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Revision Log – Version 2.6

The following changes have been made to Book C-2 since the publication of Version 2.5. Some of the numbering and cross references in this version have been updated to reflect changes introduced by the published bulletin.

Incorporated changes described in the following Specification Bulletins:

- Added Payment Account Reference to the data dictionary (see EMV SB-167)
- Added tags for RRP data objects in data dictionary (see EMV SB-174).
- Applied various errata for EMV Book C-2 (see EMV SB-170 and SB-177).

Other editorial changes:

- Corrected flow diagram for steps 25-28 of SR1 to align with processing description.
- SR1.18: Added notes regarding timing latency.
- Mobile Support Indicator: Modified the definition (name) of bit 2.
- Removed some legacy references to implementation options.
- References to Offline PIN modified to indicate OD-CVM.
- Clarified definition of Terminal Verification Results[5][2] regarding support of RRP.
- Clarified description of Track 2 Data and Track 2 Equivalent Data in the data dictionary.
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1 Using This Manual

1.1 Purpose

This document, *EMV Contactless Specifications for Payment Systems, Book C-2 – Kernel 2 Specification*, should be read in conjunction with:

- *EMV Contactless Specifications for Payment Systems, Book A – Architecture and General Requirements*, hereafter referred to as [EMV Book A], and

This document defines the behaviour of the Kernel used in combination with cards supporting a MasterCard brand or cards having a Kernel Identifier indicating Kernel 2, as defined in [EMV Book B].

The Kernel requirements cover both EMV mode and mag-stripe mode contactless transactions.

1.2 Audience

This specification is intended for use by manufacturers of contactless readers and terminals. It may also be of interest to manufacturers of contactless cards and to financial institution staff responsible for implementing financial applications in contactless cards.
1.3  Overview

This volume includes the following chapters and annexes.

- **Chapter 1** contains general information that helps the reader understand and use this specification.
- **Chapter 2** introduces the model that is the basis for the architecture of the POS System. It describes the two logical components, Terminal and Reader, and the interaction between the two. It focuses on the Reader functionality, which is modelled as the coexistence of different processes – the Kernel being one of these processes.
- **Chapter 3** gives an overview of the features supported by Kernel 2 as well as its configuration options.
- **Chapter 4** describes the organization of the Kernel data; it distinguishes between the TLV Database, working variables, and it defines the key terms used for describing the access to and manipulation of data.
- **Chapter 5** defines the commands and responses exchanged between the Kernel and the Card during the course of a transaction.
- **Chapters 6 and 7** describe the processing of the Kernel, represented by a series of state transformations and procedure calls.
- **Chapter 8** describes the security algorithms used during transaction processing.
- **Annex A** gives the dictionary of data objects supported by the Kernel.
- **Annex B** contains examples of Data Exchange functionality.
- **Annex C** describes techniques to optimize offline CAM operations.
- **Annex D** describes the state machine.
- **Annex E** is the list of abbreviations used in this specification.
# 1.4 Related Information

The following references are used in this document. The latest version applies unless a publication date is explicitly stated.

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<td>Information technology — Identification cards — Financial transaction cards</td>
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1.5 Terminology

This section discusses the following terms, which have specialized meanings in this specification:

1.5.1 Card
1.5.2 POS System
1.5.3 Reader
1.5.4 Terminal
1.5.5 Kernel
1.5.6 EMV Mode
1.5.7 Mag-Stripe Mode
1.5.8 Combination
1.5.9 Queue
1.5.10 Signal
1.5.11 Process
1.5.12 Configuration Option

1.5.1 Card

The Card, as used in these specifications, is a consumer device supporting contactless transactions.

1.5.2 POS System

The POS System is the collective term given to the payment infrastructure present at the merchant. It is made up of the Terminal and Reader.

1.5.3 Reader

The Reader is the device that supports the Kernel(s) and provides the contactless interface used by the Card. Although this can be an integral part of the POS System, it is considered in this specification as a separate logical entity.
1.5.4 Terminal

The Terminal is the device that connects to the authorization and/or clearing network and that together with the Reader makes up the POS System. The Terminal and the Reader may exist in a single integrated device, but are considered separate logical entities in this document.

1.5.5 Kernel

The Kernel contains interface routines, security and control functions, and logic to manage a set of commands and responses to retrieve the necessary data from the Card to complete a transaction. The Kernel processing covers the interaction with the Card between the selection of the card application (excluded) and processing of the outcome of the transaction (excluded).

