card, but the Level 2 evaluation addresses only the EMV Application(s) on the card and the mechanisms used for its/their selection.

EMVCo Card Type Approval of a card product does not evaluate the card platform (card Operating System, such as Java Card, MULTOS, or any native OS), but evaluates one or more EMV Applications on the same card that are built to the CCD specifications.

2.2.3 Debug Sessions

Debug sessions occur between the laboratory and the Product Provider, and are beyond the scope of EMVCo.
2.3 Scope of a Multi application card

For the purpose of this document, a multi-application card is defined as a card product with both EMV CCD and non-CCD applications as defined by a Specification Owner. This card must satisfy the EMV CCD requirements outlined in this document and the Specification Owner specific protocol and application requirements.

For testing and approval purpose, a multi-application card implementing the CCD specifications shall undergo and pass both EMVCo Level 1 and Level 2 testing requirements and the Specification Owner specific protocol and application testing requirements for the non-CCD application(s). While EMVCo evaluates and type approves the CCD application(s) of a multi-application card, when other non-CCD application(s) is (are) present, product approval for multi-application cards is administered by the Specification Owner.

**Note:** Approval by the Specification Owner (e.g. Payment System) is outside of the scope of EMVCo’s Card Type Approval.

2.4 Scope of a Dual Interface Card

For the purpose of this document, a dual interface card is defined as a card product with both EMV CCD contact and Payment System contactless applications. This card must satisfy the EMV CCD contact requirements outlined in this document and the requirements outlined in both Chapters 4.1 and 4.2 of the [CT FW] document.

For testing and approval purpose, a dual interface card implementing the CCD specifications shall undergo and pass both EMVCo contact testing which includes both Level 1 and Level 2 requirements and contactless testing which includes both EMVCo Common Analog and Digital requirements in addition to Payment Scheme digital and application testing requirements. While EMVCo evaluates and type approves the contact interface and CCD application(s) of a dual interface card, since Payment System specific contactless application(s) is (are) present, product approval for dual interface cards is administered by the Payment Systems. Changes to dual interface cards are managed by the individual Payment Systems.

For further details and explanations please see the [CT FW] document.

**Note:** Approval by the Payment System is outside of the scope of EMVCo’s Card Type Approval.
2.5 Chip and Card Security Evaluation Overview

The main objective of the EMVCo Security Evaluation Process is to ensure that Integrated Circuits (IC), i.e. chips, and Integrated Circuit Cards (ICC), i.e. chip card products, conform to EMVCo security guidelines. The EMVCo Security Evaluation Process evaluates the security features of a card product's chip as well as the card product's Operating System and EMV Application(s).

<table>
<thead>
<tr>
<th>Chip Security evaluation</th>
<th>This evaluation considers the security of the chip that will be used in the card product, and is aimed at providing high assurance in the security functions that are designed to effectively deal with known attack methods. If the Chip Security evaluation is successful, EMVCo issues an IC Compliance Certificate to the Chip Provider. The Product Provider must receive the IC Compliance Certificate number from the Chip Provider before the Product Provider can submit a card product with that chip for functional evaluation or Card Security evaluation.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Security evaluation</td>
<td>This evaluation considers the security of a card product and how its components conform to EMVCo’s security guidelines. An important factor is how the Product Provider builds upon the security of the chip and OS to provide overall security for an EMV Application(s) on the card.</td>
</tr>
</tbody>
</table>

Please note that the EMVCo Security Evaluation applies to multi-application chip and card products as well as dual interface chip and card products.
3 Card Type Approval Overview

The following sections provide an overview of the Card Type Approval process:

3.1 Generic EMVCo Type Approval Flow

The following picture describes the generic steps applicable to any EMVCo Type Approval.
### 3.2 Card Type Approval Flow

The generic flow is customized to address the specific requirements of a Card Type Approval.

![Card Type Approval Flow Diagram](image)

As discussed in section 2.1.1, a card product must include an Integrated Circuit that has received an EMVCo IC Compliance Certificate. Therefore, Chip Security evaluation, as described in section 2.5, is a prerequisite to Card Type Approval.

Level 1 evaluation and Level 2 evaluation may be done in any order. When performed in parallel, any unsuccessful evaluation requires a complete re-evaluation of both Level 1 and Level 2.

Level 1 evaluation and Level 2 evaluation may be executed by the same laboratory or by different laboratories depending on the laboratory capabilities or Product Provider preference.

There is no requirement to sequentially test the CCD Components prior to or after testing the Non-CCD Components. Testing can be done simultaneously or in the order preferred by the Product Provider. EMVCo recommends that CCD Components testing and Non-CCD Components testing be executed simultaneously in the same laboratory: either an EMV
Accredited Laboratory or optionally a non-EMVCo laboratory sponsored by the Specification Owner (see section 7.7.6).

EMVCo recommends that the Card Security evaluation, as described in section 2.5, be performed after the Level 1 and Level 2 evaluations have been successfully completed. When performed in parallel, any unsuccessful evaluation requires a complete re-evaluation of Level 1, Level 2, and Card Security.

**Note:** The same version number of the EMV application(s), operating system, and environment must be submitted for Level 1, Level 2, and Card Security evaluations.

### 3.3 Reporting Results to EMVCo

#### 3.3.1 Reporting Level 1 Evaluation Results

**Figure 3-3: Reporting Level 1 Evaluation Results to EMVCo**

Prerequisite: Chip Security Evaluation

Level 1 Electrical may be executed by Chip Provider

- reviewed by EMVCo Qualified Auditor
- report to Chip Provider

OR

- report to EMVCo
- Level 1 Electrical may be executed by EMVCo Accredited or Non-EMVCo Laboratory
- submit to Level 1 Protocol* must be executed by EMVCo Accredited or Non-EMVCo Laboratory
- report to Product Provider

* Non-EMV Level 1 options must be audited like Non-CCD Components, as described in section 2.2.2

Prerequisite: Chip Security Evaluation
3.3.2 Reporting Level 2 Evaluation Results

Figure 3-4: Reporting Level 2 Evaluation Results to EMVCo

<table>
<thead>
<tr>
<th></th>
<th>CCD</th>
<th>non-CCD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specification</td>
<td>defined by EMVCo</td>
<td>defined by Specification</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Owner reviewed by</td>
</tr>
<tr>
<td>Test Cases</td>
<td>defined by EMVCo</td>
<td>endorsed by Specification</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Owner reviewed by</td>
</tr>
<tr>
<td>Test Results</td>
<td>executed by non-EMVCo Lab</td>
<td>reviewed by</td>
</tr>
<tr>
<td></td>
<td>executed by EMVCo Accredited Lab</td>
<td>reviewed by</td>
</tr>
</tbody>
</table>

"Optionally report to" means that to speed up the process, the Product Provider may allow the EMVCo Qualified Auditor to send the reports directly to EMVCo. The Product Provider makes this decision.

3.3.3 All Test Reports

Each audit report (except those for Owner Specifications, Non-CCD Components test cases, and if applicable, Chip Provider electrical test procedures) and each test report must include the ICS reference number on the cover page. Audit reports for Owner Specifications, Non-CCD Components test cases, and Chip Provider electrical test procedures are assigned tracking numbers by the auditor; the tracking numbers must be included on the ICS.

3.3.4 Request for Approval

Upon receipt of a Request for Approval, the Card Type Approval Secretariat will invoice the product provider. After confirmation from the Financial Secretariat that all the required fees have been paid, it will assemble all the reports into one Request for Approval package. It is the Product Provider’s responsibility to ensure that all required items are received by EMVCo. The Request for Approval will not be reviewed until payment of all required fees and all required items have been received.
3.4 General Rules for a Test Session

The following rules must be followed by the laboratory performing the Level 1 and/or Level 2 evaluation for either the CCD Components or the Non-CCD Components:

- The Product Provider must not be present during the testing of the card product.
- Card products must be tested against the currently supported Test Cases version(s), and with an EMVCo Qualified Test Tool for CCD components and with Specification Owner endorsed test tool(s) for Non-CCD Components.
- **No modifications are allowed to the card product** (as defined in section 2.1.1). If any modification is made to the card product during the CCD Components test session, the session must end and the Product Provider must initiate a new submission including a new ICS.
- If any modification is made to the ICS during the test session (without any modification to the card product), the modified ICS must be sent to EMVCo. The modified ICS is reviewed by EMVCo and if acceptable retains the validity period of the original EMVCo-accepted ICS.

  **Note:** Modification of the ICS is subject to a fee (See Section 3.6).

3.5 Submitting a Request for Approval Form

A Request for Approval Form, completed in its entirety, must be submitted by the Product Provider after testing is complete, as discussed in section 4.9.

Product Providers may submit a preliminary Request for Approval Form during the Testing Phase, at any point after EMVCo notifies the laboratory that the ICS is acceptable (as discussed in section 4.5). If the form is submitted early, EMVCo will invoice the Product Provider and the Product Provider can pay the administrative fees before test reports are available. Given that test reports are not reviewed until EMVCo has received payment of all fees, early payment will avoid delays during the Approval Phase.

Additionally, at this stage, to assist Product Providers with opening Purchase Orders, they may request a Statement of Work (SOW) from EMVCo that will list the services being provided and the fees associated.

3.6 Fee Structure

EMVCo will charge fees to cover the administrative expenses incurred by EMVCo in managing the Card Type Approval process. This process includes, but is not limited to:

- review of audit and test reports
- updates to the Card Type Approval documentation, specifications, and Test Cases
- maintenance of the EMVCo website, including lists of approved card products, EMVCo Accredited Laboratories, and EMVCo Qualified Auditors
The following fees shall be paid to EMVCo by the Product Provider:

- **Audit Report for Owner Specification fee** for a review of the audit report for Owner Specification, to be paid by the first Product Provider to submit the specification audit report (Subsequent Product Providers using the same EMVCo-accepted audit report will not have to pay this fee.)

- **Audit report for Non-CCD Components test cases fee** for a review of the audit report for Non-CCD Components test cases, to be paid by the first Product Provider to submit the test case audit report (Subsequent Product Providers using the same EMVCo-accepted audit report will not have to pay this fee.)

- **Request for Approval fee** for a review of a Request for Approval for a CCD Card Product (including security evaluation)

- **Change Request fee** for a review of an Approved CCD Card Product Change Request (including security evaluation)

- **Request for Renewal fee** for a review of a Request for Renewal of CCD Card Product Approval (including first security evaluation)

- **Re issuance of a Letter of Approval fee** for a re-issuance of a Letter of Approval at the explicit request of the vendor (e.g. company or addressee name/address change).

- **ICS Replacement fee**. One free ICS replacement is allowed during the ICS life cycle. Any subsequent ICS replacement requested is charged to the Product Provider:
  - Same submission process applies as for initial ICS submission (Laboratory submits the changed ICS).
  - This applies to any change in the ICS after the official approval of the ICS by EMVCo.
    - After the start of the test session of the Product, ICS replacements (following the rules of the previous bullet) are only allowed for administrative information update (such as name of product) but are not allowed for technical information update.
    - ICS replacement is not allowed after Test Report submission to EMVCo

The following fee shall be paid to EMVCo by the laboratory:

- **ICS decline fee** if an incorrect ICS is submitted to EMVCo for review (as Laboratory is responsible of reviewing the ICS provided by the Product Provider). ICS decline process applies to the initial ICS submission and also to any other ICS replacement (charged or not charged to the Product Provider)

- **Test report decline fee** if an incomplete and/or inconsistent test report is submitted to EMVCo for review

**Note 1:** The amount of each fee is published in the Card Type Approval bulletin 26 available on EMVCo Website. Please check the EMVCo website for the latest fee amounts

**Note 2:** Payers are responsible for any bank charges associated with remittance. Each paying entity must work with its bank to ensure that EMVCo receives the full amount of the fee. The Request for Approval will not be reviewed until complete payment has been received.
Note 3: The audit fees charged by an EMVCo Qualified Auditor to review specifications, test cases, Chip Provider electrical testing procedures, and test results are not included and are the responsibility of the Chip Provider, Product Provider, and/or Specification Owner.

Note 4: The testing fees charged by the laboratory to execute test cases are not included and are the responsibility of the Product Provider.

Note 5: Check separate SEWG bulletin for details on the fees charged for security review.

3.6.1 Fee Structure for Multi-application Cards

When the Product Provider identifies in the initial Implementation Conformance Statement (ICS) several environments (as defined in section 2.1.1) with different multi-application configurations, an impact assessment on the CCD application must be submitted with the ICS and the following fees must be paid by the Product Provider:

- **Request for Approval fee** for the review of a Request for Approval
- **Reduced Request for Approval fee** for the review of each additional environment that EMVCo determines requires additional testing

**Note:** The reduced request for Approval fee is available only if the additional multi-application configuration(s) are listed on the original ICS submitted for EMVCo acceptance.

If one or more additional multi-application configurations are requested after EMVCo approval of the original Request for Approval, the additional configuration(s) must be submitted through the Change to Approved Product process and the standard Request for Approval fee for review of an Approved Card Product Change Request applies.

3.6.2 Fee Structure for Multi-protocol Cards

For a card product that implements both T=0 and T=1 protocols, two ICS shall be submitted, one for each protocol. If two ICSs are identical except that one describes protocol T=0 and the other describes protocol T=1, and if the ICSs are submitted together, then the following fees must be paid by the Product Provider:

- **Request for Approval fee** for the review of a Request for Approval
- **Reduced Request for Approval fee** for the review of the second Request for Approval

**Note:** The reduced Request for Approval fee is available only if the ICSs for the multi-protocol chip card are submitted together.

3.7 EMVCo Service Levels

The service level for the issuance of a Letter of Approval for a report showing 100% compliance shall be 5 business days from the receipt of all required documentation and payment of any applicable fees.

The service level for ICS review shall be 3 business days.

The service level for a change request or a renewal request review shall be 8 business days.

EMVCo strives to provide the optimum service levels for all activities, but it cannot commit to service levels for matters that require investigational work, such as reviewing reports not showing 100% compliance.
3.8 Multiple Laboratories

Level 1 and Level 2 testing can be split between different laboratories. When this is the case the following rules shall apply:

- A single laboratory is responsible for the Level 1 and Level 2 functional testing (primary laboratory).
  - The primary laboratory may subcontract some testing to other laboratories (subcontracted laboratories),
  - The primary laboratory submits the ICS to EMVCo,
  - The primary laboratory shall sign and submit to EMVCo all test reports,
  - The subcontracted laboratories shall follow EMV rules.
  - The primary laboratory will be responsible for subcontracted laboratories defects and may require additional audit,
  - In case of ICS issue, fees will only be applied to the primary laboratory,
  - The primary laboratory shall document the subcontracted work into the test report
- When testing is conducted at multiple laboratories, all test reports received must contain the same version number of the EMV application(s), operating system, and environment.
- All rules regarding the samples shall be maintained. All sets of card samples at all laboratories are for the same version of the ICS. The reports shall clearly indicate which samples were tested at each laboratory.
4 Card Type Approval Procedures

The following sections describe the Card Type Approval procedures:

Note: This document frequently requests one entity to send to send a form, a test report, or an audit report to EMVCo. Unless otherwise specified, send all such materials to the Card Type Approval Secretariat (card-approval@emvco.com).

4.1 Chip Provider Registration

As illustrated in Figure 4-1, the Chip Provider Registration process is as follows:

- The Chip Provider:
  - Obtains registration information from the EMVCo website
  - Submits completed Request for Registration and Business Review forms (including a Dun & Bradstreet report or equivalent in English) to the Card Type Approval Secretariat (card-approval@emvco.com).
- EMVCo reviews the submitted materials and, if acceptable, sends the EMVCo/Chip Provider contract to the Chip Provider
- The Chip Provider executes the contract with EMVCo

Note 1: The contract between EMVCo and the Chip Provider must be completed before the Chip Security evaluation described in section 4.3 begins.

- The Security Evaluation Secretariat provides the Chip Provider with the Secure Implementation Guidelines [Sec Impl Gd].
- The Card Type Approval Secretariat provides the Chip Provider with a Registration Letter which will include the Chip Provider’s Registration Number.

Note 2: The registration process is completed only once per Chip Provider.
Figure 4-1: Chip Provider Registration

Start

Chip Provider submits completed Request for Registration and Business Review forms to EMVCo

Forms complete?

Y

Business review accepted by EMVCo?

Y

EMVCo enters Chip Provider’s information into EMVCo database and sends Chip Provider contract for signature

Chip Provider submits completed contract to EMVCo

Contract complete?

N

EMVCo informs Chip Provider of incomplete contract information

EMVCo sends Chip Provider a copy of signed contract and [Sec Impl Gd]

EMVCo provides Registration Letter including Registration Number to Chip Provider

End

N

EMVCo informs Chip Provider of incomplete information

EMVCo informs Chip Provider of rejection of business review

Y

Y

Y

N

Y

N

Y
4.2 Card Product Provider Registration

As illustrated in Figure 4-2, the Product Provider Registration process is as follows:

- The Product Provider:
  - Obtains registration information from the EMVCo website
  - Submits completed Request for Registration and Business Review forms (including a Dun & Bradstreet report or equivalent in English) to the Card Type Approval Secretariat (card-approval@emvco.com)

EMVCo reviews the submitted materials and, if acceptable, sends the following contracts to the product provider:

- EMVCo/Product Provider contract for Card Type Approval from the Card Type Approval Secretariat
- EMVCo/Product Provider contract for Security Evaluation from the Security Evaluation Secretariat (securityevaluation@emvco.com)

- The Product Provider executes the contracts with EMVCo
  
  **Note 1:** The contract for Card Type Approval must be executed before paying the administrative fee for the review of an audit report described in section 4.4. The contract for Security Evaluation must be executed before the Card Security evaluation described in section 4.6 begins.

- The Security Evaluation Secretariat (securityevaluation@emvco.com) provides the Product Provider with the Secure Implementation Guidelines [Sec Impl Gd]

- The Card Type Approval Secretariat provides the Product Provider with a Registration Letter which will include the Product Provider’s Registration Number.

**Note 2:** The registration process is completed only once per Product Provider. If the Product Provider has already registered for CPA Card Type Approval, registration does not have to be done again for CCD and vice versa.

**Note 3:** EMVCo Letters of Approval are addressed to the primary contact identified on the Request for Registration.

---

3 Product Provider registration can be performed concurrently with, or after, selecting a laboratory.
Figure 4-2: Card Product Provider Registration

Start

Product Provider submits completed registration and business review forms to EMVCo

Forms complete?

N → EMVCo informs Product Provider of incomplete information

Y

Business Review accepted?

N → EMVCo informs Product Provider of rejection of business review

Y

EMVCo enters Product Provider’s information into EMVCo database and sends Product Provider contracts for signature

Product Provider submits completed contracts to EMVCo

Contracts complete?

N → EMVCo informs Product Provider of incomplete contract information

Y

EMVCo sends Product Provider a copy of signed contracts and [Sec Impl Gd]

EMVCo provides Registration Letter including Registration Number to Product Provider

End
4.3 **Chip Security Evaluation**

The Chip Provider pays required administrative fees to EMVCo for a review of the Chip Security evaluation. The Chip Provider submits the Chip Security Evaluation Report directly to the Security Evaluation Secretariat (securityevaluation@emvco.com) (not to the Card Type Approval Secretariat).

Detailed information about the Chip Security evaluation and chip approval is provided in [Sec Gd].

4.4 **Audit Phase**

As illustrated in [Figure 4-3](#) and described below, the Audit Phase involves the Owner Specification and the Non-CCD Components test cases.\(^4\)

- The Specification Owner (or the Product Provider on behalf of the Specification Owner):
  - Selects one (or more) EMVCo Qualified Auditor(s) from the list published on the EMVCo website and executes required bilateral agreements and contracts
  - **Note 1:** The Specification Owner must ensure that the auditor chosen is independent of the Specification Owner. The Specification Owner may need to select more than one auditor depending on whether the auditor has been qualified by EMVCo to audit Level 1 electrical and/or Level 1 protocol and/or Level 2.
  - Provides a detailed EMV Application specification - the Owner Specification - to the EMVCo Qualified Auditor(s)

- The EMVCo Qualified Auditor(s) ensures that:
  - All mandatory CCD requirements are included in the Owner Specification
  - All optional CCD requirements in the Owner Specification are in accordance with the EMV specifications and bulletins
  - All requirements for Non-CCD Components in the Owner Specification do not conflict with anything in the EMV specifications and bulletins
  - The Owner Specification (ie the non-CCD components), may be in fact a "variation/derivative" of the CPA spec beyond just being compatible with CCD; similarly for the non-CCD level 2 test cases
  - Based on the previous bullet, the audit of the Owner Specification and non-CCD level 2 test cases could include both an analysis of compatibility with CCD spec as well as a gap analysis with the CPA spec, the latter being optional and made on request of the submitter.