1.5.6 EMV Mode

“EMV mode” describes an operating mode of the POS System that indicates that this particular acceptance environment and acceptance rules support chip infrastructure. It is typically used in conjunction with the term “transaction” (i.e. EMV mode transaction) to indicate contactless payment using a full chip infrastructure carrying EMV minimum data.

1.5.7 Mag-Stripe Mode

“Mag-stripe mode” describes an operating mode of the POS System that indicates that this particular acceptance environment and acceptance rules support magnetic stripe infrastructure. It is typically used in conjunction with the term “transaction” (i.e. mag-stripe mode transaction) to indicate contactless payment based on Track 1 and/or Track 2 Data obtained from the Card.

1.5.8 Combination

A Combination is the combination of an AID and a Kernel ID.

1.5.9 Queue

A Queue is a buffer that stores events to be processed. The events are stored in the order received.
1.5.10 Signal

A Signal is an asynchronous event that is placed in a Queue and handled in a FIFO manner. A Signal can convey data as parameters, and the data provided in this way is used in the processing of the Signal.

If a Signal is timed – say with a timer value T – then there is a delay of (T x 100) milliseconds associated with the processing of the next Signal on the Queue. By default, Signals have a timer value of zero.

Processes generating events may have different priorities due to hardware or software constraints. As a result, the order in which events are put on the Queue of a Process may be different than the order in which the events were created.

In particular, Signals from Terminal-originated events may have lower priority and putting them on a Queue may be deferred until after the queuing of an expected Card-related Signal.

Low level processes that manage I/O and generate events have higher priority than high level processes (e.g. Process S and Process K). So if these low level processes have events pending, they will push these events on the Queue of high level processes before the high level processes can start processing and pushing events on the Queues of other (high level) processes.

Putting Signals on Queues cannot be postponed indefinitely, and no Signal must be lost. (Additional information is provided in section 6.1.)

1.5.11 Process

A Process is a logical component within a Reader that has one or more Queues to receive Signals. The processing of Signals, in combination with the data they carry, may then generate other Signals to be sent. Processing continues until all the Queues of a Process are empty, or until the Process terminates.

1.5.12 Configuration Option

A configuration option allows activation or deactivation of the Kernel software behind the option. The configuration option may change the execution path of the software but does not change the software itself. A configuration option is set in the Kernel database. The impact is therefore at the level of an AID and a transaction type; different AIDs may have a different setting for the same configuration option and hence have a different execution path.
1.6 Notations

This section discusses notational conventions used in this specification:

1.6.1 Application States
1.6.2 Requirements
1.6.3 Hexadecimal Notation
1.6.4 Binary Notation
1.6.5 Decimal Notation
1.6.6 Data Object Notation
1.6.7 C-APDU Notational Convention
1.6.8 Other Notational Conventions

1.6.1 Application States

This document specifies the Kernel processing as a state machine that is triggered by Signals that cause state transitions. The application states of the Kernel are written in a specific format to distinguish them from the text:

state

Example:

GOTO s4 - waiting for EMV read record response
1.6.2 Requirements

To describe the state machine of the Kernel, this document uses a combination of flow diagrams and textual description.

Figure 1.1 shows the symbols used in the flow diagrams.

Figure 1.1—Symbols Used in Transaction Flow Diagrams
The combination of the flow diagrams and the corresponding textual descriptions constitute the requirements on the Kernel behaviour:

- Each diagram in this specification has a unique label.
- Each symbol in a diagram has a unique identifier that is the concatenation of the diagram label with the symbol number.
- The textual description corresponding to the symbol in a diagram starts with the identifier of the symbol.

The flow diagrams are read from top to bottom and define the order of execution of the processing steps. The textual description specifies the behaviour of the individual steps but bears no information on the order of execution.
Using the convention defined above, an example of a requirement is given in Figure 1.2 in combination with the textual description below:

**Figure 1.2—Example of Symbol Notation and Textual Description**

S14

2

20

Yes

No

‘Offline PIN Successful’ in PCII set?

nUN’ := (nUN + 5) modulo 10

---

**S14.24**

nUN’ := (nUN + 5) modulo 10

In this case:

- S14 is the label of the diagram.
- S14.24 is the unique identifier of one of the symbols.
- The textual description is that given following the symbol S14.24 and in this case it is nUN’ := (nUN + 5) modulo 10.

The combination of the above constitutes a unique requirement that can be referred to as S14.24.

The requirements relate to the behaviour of the Kernel but leave flexibility in the actual implementation. The implementation must behave in a way that is indistinguishable from the behaviour specified in this document. Indistinguishable means that it creates the output as predicted by this specification for a given input. There is no requirement that the implementation realize the behaviour through a state machine as described in this document.
1.6.3 Hexadecimal Notation

Values expressed in hexadecimal form are enclosed in straight single quotes.
For example, 27509 decimal is expressed in hexadecimal as '6B75'.

1.6.4 Binary Notation

Values expressed in binary form are followed by the letter b.
For example, '08' hexadecimal is expressed in binary as 00001000b.

1.6.5 Decimal Notation

Values expressed in decimal form are not enclosed in single quotes.
For example, '0B' hexadecimal is expressed in decimal as 11.

1.6.6 Data Object Notation

Data objects used for this specification are written in a specific font to distinguish them from the text:

Data Object Name

Example:

Application File Locator

Pre-Gen AC Put Data Status

To refer to a sub-element of a data object (i.e. a specific bit, set of bits, or byte of a multi-byte data object), the following notational convention is used:

- If the sub-element is defined in the data dictionary (Annex A), with each possible value of the sub-element having a name, then the following conventions apply:
  - The reference to the sub-element is 'Name of Sub-element' in Data Object Name.
  - The reference to the value is VALUE OF SUB-ELEMENT.

Examples:

- 'OD-CVM verification successful' in POS Cardholder Interaction Information refers to bit 5 of byte 2 in POS Cardholder Interaction Information.
- 'CVM' in Outcome Parameter Set := ONLINE PIN means the same as "bits 4 to 1 of byte 4 of Outcome Parameter Set are set to 0010b".
Alternatively, an index may be used to identify a sub-element of a data object. In this case the following notational conventions apply:

- To refer to a specific byte of a multi-byte data object, a byte index is used within brackets (i.e. [ ]).
  
  For example, `Terminal Verification Results[2]` represents byte 2 of `Terminal Verification Results`. The first byte (leftmost or most significant) of a data object has index 1.

- To refer to a specific bit of a single byte multi-bit data object, a bit index is used within brackets [ ].
  
  For example, `Cryptogram Information Data[7]` represents the 7th bit of the `Cryptogram Information Data`. The first bit (rightmost or least significant) of a data object has index 1.

- To refer to a specific bit of a multi-byte data object, a byte index and a bit index are used within brackets (i.e. [ ][ ]).
  
  For example, `Terminal Verification Results[2][4]` represents bit 4 of byte 2 of the `Terminal Verification Results`.

- Ranges of bytes are expressed with the x:y notational convention:
  
  For example, `Terminal Verification Results[1:4]` represents bytes 1, 2, 3, and 4 of the `Terminal Verification Results`.

- Ranges of bits are expressed with the y:x notational convention:
  
  For example, `Cryptogram Information Data[5:1]` represents bits 5, 4, 3, 2, and 1 of the `Cryptogram Information Data`.

### 1.6.7 C-APDU Notational Convention

C-APDUs are written in a specific format to distinguish them from the text:

```plaintext
COMMAND
Example:
GET PROCESSING OPTIONS
```
### 1.6.8 Other Notational Conventions

Notations for processing data and managing memory are described in Table 1.1.