---

4 The non-CCD test cases may have been developed by a third party with the endorsement of the Specification Owner.

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• The EMVCo Qualified Auditor(s) then creates an audit report (in English), and submits the audit report(s) to the Specification Owner.

• The Specification Owner authorizes the Product Provider, or optionally the EMVCo Qualified Auditor(s), to submit the audit report(s) to EMVCo for evaluation.

• The Product Provider pays required administrative fees to EMVCo for a review of the Owner Specification audit report.

  **Note 2:** The fee is required only if the Product Provider is the first one to submit the audit report to EMVCo for review. (See note following next step.)

• EMVCo reviews the audit report(s). If it is acceptable to EMVCo, the Card Type Approval Secretariat notifies the Product Provider of acceptance of the specific version of the Owner Specification.

  **Note 3:** After EMVCo notifies the initial Product Provider that the audit report is acceptable, the Specification Owner may use the notification as desired. An accepted audit report may be reused by multiple Product Providers in their respective Requests for Approval as long as the report is current; i.e. the Owner Specification is based on the current EMV specification and bulletins and the Owner Specification and Non-CCD Components test cases are unchanged.

All parties repeat the steps above for the Non-CCD Components test cases. The Specification Owner may use the same EMVCo Qualified Auditor or another one. The audits may occur at different times.

  **Note 4:** A separate fee is applicable for review of the Non-CCD Components test cases audit report (see section 3.6).

  **Note 5:** If any modification is made to the Owner Specification, both an audit of the Owner Specification and an audit of the Non-CCD Components test cases are required.
Figure 4-3: Owner Specification or Non-CCD Components Test Cases Audit

Start

Specification Owner selects EMVCo Qualified Auditor(s)

EMVCo Qualified Auditor(s) audits Owner Specification OR non-CCD test cases

EMVCo Qualified Auditor(s) provides audit reports to Specification Owner

Specification Owner authorizes audit reports to be provided to EMVCo

Product Provider pays fees for audit report review to EMVCo

Product Provider OR EMVCo Qualified Auditor submits audit report to EMVCo

Audit report acceptable?

Y

EMVCo notifies Product Provider of EMVCo acceptance

N

EMVCo informs Product Provider of non-acceptance

End
4.5 Testing Phase

The Product Provider:

- Selects one test laboratory from the list of EMVCo Accredited Laboratories published on the EMVCo website, or optionally selects one non-EMVCo laboratory of Product Provider’s choice, and executes bilateral required agreements and contracts.

  **Note 1:** The Product Provider must ensure that the laboratory chosen is independent of the Product Provider.

  **Note 2:** If a non-EMVCo laboratory is to be used, the laboratory must be acceptable to EMVCo (as discussed in section 7.6.2). If more than one laboratory is used, each must be acceptable to EMVCo.

- Sends a fully completed and signed Implementation Conformance Statement (ICS) to the selected laboratory for each card product that it submits, along with product samples.

  **Note 3:** The ICS format and contents are defined by EMVCo. The ICS must be the current valid ICS form as published by EMVCo.

  **Note 4:** If a card product supports both T=0 and T=1 protocol, a separate ICS must be submitted for each protocol. The protocols will be tested independently and each will receive its own Letter of Approval.

  **Note 5:** If several environments (as defined in section 2.1.1) with different multi-application configurations are identified in the ICS, an impact assessment on the CCD application must be attached to the ICS.

The laboratory:

- Validates that the ICS is complete and all sections and fields are consistent.

- Submits a copy of the complete ICS to EMVCo (card-approval@emvco.com) for acceptance prior to testing.

  **Note 6:** Please ensure that the completed ICS is provided as an unlocked PDF document signed electronically by the Product Provider and Level 1 & Level 2 EMVCo Accredited Laboratory.

EMVCo

- Reviews the ICS (including that the Owner Specification and Non-CCD Components test cases were previously accepted).

- If an EMV specification bulletin was released after EMVCo’s acceptance of the Owner Specification and Non-CCD Components test cases audit reports, a delta audit must be performed before the ICS can be accepted.

- If the ICS is acceptable to EMVCo, then:

  - States the ICS expiration date. This date is typically 90 days.

  **Note 7:** EMVCo Functional Testing must be completed and reports submitted prior to expiration of the ICS.
- Assigns the ICS reference number.
- Notifies the laboratory of acceptance by providing back the ICS signed electronically by EMVCo including the ICS reference Number.
- Archives the ICS for later comparison to the ICS submitted with the Request for Approval.
- Optionally, at this stage, the Product Provider may submit a Request for Approval Form to the Card Type Approval Secretariat (card-approval@emvco.com) in order to receive and pay EMVCo's invoice prior to complete testing (see section 3.5). Additionally, at this stage, to assist Product Providers with opening Purchase Orders, they may request a Statement of Work (SOW) from EMVCo that will list the services being provided and the fees associated.

If the ICS is not acceptable to EMVCo, then:
- EMVCo notifies the laboratory that the ICS is not acceptable and issues an invoice to the laboratory for the decline fee as defined in section 3.6
- The laboratory notifies the Product Provider that the ICS is not acceptable.
- The Product Provider submits a new ICS to the laboratory.
- Processing continues with the laboratory step on page 30.

The laboratory:

- Validates that the card samples received are consistent with the ICS.
- Validates that the Application Life Cycle Data is filled with the rightmost seven characters of the ICS reference number.
- Validates the personalization of the card images
- Identifies the list of applicable EMVCo-defined CCD Test Cases according to the ICS
- Tests the card product and provides a signed and non-modifiable test report(s) to the Product Provider (see also section 3.3)
- Tests the card product according to the EMVCo-accepted Non-CCD Components test cases and provides a test report(s) to the Product Provider (see also section 3.3)

Note 8: Test results must be based upon the current valid Test Cases versions for both CCD Components (see section 5) and Non-CCD Components.

Note 9: Tests must be executed with EMVCo qualified test tool(s) for CCD Components and Specification Owner-endorsed test tool(s) for Non-CCD Components.

Note 10: The EMVCo accredited laboratory is required to archive all test tool versions for a minimum of three years after the version deactivation date.

Note 11: The EMVCo accredited laboratory should maintain all test result logs for all Test Cases and make those available for EMVCo review as requested.
The Product Provider

- Selects an EMVCo Qualified Auditor (from the list published on the EMVCo website) to perform an audit of the test results.

**Note 12:** The Product Provider must ensure that the auditor chosen is independent of the Product Provider.

The EMVCo Qualified Auditor:

- Verifies that the cards used for testing the Non-CCD Components are the same as the cards described on the EMVCo-accepted ICS, e.g. based on identification provided in the test report
- If testing was performed at an EMVCo Accredited Laboratory, audits the Non-CCD Components test results
- If testing was performed at a non-EMVCo laboratory, audits both the CCD and Non-CCD Components test results, as well as the laboratory’s testing procedures, quality management, and test tools
4.6 Card Product Security Evaluation

4.7 Product Provider Decision to Submit

The Product Provider determines whether test results resulting from laboratory testing will be submitted to EMVCo for evaluation.

- Submitting test results to EMVCo for evaluation indicates Product Provider acceptance that the test results are a true representation of Product performance. Test results may be submitted to EMVCo for evaluation up to 90 days after acceptance of the ICS. Test results that exceed the 90 days validity period have expired and cannot be submitted. Product re-testing is required to create a current test report if the validity period is exceeded and EMVCo evaluation is desired.

- The Product Provider must ensure that the samples associated with test results submitted to EMVCo for evaluation remain unaltered and accessible in a timely manner during the evaluation process.

4.8 Approval Phase

The Product Provider:

- Submits a Request for Approval to the Card Type Approval Secretariat (card-approval@emvco.com) (See section 4.9 for a detailed description of the materials to be submitted.)

- Upon reception of EMVCo’s invoice, pays required Card Type Approval administrative fees to EMVCo

  **Note 1:** Product Providers may submit the Request for Approval Form before submitting test and/or audit reports in order to receive and pay EMVCo’s invoice prior to complete testing.

- Requests the EMVCo accredited laboratory to send the test reports directly to EMVCo

  **Note 2:** If any functional test report shows less than 100% successful test results, the Product Provider must include an impact analysis of the non-conformance(s).

- Submits to the Card Type Approval Secretariat (card-approval@emvco.com) any additional functional test and/or audit reports not provided with the Request for Approval Form

- Submits Non-CCD Components functional evaluation and Non-CCD Components test cases evaluation to the Specification Owner for approval

  **Note 3:** Approval by the Specification Owner is outside of the scope of EMVCo Card Type Approval.

- Submits the Card Security Evaluation Report directly to the Security Evaluation Secretariat (securityevaluation@emvco.com) (The laboratory may do this on behalf of the Product Provider.)

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5 The Product Provider may choose to submit the Request for Approval at the same time as the Card Security Evaluation report, or after receiving notification that the security evaluation is acceptable to EMVCo.

6 The Product Provider may choose to submit the Card Security Evaluation report at the same time as the Request for Approval, or after receiving notification that the functional evaluation is acceptable to EMVCo.
Upon reception of a Request for Approval, EMVCo:

- **B** Determines whether the ICS identified by the ICS reference number on the Request for Approval has expired.
  - If so, EMVCo notifies the Product Provider that the ICS has expired. The Product Provider must submit a new ICS and begin the process again.
  
- Determines whether this is the first Request for Approval submitted with this ICS reference number.
  - If so, EMVCo issues an invoice to the Product Provider for the applicable fees.
  - If not and if the previously issued invoice has been paid, EMVCo continue with step **D**.
  - EMVCo waits for payment before proceeding.

- **D** Determines whether all materials as described in section 4.9 have been received.
  - If not
    - EMVCo notifies the Product Provider that the Request for Approval is incomplete.
    - EMVCo takes no further action until an additional Request for Approval is received.
    - When an additional Request for Approval is received, EMVCo processes it as usual, beginning with Step **B**.

- Evaluates the functional test and/or audit reports, and each ICS submitted with the functional reports.
  - EMVCo will consider “acceptable for an approval” a functional report showing 100% successful test results.
  - If a functional test report shows less than 100% successful test results, EMVCo reviews the impact analysis of the non-conformance submitted by the Product Provider:
    - Either EMVCo considers that nevertheless the test report and/or audit report demonstrate sufficient conformance of the card product and, at Step **D**, includes condition(s) in the Letter of Approval (in case of a successful security evaluation)
    - or
    - EMVCo considers that the test report and/or audit report does not demonstrate sufficient conformance of the card product, and therefore at Step **E** requests further testing or issues a “Letter of Rejection”.

**Note 4:** As discussed in Section 4.9, the Product Provider not only possesses the exact same functional test report and audit report from the test laboratory as EMVCo, but also is the entity deciding to submit (or not) the report(s) to EMVCo for evaluation with an impact analysis of any non-conformance shown in the report(s). In other words, the Product Provider should be fully aware of any discrepancy disclosed to EMVCo and its potential impact.

- If all functional reports are acceptable to EMVCo, the Card Type Approval Secretariat advises the Product Provider that the functional evaluation was successful.

- If the Card Security Evaluation Report is acceptable to EMVCo, the Security Evaluation Secretariat
- Notifies the Product Provider and the Card Type Approval Secretariat that the security evaluation is acceptable,
- Provides the Card Compliance Certificate Number to the Card Type Approval Secretariat.

- If both the functional and security evaluations are acceptable, the Card Type Approval Secretariat:
  - Issues an electronic Letter of Approval to the Product Provider (as described in section 4.12)
  - Lists the approved card product on the EMVCo website, if the Product Provider indicated on the Request for Approval Form that the approval should be public
  - Notifies the laboratory to retain the test report, test logs, and card samples for six years following the expiration date of the Letter of Approval

- If either the functional or the security evaluation is not acceptable, the Card Type Approval Secretariat sends to the Product Provider:
  - A request for further testing
  - A Letter of Rejection with a summary report describing the non-conformance
Figure 4-5: Approval Phase

Start

Product Provider submits Request for Approval Form, ICS, and required test and audit reports

Initial Request for Approval Form for this ICS? Y N

Invoice paid? Y N

Request for Approval complete? Y N

Request for Approval acceptable? Y N

EMVCo informs Product Provider that functional evaluation is acceptable

EMVCo issues invoice

EMVCo informs Product Provider that Request for Approval is incomplete

Invoice paid? Y N

EMVCo informs Product Provider that functional evaluation is not acceptable

Security Evaluation report acceptable? Y N

Security Evaluation Secretariat informs Product Provider and Card Type Approval Secretariat that Card Security Evaluation Report is acceptable

Security Evaluation Secretariat informs Product Provider and Card Type Approval Secretariat that Card Security Evaluation Report is not acceptable

EMVCo sends Product Provider Letter of Rejection or request for further testing

EMVCo updates database

EMVCo updates Approved Products List on website if requested on Request for Approval form

EMVCo sends Product Provider Letter of Approval including Card Compliance Certificate Number

End

Product Provider or Laboratory submits Card Security Evaluation Report to Security Evaluation Secretariat

Product Provider or Laboratory submits Request for Approval Form, ICS, and required test and audit reports

Initial Request for Approval Form for this ICS? Y N

Invoice paid? Y N

Request for Approval complete? Y N

Request for Approval acceptable? Y N

EMVCo informs Product Provider that functional evaluation is acceptable

EMVCo issues invoice

EMVCo informs Product Provider that Request for Approval is incomplete

Invoice paid? Y N

EMVCo informs Product Provider that functional evaluation is not acceptable

Security Evaluation report acceptable? Y N

Security Evaluation Secretariat informs Product Provider and Card Type Approval Secretariat that Card Security Evaluation Report is acceptable

Security Evaluation Secretariat informs Product Provider and Card Type Approval Secretariat that Card Security Evaluation Report is not acceptable

EMVCo sends Product Provider Letter of Rejection or request for further testing

EMVCo updates database

EMVCo updates Approved Products List on website if requested on Request for Approval form

EMVCo sends Product Provider Letter of Approval including Card Compliance Certificate Number

End
4.9 Request for Approval

The Product Provider, submits a Request for Approval to EMVCo (card-approval@emvco.com) that identifies all testing performed on the card product and that includes:

Request for Approval Form

The Request for Approval Form may be submitted to EMVCo before the test report package in order to receive and pay EMVCo’s invoice prior to complete testing (as discussed in section 3.5). A completed form with all test report reference numbers must be submitted after testing is complete.

Implementation Conformance Statement (ICS)

Complete ICS, including card product description, IC Compliance Certificate number, tracking numbers of audit reports for Owner Specification and Non-CCD Components test cases, and if applicable, the reference number of the IC Electrical Compliance Label. The ICS reference number, excluding the version number, must match the ICS accepted by EMVCo.

Please ensure that the completed ICS is provided as an unlocked PDF document signed electronically by the Product Provider and Level 1 & Level 2 EMVCo Accredited Laboratory.

Note 1: The ICS must not have exceeded its validity period. If the ICS has exceeded its validity period, but EMVCo has not changed the test requirements (i.e. Test Cases version, card images requirements, ICS version), the Product Provider may request, that EMVCo extend the ICS validity period.

Note 2: An ICS is not required to be a part of the Request for Approval in specific circumstances such as making a Change to Previously Approved Card Product where the change, as determined by EMVCo, does not require any testing. Please refer to Section 4.15 for more details.

Note 3: An ICS is always required to be a part of the Request for Approval in all circumstances such as making a Change to Previously Approved Card Product or Renewal where the change or renewal, as determined by EMVCo, require any testing. Please refer to Section 4.15 for more details.

Audit report of Owner Specification and Non-CCD Components test cases

Audit report (or a reference to a previously accepted audit report) from an EMVCo Qualified Auditor of the Owner Specification and Non-CCD Components test cases, must include their respective version numbers.

EMV Level 1 test report

EMV Level 1 test report, including ICS reference number.
**For electrical testing**, this requirement can be satisfied by submitting one of the following:

- EMV Level 1 test report from an EMVCo Accredited Laboratory
- Audit report from an EMVCo Qualified Auditor of the Level 1 test results obtained by a non-EMVCo laboratory
- Audit report from an EMVCo Qualified Auditor confirming that the chip has undergone appropriate electrical test procedures by the Chip Provider
- IC Electrical Compliance Label confirming that the chip has undergone appropriate electrical test procedures by the Chip Provider

**For protocol testing**, this requirement can be satisfied by submitting one of the following:

- EMV Level 1 test report from an EMVCo Accredited Laboratory
- Audit report from an EMVCo Qualified Auditor of the Level 1 test results obtained by a non-EMVCo laboratory

**EMV Level 2 test report**

EMV Level 2 test report for CCD Components, including ICS reference number. This requirement can be satisfied by submitting one of the following:

- EMV Level 2 test report from an EMVCo Accredited Laboratory
- Audit report from an EMVCo Qualified Auditor of the CCD Components Level 2 test results obtained by a non-EMVCo laboratory

**Audit report of Non-CCD Components test results**

Audit report from an EMVCo Qualified Auditor of the Non-CCD Components test results, including a statement ensuring consistency between the specific version of the Owner Specification, the specific version of the Non-CCD Components test cases, and the test results for the non-CCD Components.

When using a non-EMVCo laboratory, the test results audit report must include an audit by an EMVCo Qualified Auditor of the laboratory’s testing procedures, quality management, and test tools.

**Analysis of non-conformance**

EMVCo expects all test results in the test reports to have successfully passed, but if any failure is identified, the Product Provider must include an impact analysis a technical explanation of the non-conformance in the Request for Approval.

The EMVCo accredited laboratory shall send the reports directly to EMVCo (see section 3.3.1 and 3.3.2). The Card Type Approval Secretariat shall assemble all of the reports into one package according to the ICS reference number on the cover page of the reports.

It is the responsibility of the Product Provider to ensure that all required materials are received by EMVCo prior to the expiration of the ICS validity period. The Test Reports will not be reviewed until EMVCo has received payment of all fees and all required materials. Product Providers may submit the Request for Approval Form before the test report package in order to receive and pay EMVCo’s invoice before testing is complete as defined in section 3.5.
4.10 Functional Test Reports

Test results are presented in a test report, signed by the laboratory that performed the tests. A single card product may have multiple test reports depending on the capabilities of the laboratory selected by the Product Provider; e.g. one report for Level 1 and one for Level 2.

Functional test report must meet the following requirements:

- Test reports must be in electronic format for review. When provided to EMVCo, the test report must follow the EMVCo required format.
- Each test report must be signed electronically by the laboratory that performed the tests.
- Test reports must include the ICS reference number on the cover page.
- Test reports must include all test cases, and each must be designated as Pass, Fail, Inconclusive, or Not Applicable.
- If any modification was made to the card images or to the ICS during the test session (without any modification to the card product), the test report must identify the reason for the change and must include the laboratory’s assessment of the impact to the card images and the tests performed
- Test reports must include a detailed description of any exception test(s) performed or equipment used and a description of the related test results.
- Test reports must include a detailed analysis from the laboratory of any test results designated as Fail or Inconclusive

**Note 1:** EMVCo expects all test results in the test reports to have successfully passed, for both CCD and Non-CCD Components.

**Note 2:** If a failure is identified in a test report, the Product Provider must include an impact analysis of the non-conformance in the Request for Approval.

The Product Provider determines whether the test results resulting from laboratory testing will be submitted to EMVCo for evaluation. Submitting test reports to EMVCo for evaluation indicates the Product Provider’s acceptance that the test results are a true representation of the performance of its card product. EMVCo does not comment in advance on acceptance of a test report until it has received the completed test report.
4.11 Audit Reports

All audit reports shall be written in English and shall follow international standards.