<table>
<thead>
<tr>
<th>Symbol</th>
<th>Meaning</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>SET</td>
<td>A specific bit in a data object is set to the value (1b)</td>
<td>SET 'CDA failed' in <em>Terminal Verification Results</em></td>
</tr>
<tr>
<td>CLEAR</td>
<td>A specific bit in a data object is set to the value (0b)</td>
<td>CLEAR 'Cardholder verification was not successful' in <em>Terminal Verification Results</em></td>
</tr>
<tr>
<td>:=</td>
<td>A specific value is assigned to a data object or to a sub-element of a data object</td>
<td>'Status' in <em>Outcome Parameter Set := END APPLICATION</em></td>
</tr>
<tr>
<td>OR</td>
<td>This notation is used for both the logical and bitwise OR operation. Its meaning is therefore context-specific.</td>
<td>Bitwise AND and OR: IF [[((\text{Terminal Action Code} – \text{Online OR Issuer Action Code} – \text{Online}) AND \text{Terminal Verification Results}) = '0000000000']]</td>
</tr>
<tr>
<td>AND</td>
<td>This notation is used for both the logical and bitwise AND operation. Its meaning is therefore context-specific.</td>
<td>Logical AND: IF [\text{[IsNotEmptyList(Data To Send) AND IsEmptyList(Tags To Read Yet)]}]</td>
</tr>
<tr>
<td>NOT</td>
<td>This notation is used for the logical negation operation.</td>
<td>IF [NOT ParseAndStoreCardResponse(TLV)]</td>
</tr>
</tbody>
</table>
| ||     | Two binary data objects are concatenated. | A := 'AB34'  
B := A || 'FFFF'  
means that B is assigned the value 'AB34FFFF' |
<table>
<thead>
<tr>
<th>Symbol</th>
<th>Meaning</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>IF</td>
<td>THEN ELSE This textual description is used to specify decision logic, using the following syntax: IF T THEN GOTO X ELSE GOTO Y ENDIF where T is a statement resulting in true or false and X and Y are symbol identifiers.</td>
<td>IF Amount, Authorized (Numeric) &gt; Reader CVM Required Limit THEN GOTO S456.E25 ELSE GOTO S456.E26 ENDIF</td>
</tr>
<tr>
<td>GOTO</td>
<td>A GOTO statement is used to indicate the next step in the following two instances: • A decision diamond containing a test whose outcome determines subsequent processing • An off-page reference to another flow diagram</td>
<td></td>
</tr>
<tr>
<td>A mod n</td>
<td>The reduction of the integer A modulo the integer n, that is, the unique integer r, 0 ≤ r &lt; n, for which there exists an integer d such that A = dn + r</td>
<td>54 mod 16 = 6</td>
</tr>
<tr>
<td>A div n</td>
<td>The integer division of A by n, that is, the unique integer d for which there exists an integer r, 0 ≤ r &lt; n, such that A = dn + r</td>
<td>54 div 16 = 3</td>
</tr>
<tr>
<td>Symbol</td>
<td>Meaning</td>
<td>Example</td>
</tr>
<tr>
<td>----------</td>
<td>-------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| $X \oplus Y$ | The bit-wise exclusive-OR of the data blocks $X$ and $Y$. If one data block is shorter than the other then it is first padded to the left with sufficient binary zeros to make it the same length as the other. | '11001100' $\oplus$ '10101010' = '01100110'  
'1110' $\oplus$ '101010' = '001110'  
'101010' $\oplus$ '101010' = '100100' |
| $A := \text{ALG}(K)[X]$ | Encipherment of a data block $X$ with a block cipher (ALG) using a secret key $K$. Typical values for ALG are AES, DES, TDES, AES$^{-1}$, DES$^{-1}$, and TDES$^{-1}$. | $T := \text{AES}(K)[M]$ |
2 General Architecture

2.1 Introduction

As described in [EMV Book A], the general architecture of a POS System consists of a Terminal and a Reader, where the terms Terminal and Reader refer to a separation in responsibility and functionality between two logical entities.

This document starts from this general architecture, as illustrated in the left hand side of Figure 2.1, then zooms in on the Reader. Figure 2.1 shows how the Reader functionality is allocated to different processes: Process M(ain), Process D(isplay), Process S(elect), Process P(CD), and Process K(ernel).

Zooming in further on Process K, Figure 2.1 illustrates the two components of the Kernel: the Kernel software, modelled as a state machine, and the Kernel database, consisting of a number of separate datasets.

Figure 2.1—General Architecture

The Reader model presented in this document is slightly different from the model that is described in [EMV Book A] and [EMV Book B], as functionality is partitioned differently.
[EMV Book A] partitions the functionality between the POS System, the Entry Point, and the Kernel in a specific manner but the partitioning is not prescriptive. It is easy to see how the Kernel maps onto Process K and how the other processes can be mapped into the POS System and the Entry Point. The difference lies mainly in the functionality that is allocated to the Entry Point.

In [EMV Book B], the Entry Point has some but not complete control of the electromagnetic field and handles the outcome of the Kernel. This functionality falls under Process M in this document.

This difference in partitioning has no impact on the Kernel requirements – which is the purpose of this document – and has no impact on the implementation of Reader, Terminal, or POS System.

There is no requirement to create devices that use the architecture and the partitioning as laid out in this document, as equally there is no requirement in [EMV Book A] on the partitioning.

The only requirements in this document apply to the Kernel and these requirements define the externally-observable behaviour, independent of the internal organization of the Reader.

Section 2.2 describes one way of partitioning the functionality between Terminal and Reader, and the Terminal-Reader interaction that results from such a partitioning. This interaction is described as a set of services that the Terminal can request from the Reader and vice versa. Service requests are modelled as Signals.

Section 2.3 describes how the Reader functionality is allocated to five processes that together ensure the Reader functionality. Each Process has its own Queue(s) and communicates with the other processes through Signals.

Section 2.4 describes how each of the processes is configured and controlled and describes the role of the Reader database, consisting of multiple datasets for the different processes.

Chapter 3 and onwards then focuses on the Kernel as one of the processes, modelled to run independently of the other processes (concurrent operation) and described as a state machine. It sources its data from the Kernel database, consisting of a number of separate datasets.