All audit reports shall include the following information:

- Executive summary
- Identification of any non-conformance
- Identification of any impact of non-conformance
- Reference to the appropriate documentation and version used to conduct the audit
- Identification of the audited entity
- Identification of the scope; e.g. Level 1, Level 2, etc.
- Unique tracking number aaaannnvnv, where:
  - aaaa is the auditor code (assigned by EMVCo at qualification)
  - nnnn is a number assigned by the auditor
  - v is a literal standing for “version”
  - m is the version number of the audit report

**Note:** The tracking numbers for the audit reports of the Owner Specification, Non-CCD Components test cases, and if applicable, Chip Provider electrical test procedures are included on the ICS.

When auditing test results, the audit report must contain the ICS reference number on the cover page.

For laboratory audits, the audit report may contain the following:

- An action plan to correct any item listed as non-conforming to EMVCo requirements
- The date when the action plan is to be completed and the next audit performed
- Addendum to audit report when the auditor returns to audit the corrective actions

The audit report shall be submitted to EMVCo in secure electronic format, and must be signed by the auditor.
4.12 Letter of Approval

The Letter of Approval includes the approval number, the Card Compliance Certificate Number, and attachments: the ICS and the Request for Approval. It is addressed to the Product Provider’s primary contacts as identified on the Request for Registration. The Letter of Approval is provided by EMVCo as a PDF signed electronically.

Approval is granted for a maximum of three years from the acceptance of the Card Functional evaluation or the Card Security evaluation, whichever is granted first.

Approval only applies to products that are identical to the Product tested by an EMVCo-accredited laboratory. A product should not be considered approved, nor promoted as approved, if any aspect of the product is different from that which was tested. For example, if a product contains components: chip, application or operating system, that have the same name or model number as those tested, but in fact are not identical to those tested, or have additional functionality not present in what was tested, the product should not be considered or promoted as approved. This also includes post issuance downloads or activating/deactivating functions and features that were disabled/enabled during testing.

The Product Provider must disclose any restrictions included in the Letter of Approval to its customers (Issuers or other product providers to which the Product Provider intends to sell the product).

If the Product Provider indicated on the Request for Approval Form that this information should be public, then the Letter of Approval and a subset of the ICS are made available on the EMVCo website.

The approval can be revoked at any time at the sole discretion of EMVCo.

4.13 Letter of Rejection - Appeals

If the Product Provider wishes to dispute a Letter of Rejection or a notification of a revocation of a Letter of Approval received from EMVCo (see section 6.2),

- The Product Provider shall provide a detailed written argument to the Card Type Approval Secretariat, which will escalate the dispute to the Card Type Approval Working Group.

- If the Product Provider is unable to resolve the disagreement with the Working Group, the Product Provider may send a written request for consideration by the EMVCo Board of Managers. The request shall explain in reasonable detail the Product Provider’s rationale behind the dispute. Unless EMVCo otherwise instructs the Product Provider, such requests should be sent electronically to:
  
  Secretariat of EMVCo, LLC
  Attn: Board of Managers
  secretariat@emvco.com

- After receipt of the written request for review, the EMVCo Board of Managers will review the request and notify the Product Provider of its decision regarding such request.
4.14 Renewal of a CCD Card Product Approval

The Product Provider may choose to submit a request to EMVCo to renew the approval of a card product. It is the Product Provider’s responsibility to submit a Request for Renewal of Card Product Approval within six months prior to the expiration date of the Letter of Approval.

Additionally, at this stage, to assist Product Providers with opening Purchase Orders, they may request a Statement of Work (SOW) from EMVCo that will list the services being provided and the fees associated.

To consider renewal of the approval, EMVCo will request an ICS to check that the card product complies with current:

- EMV specifications (including bulletins)
- EMVCo test requirements (i.e. Test Cases version, card images requirements)
- EMVCo security requirements
- EMVCo approved chips

EMVCo may require a renewal audit of the Non-CCD Components, Non-CCD Test plan or Non-CCD Test results of the Product in the following case:

- If an Application Note, Specification Bulletins or any other EMVCo document is applicable since the initial Approval, were these documents impact the CCD implementation.

EMVCo may require Delta Testing, Regression Testing or both.

- Delta Testing is the difference between the test plan versions the product was approved against versus the current version of the test plan when the product is reaching its renewal date. (See section 5 and its sub-sections for information of test plan versions due to test plan changes.). EMVCo decide on case by case basis if Delta testing is required.

- Regression Testing is a predefined subset of functional test cases executed to determine whether changes have been made to the originally approved product.

The following scenarios are used by EMVCo when considering the amount of testing required for renewal of card products although EMVCo is not limited to only these scenarios.

- Scenario # 1: If a renewal product is submitted when no changes have been made to the Test Cases or to the Card Images Requirements that were used during the testing of the original approved product, but changes have been made to either the test tool, matrix card images or matrix card test cases, then Regression Testing will be required.

- Scenario # 2: If a renewal product is being submitted after a change has been made to the Test Cases or the Card Images Requirements that were used during the testing of the original approved product; Delta (if required by EMVCo) and Regression Testing will be required.
The below table shows which testing to apply for these scenarios:

<table>
<thead>
<tr>
<th>Scenario</th>
<th>L1 testing</th>
<th>L2 testing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scenario 1</td>
<td>L1 Test Case Annex: Test cases for Product Change</td>
<td>Regression</td>
</tr>
<tr>
<td>Scenario 2</td>
<td>L1 Test Case Annex: Test cases for Product Change + L1 Delta</td>
<td>Regression + Delta</td>
</tr>
</tbody>
</table>

Any required testing must be done prior to the original renewal date. If the same lab is used for the required testing, the card samples already at that lab shall be used for the testing. In case any testing is needed, the Request For Approval (Renewal) shall be submitted by the Laboratory associated with the ICS to EMVCo, on behalf of the Product Provider.

If the card product meets these requirements, EMVCo will consider renewal of the approval.

If the card product is renewed, EMVCo will:

- Notify the Product Provider
- Re-issue the Letter of Approval with a new expiration date

**Note:** Renewal will be granted for a maximum of three additional years from the time the renewal is granted. However, security evaluations are only valid for one year, up to a maximum of three evaluations, so the renewal periods will only be extended in increments of one year.

See SEWG Bulletin 2 and/or 3 for additional information.

- Update EMVCo’s list of approved card products
- Notify the laboratory to retain the test report, test logs, and card samples for an additional six years after the expiration date of the new Letter of Approval

If no renewal request is submitted, the card product will automatically be removed from the list of approved card products with no notification to the Product Provider.

The renewal remains valid provided the CCN is also valid.

### 4.15 Changes to Previously Approved CCD Card Products

With reference to [CT FW], changes to dual interface cards are managed by the individual Payment Systems. This section is applicable at the discretion of the approving Payment System or if the vendor wants a Letter of Approval specific to this changed product.

Any change to a previously approved card product requires a new type approval. The following sections detail the processes to be followed when changes are made.
4.15.1 Functional Testing Requirements

Derivative Products will be required to undergo Differential Testing.

Additional testing will depend on:

- If test cases have changed since product was originally approved
- If product provider wishes to have an extended renewal date for the derivative product

Additional Derivative Product Testing may be one or a combination of the following types of testing: Differential Testing, Delta Testing, and Regression Testing

The following scenarios are used by EMVCo when considering the amount of testing required for derivative products although EMVCo is not limited to only these scenarios.

- **Scenario # 1**: If a derivative product is submitted when no changes have been made to the Test Cases and the Card Images Requirements the original product was approved to, then Differential Testing and Regression Testing will be required and the derivative product will receive the same renewal date as the originally approved product.

- **Scenario # 2**: If a derivative is submitted after a new version of the Test Cases or the Card Images Requirements has been released but the Test Cases and Card Images version the original product was submitted to is still valid, Product Provider may request the derivative be tested to the older test plan. Testing required would be Differential & Regression Testing against the original Test Cases version. The derivative product will receive the same renewal date as the originally approved product.

- **Scenario # 3**: If a derivative is submitted and either the Test Cases or the Card Images Requirements version the product was originally tested to is no longer valid or if the Product Provider wishes to have the product tested to the most recent Test Cases and Card Images Requirements, Differential, Delta (if required by EMVCo) and Regression Testing will be required and the derivative product will receive a renewal date for a maximum of three years from the acceptance of the Card Functional evaluation or the Card Security evaluation whichever is granted first.

  **Note**: The renewal date does not impact the existing CCN cycle

In addition to the requirements discussed below, a security impact assessment must be submitted to the Security Evaluation Secretariat. Based on the security impact analysis EMVCo may require that a delta security evaluation be performed.
4.15.2 Change Request Process Flow

The Product Provider:

- Obtains an Approved Card Product Change Request form from www.emvco.com
- Completes the change request, identifying the change and the reason for the change. Digitally sign the form keeping the form in an unlocked state.
- Submits the change request to EMVCo (card-approval@emvco.com).

EMVCo:

- Reviews the change request.
  - If the change request is not acceptable EMVCo will notify the Product Provider.
  - If change request is acceptable, completes the form with validity period and ICS number and identifies if any testing is required (including decision of Security Evaluation).
  - Returns the form to the Product Provider.
- If testing is required, EMVCo notifies the Product Provider on what testing is required (i.e. combination of Regression, Differential and/or Delta – as defined in Section 4.15.1) and to contact a laboratory to perform the required testing. EMVCo instructs the EMVCo Financial Secretariat to issue a SOW for the testing services and fees (if requested by the Product Provider).
  - **Note 1:** Testing must be completed prior to expiration of the Change Request.
- If an audit is required, notifies the Product Provider to contact an EMVCo qualified auditor.

If no testing is required, Product Provider:

- Submits Request for Approval
- And then follows the standard approval flow. No ICS is required.

Otherwise, if testing is required, then the process follows the path described below;

The Product Provider:

- Selects one a test laboratory and/or auditors from the list published on the EMVCo website and executes bilateral required agreements and contracts
- Completes an Implementation Conformance Statement (ICS) using the validity period and ICS Number from the Change Request form received from EMVCo.
- Submits the Change Request form with a fully completed ICS form to the laboratory and/or auditor(s), notifying them of the testing decision made by EMVCo.
The Laboratory:

- Validates that the ICS is complete and all sections and fields are consistent.
- Submits a copy of the complete ICS to EMVCo (card-approval@emvco.com) for acceptance prior to testing
- **Note 2**: Please ensure that the completed ICS is provided as an unlocked PDF document signed electronically by the Product Provider and the Level 1 & Level 2 EMVCo Accredited Laboratory.

EMVCo:

- Validates and reviews the ICS.
- If ICS is acceptable to EMVCo, EMVCo notifies the Laboratory and Product Provider that the ICS is acceptable.
  - **Note 3**: At this stage, the Product Provider may submit a Request for Approval Form to the Card Type Approval Secretariat (card-approval@emvco.com) in order to receive and pay EMVCo’s invoice prior to complete testing.
- If the ICS is not acceptable to EMVCo, EMVCo notifies the Laboratory and the Product Provider that the ICS is not acceptable and applies the decline fees to the Laboratory and the process steps back to the validation of the ICS by the laboratory.

If the ICS is acceptable to EMVCo, the Laboratory identifies the test requirements applicable to the changes described in the Change Request form according to EMVCo’s Testing Requirements principles above and then follows the standard approval flow.
4.15.3 Examples of Testing Requirements

Testing requirements are determined on a case by case basis. To assist Product Providers with an initial insight of the types of functional testing required, general functional testing requirements for Scenario #1 are listed below as examples of the most common changes.

**Note 1:** EMVCo is not limited to only the functional test requirements stated herein.

**Note 2:** A security impact assessment must be submitted to the Security Evaluation Secretariat and based on the security impact analysis EMVCo may require that a delta security evaluation be performed.

**Note 3:** Provided examples assume that the test cases and card images requirements used for the original product are still valid. Delta testing will be considered otherwise.

- Changes to an EMV Application - Differential and Regression testing are used for Level 1 protocol and Level 2 testing of the EMV Application(s)
- Porting to another Chip from the same chip family - Regression testing is used for Level 2 testing of the EMV Application(s).
  
  **Note 4:** The Security Evaluation Secretariat determines whether the new chip has been issued an IC Compliance Certificate and whether porting to the selected chip is acceptable.

- Moving from one memory type to another – Regression testing is used for Level 1 and Level 2 testing of the EMV Application(s).
- Changes to the Protocol - Full Level 1 protocol testing and Regression testing of the EMV Application(s).
  
  **Note 5:** Multi-protocol pricing is available if the ICSs are submitted together.

- Post Issuance Downloading of New Applications - This process is to be decided upon. Please contact EMVCo [card-approval@emvco.com](mailto:card-approval@emvco.com) for information.

- Disabling/Enabling Supported Interfaces – Testing requirements are combination of Changes to Protocol, Changes to Environment and Changes to OS.
5 Test Version and Specification Change

The following sections identify the impact on functional Card Type Approval procedures when the EMV specifications or EMVCo Test Cases change.

5.1 Test Cases Change without EMV Specification Change

Periodically, a Type Approval Bulletin will be published on the EMVCo website announcing the release of new Level 1 or Level 2 Test Cases and their activation date, as well as the deactivation of the previous version.

- The new CCD Level 1 and/or Level 2 Test Cases are immediately released to the test-tool suppliers for implementation
- The new CCD Level 1 and/or Level 2 Card Images are published on the EMVCo website simultaneously with the release of the new version of the Test Cases
- New versions of the test-tools are developed by the test-tool suppliers and subsequently qualified by EMVCo.
- Product Providers may choose to have their products tested against the new version of the Test Cases at any time following the activation of the new test cases (depending on the availability of a qualified test tool), but no later than the deactivation date of the previous version of the Test Cases.

Exceptional Card Approval Bulletins announcing exceptional revisions to the current version of the Test Cases and/or Card Images and their activation date may be published on ad-hoc basis by EMVCo to cater for exceptional interoperability and/or security issues. EMVCo reserves the right to change and update Level 1 Electrical, Level 1 Protocol, or Level 2 Test Cases at any time; for example, in order to increase the accuracy and performance of the tests.

EMVCo will announce on its website the new version of the Test Cases and will set the date(s) for activation of the new version and deactivation of the previous version and will inform Laboratories and Tool Providers. By default, a migration period of 2 months between the activation date and the deactivation date, will apply for new products.

Figure 5-1: Release of New Test Cases without EMV Specification Change

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If a card product is in an active testing phase, the Test Cases version used must still be valid on the day that the Product Provider submits the Request for Approval to EMVCo. EMVCo reserves the right to immediately require the implementation of a new/updated version of the Test Cases at any time.

5.2 Test Cases Change due to new EMV Specifications or Bulletins

The release cycle of EMV Test Cases and EMV Specifications and/or Specification Update Bulletins are coordinated by EMVCo for a yearly simultaneous release, except for urgent exceptional Bulletins.

- A new version of the EMV Specifications and/or Specification Update Bulletins is published on the EMVCo website.
- Each new version of the EMV Specifications and each new Specification Update Bulletins will indicate whether implementation is ‘mandatory’ or ‘optional’ and the implementation date.
- A Card Approval Bulletin is published on the EMVCo website announcing the release of the new CCD Level 1 and/or Level 2 Test Cases, incorporating the new versions of the EMV Specifications and Bulletins published so far, as well as the activation date of the new Test Cases and the deactivation date of the previous version.
- The new CCD Level 1 and/or Level 2 Test Cases are immediately released to the test-tool suppliers for implementation.
- The new CCD Level 1 and/or Level 2 Card Images are published on the EMVCo website simultaneously with the release of the new version of the Test Cases.
- New versions of the Test Tools are developed by the test-tool suppliers and subsequently qualified by EMVCo.
- Product providers may choose to implement the new functionality at any time following the publication of a new version of the EMV Specifications and/or Specification Update Bulletins, but cannot submit the product for approval before the new test case version is available.
- Product providers may choose to have their products tested against the new version of the Test Cases at any time following the activation of the new test cases (depending on the availability of a qualified test tool), but no later than the deactivation date of the previous version of the Test Cases.

Exceptional Specification Update Bulletins may be published on ad-hoc basis by EMVCo to cater for exceptional interoperability and/or security issues.
After a change in EMV specifications or bulletins (application notes or specification updates), EMVCo will decide:

- Whether the Level 1 Electrical, Level 1 Protocol, and/or Level 2 Test Cases must be changed to accommodate the new EMV specifications
- When to introduce the new Test Cases version
- When to stop testing with the previous Test Cases version

EMVCo will announce on its website the new Test Cases version and the date(s) of the activation of the new version and deactivation of the previous version and will inform Laboratories and Tool Providers. By default, a migration period of 2 months between the activation date and the deactivation date, will apply for new products.

**Figure 5-2: Release of New Test Cases with EMV Specification or Bulletin Change**

EMVCo reserves the right to immediately require the implementation of a new/updated version of the Test Cases at any time.

If a card product is in an active testing phase, the Test Cases version used must still be valid on the day that the Product Provider submits the Request for Approval to EMVCo.
5.3 Migration Period for Renewal and Changes

In case of a product renewal (as defined in section 4.14) or a product change (as defined in section 4.15), Product Providers will benefit from a 4-month migration period, after the activation of the new test cases. During this migration period, the renewed or changed product can still be tested with the previous Test Case version even if the deactivation date of previous Test Cases has expired for new products.

5.4 Test Cases Change Due to Non-EMV Requirement

These changes are governed by the Specification Owner. However, if the Specification Owner changes their specification or the Non-CCD Components test cases, then an audit of the change is required when a Product Provider submits an ICS. EMVCo reserves the right to declare, based upon an independent audit, that the change is critical and requires immediate implementation including retesting of approved Non-CCD Components.
6 Conformance

The product provider responsibility is to ensure that their product conforms to the specification requirements and EMVCo Type Approval requirements.

6.1 Nonconformance Investigation

If EMVCo receives notification of an issue regarding an approved card product, the following steps are followed:

- EMVCo reviews the issue and assesses whether it is indeed a potential issue with an approved card product.
- EMVCo notifies the Product Provider that the card product has a potential issue and requests the Product Provider’s assessment.
- Product Provider sends to EMVCo its impact assessment and proposal for a corrective action plan.
- EMVCo may revoke the Letter of Approval if the Product Provider does not perform its assessment and present an effective corrective action plan within ten (10) business days after notice from EMVCo.
- EMVCo reviews the Product Provider’s impact assessment and corrective action plan.
- EMVCo may revoke the Letter of Approval if the Product Provider fails to complete such corrective actions within a reasonable time after EMVCo’s approval of such plan.

6.2 Revocation of a Letter of Approval

EMVCo through its nonconformance investigation may determine that an issue has critical impact. In such an instance, EMVCo will notify the product provider and revoke the Letter of Approval.

If the Product Provider has reason to dispute the revocation of Approval, EMVCo provides an appeal process described in section 4.13.
6.3 Corrective Action

EMVCo supports three scenarios for corrective action. In all scenarios, the card product will be removed from the EMVCo list of approved products.

- Product Provider could submit for approval of a corrected product through the Change to process described in section 4.15.
- Product Provider could submit for approval of a modified ICS indicating that the defective option/feature is no longer supported.
- EMVCo could add a new restriction on the Letter of Approval.

Note: All three scenarios result in a new Letter of Approval upon successful completion but with the same expiration date as the original Letter of Approval. EMVCo then restores the card product onto the list of approved products.

Separately, EMVCo may also assess whether the existing versions of the Test Cases provide adequate coverage; EMVCo may also investigate whether other approved card products could have the same issue.
7 Roles & Responsibilities

The following sections define the roles and responsibilities of the participants in Card Type Approval:

7.1 EMVCo

EMVCo defines Card Type Approval requirements and manages the Card Type Approval Secretariat and the Security Evaluation Secretariat.

EMVCo provides the following services:

- Owns, defines, and maintains the EMV specifications
- Owns, defines, and maintains the EMV security requirements
- Defines auditor qualification requirements
- Defines laboratory accreditation requirements
- Owns, defines, and maintains Test Cases appropriate to assess that card products conform to EMV specifications
- Owns, defines, and maintains procedures used to perform testing
- Reviews specification corrections, clarifications, and enhancements
- Defines test tool qualification requirements for EMVCo-defined Test Cases
- Answers queries on EMV specifications and type approval procedures

For more information, please refer on EMVCo’s public website to the Card Type Approval and Security Evaluation sections.

7.1.1 EMVCo Card Type Approval Secretariat

The Card Type Approval Secretariat manages the Card Type Approval process. This includes the administrative functions associated with Chip and Product Provider registration, such as completion of contracts, processing approval requests and fees, issuing Letters of Approval or Letters of Rejection, etc. The Card Type Approval Secretariat:

- Evaluates auditors and determines whether EMVCo qualification should be granted to an auditor
- Manages the auditor appeals process and resolves qualification disputes
- Evaluates laboratory audit results and determines whether EMVCo accreditation should be granted to a laboratory
- Manages the laboratory appeals process and resolves accreditation disputes
- Evaluates audit reports on Owner Specifications and Non-CCD Components test cases, and communicates evaluation results
- Issues IC Electrical Compliance Labels
- Evaluates card product Implementation Conformance Statements (ICS), and communicates evaluation results
- Evaluates card product requests for approval, and communicates evaluation results
- Evaluates renewal requests
- Evaluates requests for changes to approved card products
- Evaluates appropriate resolution of card issues reported to EMVCo, including additional testing or revocation of Letter of Approval for a particular approved card product

The role also includes communicating Card Type Approval information on the EMVCo website, including the following:

- List of EMVCo Qualified Auditors
- List of EMVCo Accredited Laboratories for functional evaluation (Level 1 and Level 2)
- Card Type Approval documentation and forms
- List of EMVCo qualified test tools
- List of EMVCo approved card products

### 7.1.2 Security Evaluation Secretariat

The Security Evaluation Secretariat:

- Issues IC Compliance Certificates
- Assigns Card Compliance Certificate Numbers
- Evaluates the security impact assessment produced when a Product Provider proposes to change a previously approved card product
- Directs the EMVCo Finance Team to issue invoices for the corresponding review fees

The role also includes communicating Security Evaluation information on the EMVCo website, including the following:

- List of EMVCo Accredited Laboratories for security evaluation
- List of EMVCo approved chip products

For additional information about Security Evaluation Secretariat responsibilities, see [Sec Gd].

### 7.2 Payment System

A Payment System develops and maintains testing and card type approval for Payment System specific contact, contactless, and dual interface card products. Some key responsibilities are:

- Develops and maintains Payment System specific contact and contactless card application specifications
- Develops and maintains Payment System specific contact and contactless card test plans and type approval requirements
- Defines Payment System specific contact and contactless laboratory accreditation and audit requirements
- Defines Payment System specific contact and contactless test tool qualification requirements
- Approves Payment System specific contact, contactless, and dual interface card products
- Accredits Payment System laboratories
- Qualifies Payment System test tools

7.3 **Chip Provider**

The Chip Provider must:

- Register with EMVCo
- Pay fee to EMVCo for review of the Chip Security evaluation
- Submit the Chip Security Evaluation Report to the Security Evaluation Secretariat for evaluation
- Authorize the audits of the EMV Level 1 electrical test procedures by an EMVCo Qualified Auditor (The procedures must be provided in English or in another language that is acceptable to the Auditor.)
- Authorize the EMVCo Qualified Auditor to submit audit reports to EMVCo for evaluation
- Notify EMVCo of any change in contact information, as described in section 7.11.

For additional information about Chip Provider responsibilities, see [Sec Gd].

7.4 **Specification Owner**

The Specification Owner must:

- Define the Owner Specification as a detailed and complete specification for an EMV Application, including the Non-CCD Components
  
  **Note:** The Specification Owner must ensure that the Owner Specification clearly identifies functionality and data that are reserved for Payment System-specific implementation.

- Define Non-CCD Components test cases or endorse those developed by a third party
- Ensure that the Owner Specification and Non-CCD Components test cases are based on the most current version of the EMV specifications and bulletins
- Executes bilateral agreements and contracts with one or more EMVCo Qualified Auditor(s), including confidentiality requirements
- Authorize the audit of the Owner Specification and Non-CCD Components test cases by EMVCo Qualified Auditors (The specification and the test cases must be provided in English or in another language that is acceptable to the auditor.)
- Endorse laboratories for Non-CCD Components testing
- Endorse test tools for Non-CCD Components testing
• Type approve Non-CCD Components of the card product
• Authorize the Product Provider or EMVCo Qualified Auditors to submit audit reports to EMVCo for evaluation

7.5 Product Provider

The Product Provider must:

• Ensure that the Owner Specification and Non-CCD Components test cases to which its card product is built are based on the most current EMV specifications and bulletins and are accepted by EMVCo
• Register with EMVCo for Card Type Approval
• Pay fee to EMVCo for a review of the audit report for the Owner Specification  7
• Pay fee to EMVCo for a review of the audit report for Non-CCD Components test cases  7
• Implement the EMV specifications and (when applicable) the Owner Specification
• Provide to the laboratory a detailed Implementation Conformance Statement (ICS) of its card product in the format defined by EMVCo; submit a separate ICS for each protocol (Each will receive its own Letter of Approval.)
• Supply set(s) of card samples as required for testing prior to the start of the test session
• Ensure that all sets of card samples are for the same version of the ICS
• Ensure that the sample cards are imprinted with the following information:
  o Product Provider name
  o Product Provider Registration Number
  o Card image number
  o Card product name
  o IC Compliance Certificate number
  o Date sample produced
• Ensure that testing of its card product is completed within the validity period of its ICS as indicated by the Card Type Approval Secretariat
• Ensure that if any modification is made to the card product (as defined in section 2.1.1) during the test session, a new submission is initiated with a new ICS
• Ensure that any ICS change requested is not made to hide a bug in the product (such as deactivation of a function because this function is not working properly).
• Inform the laboratory when submitting a Request for Approval to EMVCo, and ensure that the laboratory delivers an identical copy of the test reports and test logs to EMVCo

7 This fee must be paid by the first Product Provider to submit the audit report. Subsequent Product Providers using the EMVCo-accepted audit report do not have to pay this fee.

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• Pay any applicable fee to EMVCo for review of a Request for Approval
• Submit a Request for Approval to EMVCo for each card product
• Submit to the Specification Owner a Request for Approval for the Non-CCD Components of the card product
• Ensure that each test report and audit report submitted for a specific card product is for the same version of the ICS
• Inform EMVCo of any functional issues found with its approved card products after being granted a Letter of Approval
• Upon notification of a card product issue from EMVCo, provide to EMVCo assessment of the issue, propose a plan of corrective actions, and implement the corrective actions agreed with EMVCo
• Ensure that samples of its approved card products remain available and functional to EMVCo at the test laboratory for six years after the expiration date of the Letter of Approval
• Notify EMVCo of any change in contact information, as described in section 7.11.

The Product Provider is responsible for ensuring that all card products deployed are equivalent to those submitted for Card Type Approval. Other responsibilities are described in the contract between EMVCo and the Product Provider.

7.6 Laboratories

7.6.1 EMVCo Accredited Laboratories

An EMVCo Accredited Laboratory is a test facility that has been audited by an EMVCo Qualified Auditor and accredited by EMVCo to conduct testing for Card Type Approval of card products in accordance with EMVCo’s Card Type Approval requirements and Test Cases.

A laboratory may decide to perform Level 1 electrical and/or Level 1 protocol and/or Level 2 evaluations. For each type of evaluation, the laboratory must:

• Apply to EMVCo for accreditation
• Conduct testing in accordance with EMVCo’s Card Type Approval requirements and with EMVCo qualified test tools
• Validate that the Implementation Conformance Statement (ICS) is complete and all sections and fields are consistent
• Send the ICS to EMVCo
• Optionally, send the Request for Approval (new request, Renewal, change request) to EMVCo on behalf of Product Provider
• Begin testing a card product only after receiving EMVCo’s acceptance of the card product’s ICS
• Ensure that, if any modification is made to the card product during the CCD Components test session, a new test session is initiated with a new ICS accepted by EMVCo
• Identify in the test report the reason for any modification made to the card images or to the ICS during the CCD Components test session (without any modification to the card product), and include an assessment of the impact to card images and tests performed

• Identify in the test report any discrepancy found during the test session, either failure of a test or non-conformance to the specification

• Issue test reports in an electronic format as defined by EMVCo

• Be able to conduct testing for all Test Cases and options defined by EMVCo for the corresponding laboratory accreditation: Level 1 electrical and/or Level 1 protocol and/or Level 2 evaluations

• Retain test reports, test logs, and card samples for each card product that is approved for six years after the expiration date of the Letter of Approval

• Provide a quarterly report of testing activities and performance to EMVCo

• Maintain EMVCo accreditation

• Apply for renewal of accreditation every four years

Notify EMVCo of any change in contact information, as described in section 7.11

It is the responsibility of the laboratory to ensure that its staff members are properly trained on test tools, EMV specifications and other testing requirements. It is not the responsibility of EMVCo to provide training.

Payment of fees for testing tasks undertaken by EMVCo Accredited Laboratories is the responsibility of the Product Provider requesting EMVCo’s approval. EMVCo is not responsible for laboratory testing fees.

7.6.2 Non-EMVCo Laboratories

A non-EMVCo laboratory is a test facility sponsored by the Specification Owner to test Non-CCD Components and other proprietary functions of the Owner Specification. It may also test the CCD Components of a card product submitted to EMVCo’s Card Type Approval. The laboratory must:

• Conduct testing according to acceptable ISO or equivalent standards

• Conduct CCD testing with EMVCo qualified test tools

• Test the Non-CCD Components in accordance with the Specification Owner’s card type approval requirements

• Validate that the Implementation Conformance Statement (ICS) is complete and all sections and fields are consistent

• Send the ICS to EMVCo

• Begin testing CCD Components of a card product only after receiving EMVCo’s acceptance of the card product’s ICS

• Ensure that, if any modification is made to the card product during the CCD Components test session, a new test session is initiated with a new ICS accepted by EMVCo

• Identify in the test report the reason for any modification made to the card images or to the ICS during the CCD Components test session (without any modification to the card product), and include an assessment of the impact to card images and tests performed.
performed

- Issue test reports that include any discrepancy found during the test session, either failure of a test or non-conformance to the specification
- Authorize audits by EMVCo Qualified Auditors of testing procedures and test results of card products submitted to EMVCo's Card Type Approval
- Retain test reports, test logs, and card samples for each card product that is approved for six years after the expiration date of the Letter of Approval

Notify EMVCo of any change in contact information, as described in section 7.11

It is the responsibility of the laboratory to ensure that its staff members are properly trained on test tools and EMV specifications. It is not the responsibility of EMVCo to provide training.

Payment of fees for testing tasks undertaken by non-EMVCo laboratories is the responsibility of the product Provider requesting EMVCo's approval. EMVCo is not responsible for laboratory testing fees.

### 7.7 EMVCo Qualified Auditors

EMVCo Qualified Auditors must:

- Conduct audits according to ISO standard or equivalent
- Issue audit reports in English
- Maintain EMVCo qualification
- Apply for renewal of qualification every four years

Notify EMVCo of any change in contact information, as described in section 7.11

Payment of fees for audit tasks undertaken by EMVCo Qualified Auditors is the responsibility of the entity requesting EMVCo's acceptance. EMVCo is not responsible for auditor fees.

For additional information about obtaining EMVCo qualification, see [Aud Qual Req].

#### 7.7.1 Audit of Chip Provider EMV Level 1 Electrical Test Procedures

- The EMVCo Qualified Auditor must review the EMV Level 1 electrical test procedures of the Chip Provider to verify that the process complies with EMVCo Card Type Approval requirements.
- When authorized by the Chip Provider, the EMVCo Qualified Auditor must submit the audit report to EMVCo.
- The EMVCo Qualified Auditor must retain audit reports for each chip product that is approved for six years after the expiration date of the IC Electrical Compliance Label.
7.7.2 Audit of Owner Specification

- The EMVCo Qualified Auditor must ensure that the Owner Specification includes all mandatory CCD requirements, that all optional CCD requirements in the Owner Specification are in accordance with the EMV specifications and bulletins, and that the requirements for Non-CCD Components in the Owner Specification do not conflict with anything in the EMV specifications and bulletins, and must provide an evaluation report.

- Either the Product Provider or the EMVCo Qualified Auditor must submit the audit report to EMVCo.

7.7.3 Audit of Non-CCD Components Test Cases

- The EMVCo Qualified Auditor must review the Non-CCD Components test cases and provide an evaluation report.

- Either the Product Provider or the EMVCo Qualified Auditor must submit the audit report to EMVCo.

7.7.4 Audit of Test Results

- The EMVCo Qualified Auditor must:
  - Verify that the cards used for testing the Non-CCD Components are the same as the cards described on the EMVCo-accepted ICS, e.g. based on identification provided in the test report
  - If testing is performed at an EMVCo Accredited Laboratory, review the test results of the Non-CCD Components
  - If testing is performed at a non-EMVCo laboratory, review the test results for both the CCD and Non-CCD Components

- Either the Product Provider or the EMVCo Qualified Auditor must submit the audit report to EMVCo.

7.7.5 Audit of Change to Approved Product

- The EMVCo Qualified Auditor must:
  - Review the Owner Specification and the Non-CCD Components test cases to assess whether the change impacts the product’s compliance to EMV specifications
  - Prepare an audit report, including recommendations on test requirements

- Either the Product Provider or the EMVCo Qualified Auditor must submit the audit report to EMVCo.
7.7.6 **Laboratory Audit – Non-EMVCo Laboratory**

- The EMVCo Qualified Auditor must:
  - Determine whether the laboratory testing process complies with acceptable ISO or equivalent standards
  - Determine whether the laboratory Quality Management Process complies with acceptable ISO or equivalent standards
  - Validate that the test tools used in the laboratory have been qualified according to acceptable ISO or equivalent standards
    - EMVCo tool qualification is required for CCD Components testing.
    - The test tool for the Non-CCD Components must be endorsed by the Specification Owner.
  - Validate that the laboratory has procedures in accordance with EMVCo requirements as defined in section 7.6.2

- Either the Product Provider or the EMVCo Qualified Auditor must submit the audit report to EMVCo.

7.7.7 **Laboratory Accreditation Audit – EMVCo Laboratory**

The EMVCo Qualified Auditor must follow the procedures outlined in the laboratory accreditation process.

The following is a high level overview of the process:

- Ensure that the laboratory testing process complies with EMVCo Card Type Approval requirements, including procedures ensuring that each Implementation Conformance Statement (ICS) is always sent to and accepted by EMVCo prior to any testing being performed.
- Ensure that the laboratory Quality Management Process complies with acceptable ISO or equivalent standards.
- Validate that the laboratory is using EMVCo qualified test tools for CCD Components, and that the test tools for Non-CCD Components have been endorsed by Specification Owner.
- Validate that the laboratory retains test reports, test logs, and card samples for each card product that they tested and that is approved.

For more information, see [Lab Accred Req].
7.8 Relationships between Laboratories and Product Providers

The provisions of contracts entered into between laboratories and Product Providers are entirely outside of EMVCo’s scope. However, topics likely to be included in such contracts are mentioned below for information purposes only:

- Reference to the EMVCo Registration Number of the Product Provider
- Agreement of mutual cooperation in providing information and assistance where needed
- Agreement from the Product Provider allowing laboratory or the EMVCo Qualified Auditor auditing the non-EMVCo laboratory to disclose confidential information to EMVCo as needed
- Lead time for the execution of the Card Type Approval tests for either or both CCD and Non-CCD Components
- The number of card samples provided to the laboratory as required by [Cd Img CCD]
- Arrangement for the preparation and delivery of card samples
- Right of the laboratory to keep all card samples for the duration of the test procedure
- Right of the laboratory to keep all card samples after the card product has received a Letter of Approval from EMVCo
- Recognition that no infringement on the independence or impartiality of the testing laboratory will be allowed during or after testing
- Agreement on the ownership and use of test results
- Provisions for conflict resolution
7.9 Relationships between Auditors and Chip or Product Providers

The provisions of contracts entered into between EMVCo Qualified Auditors and Chip or Product Providers are entirely outside of EMVCo’s scope. However, topics likely to be included in such contracts are mentioned below for information purposes only:

- Reference to the EMVCo Registration Numbers of the EMVCo Qualified Auditor and the Chip or Product Provider
- Agreement of mutual cooperation in providing information and assistance where needed
- Agreement from the Chip or Product Provider allowing the EMVCo Qualified Auditor to disclose confidential information to EMVCo as needed
- Lead time for audits
- Recognition that no infringement on the independence or impartiality of the EMVCo Qualified Auditor will be allowed during or after audits
- Agreement on the ownership and use of audit reports
- Provisions for conflict resolution

7.10 Relationships between Auditors and Laboratories

The provisions of contracts entered into between EMVCo Qualified Auditors and laboratories are entirely outside of EMVCo’s scope. However, topics likely to be included in such contracts are mentioned below for information purposes only:

- Reference to the EMVCo Registration Numbers of the EMVCo Qualified Auditor and, if applicable, the EMVCo Accredited Laboratory
- Agreement of mutual cooperation in providing information and assistance where needed
- Agreement from the laboratory allowing the EMVCo Qualified Auditor to disclose confidential information to EMVCo as needed
- Lead time for audits
- Recognition that no infringement on the independence or impartiality of the EMVCo Qualified Auditor will be allowed during or after audits
- Agreement on the ownership and use of audit reports
- Provisions for conflict resolution
7.11 Change in Corporate Identity or Contact Information

EMVCo Accredited Laboratories, Chip Providers, Product Providers, EMVCo Qualified Auditors and Test Tool Providers must notify EMVCo CAWG Secretariat (card-approval@emvco.com) of changes to information that was stated in the entity’s contract with EMVCo.

Change (or imminent change) in legal status, including change of legal name and/or merger/acquisition:

- Inform Card Type Approval Secretariat (card-approval@emvco.com) as soon as possible.
- Generally, no approval is needed for a mere change of name, however EMVCo’s approval or a new contract may be required for a change in legal entity (such as in the case of a merger or sale of assets). The resulting legal entity (if different from the entity that originally entered the contract with EMVCo) must re-register for CAWG approval and go through the evaluation process. Failure to re-register may result in the suspension of all EMVCo testing, type approval, qualification and accreditation activities until the evaluation process has been completed.
- Changes impacting legal status (including legal name) may require a new contract with EMVCo.
- Generally, Letters of Approval are not reissued when name changes are the result of corporate mergers, sales, or other events covered by the “Assignment” and “Successors and Assigns” sections in the contract between Product Provider and EMVCo. If the Product Provider requests re-issuance, EMVCo will request a re-issuance administrative fee per letter or test assessment (see section 3.6). Please note that Letters of Approval and Test Assessment Summaries are only issued electronically.

Change of ownership:

- Inform the Card Type Approval Secretariat (card-approval@emvco.com) as soon as possible
- Changes impacting ownership may require a new contract with EMVCo.

Change of address or contact information:

- Inform the Card Type Approval Secretariat (card-approval@emvco.com) as soon as possible
- Reliable and effective information exchange between EMVCo and the company can only occur if EMVCo has the correct company address and correct contact.
- Address and contact information changes will be applied to the EMVCo website, if applicable, and to subsequent communication (e.g. notification). Contact information changes will be applied to all listed approved card products unless specially stated on the request.
8 Termination of Card Type Approval

8.1 Termination Right

The Card Type Approval Contract provides that, at any time, a party may terminate the Card Type Approval Contract without cause with advance notice to the other party. It also provides for a termination right for material breach of the Card Type Approval Contract. Upon termination of the contract, EMVCo confirms termination of the Product Provider’s registration. Upon termination of a Letter of Approval, EMVCo removes the Product Provider’s product to which the Letter of Approval applies from the list of approved products on the EMVCo website. The Card Type Approval Contract also requires that upon termination of the contract or EMVCo’s request, the Product Provider must promptly return to EMVCo all EMVCo confidential information, or destroy the same and certify to such destruction.

8.2 Submissions after Notice of Termination

After either party’s notice of termination without cause, a Product Provider may continue submitting to EMVCo new Requests for Approval for new card products or changes to previously approved products during the remaining term of the Card Type Approval Contract, for up to six months. The standard card type approval procedures described in section 4.8 apply. After the expiration of this 6-month period (or, if sooner, termination of the Card Type Approval Contract), EMVCo will not accept new Requests for Approval, but will keep the existing Product Provider’s products on the list of approved products on the EMVCo website until their Letters of Approval expire or are terminated.
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