None of the sections in Chapter 2 or Chapter 3 contains requirements on the Kernel (or the POS System); the information in these sections is relevant for understanding the different steps of a transaction and the services that may be requested from the Kernel.
2.2 POS System

The physical architecture of the POS System can be any of the following:

- Fully integrated Terminal: All functionality is included in a single device.
- Intelligent Reader: The Reader handles most of the contactless transaction processing, passing the results for completion by the Terminal.
- Combination of Terminal and transparent Reader: The Reader provides communication with the Card, whilst Kernels and other processes are in the Terminal.

The design described in this document is based on a physical architecture that is along the lines of an intelligent Reader; however it is not intended to be prescriptive.

The logical partitioning of the overall functionality of the POS System between Terminal and Reader is illustrated in Figure 2.2. The dialogue between Terminal and Reader is modelled as service requests, with Signals being used as vehicle for communicating these requests.

**Figure 2.2—POS System Logical Architecture**

The combination of Table 2.1 and Table 2.2 describes the overall functionality of the POS System: Table 2.1 lists functionality covered by the Terminal and Table 2.2 lists the functionality allocated to the Reader. The distribution of responsibility between Terminal and Reader laid out in Table 2.1 and Table 2.2 is in line with the physical architecture described in this document.
The distribution of functionality between Terminal and Reader described in this specification is not intended to be prescriptive nor is the coding of the Signals prescriptive. The following rules however should be observed in regard of the specification:

- Whenever the Terminal – Reader interface uses a tagged data object of which the tag is coded on three bytes (for example 'DF8106' – Data Needed), this data object may be coded and conveyed by the actual communications mechanism in any appropriate manner. There are no requirements on the format or coding of such data object and any format or coding that achieves the same overall result is acceptable.

- When the Terminal – Reader interface uses a tagged data object of which the tag is coded on a single byte (for example '5A' – Application PAN) or is coded on two bytes (for example '9F02' – Amount, Authorized (Numeric)), this data object must be exchanged unaltered between the Terminal and the Reader. Neither its coding nor its format can be changed.
### Table 2.1—Terminal Functionality

<table>
<thead>
<tr>
<th>Functionality</th>
<th>Explanation</th>
</tr>
</thead>
</table>
| Business logic to determine the transaction amount and transaction type      | In most cases, the transaction amount is determined prior to the transaction or is a fixed amount.  
                                                                                   | In some cases the transaction amount may be determined or changed during the course of the transaction, based on information recovered from the Card.                                                       |
| Online authorization and transaction logging                                 | The transaction may need to be authorized online.  
<pre><code>                                                                               | The Terminal sends the online authorization request to the issuer. Upon completion of the transaction, it stores the clearing record and prepares the batch file for submission to the acquirer. |
                                                                               | The authorization request and clearing record include different data depending on whether the transaction was completed in mag-stripe mode or EMV mode.                                    |
</code></pre>
<p>| Data storage logic to analyze the content of the data read from the Card and update it | This logic includes the security checks to verify the integrity and authenticity of the data stored on the Card as well as controlling access to the data. |
| The detail of the content of the data to be stored on the Card is outside the scope of this document and will vary from one operator to the other. This document places no specific requirements on the structure of the data, and the Card and Reader are completely unaware of and unaffected by its structure. |
| Service provisioning or goods dispensing                                     | The customer receives a service or physical goods in exchange of payment.                                                                                                                                      |</p>
<table>
<thead>
<tr>
<th>Functionality</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Communication with the Card</td>
<td>This includes the protocol for the contactless interface as defined by [EMV Book D] and the exchange of APDUs as defined in [ISO/IEC 7816-4].</td>
</tr>
<tr>
<td>User Interface</td>
<td>This includes the displaying of a message, a (LED/Audio) status, and optionally a language indicator and the duration for which the message should be shown. The message may include an amount or balance and currency code or currency symbol.</td>
</tr>
<tr>
<td>Selection of the Card application and identification of the Kernel</td>
<td>This functionality includes:</td>
</tr>
<tr>
<td></td>
<td>- building the candidate list and identifying the application with the highest priority from the candidate list</td>
</tr>
<tr>
<td></td>
<td>- selecting this application and identifying which Kernel should process it</td>
</tr>
<tr>
<td>Collection of (authenticated) payment data from the Card to populate an authorization and/or clearing record</td>
<td>Having completed the interaction with the Card, the Reader returns the necessary data for the Terminal to create an authorization or clearing message.</td>
</tr>
<tr>
<td>Management of Data Exchanges between Kernel and Terminal</td>
<td>Data Exchange provides a flexible communication mechanism between Terminal and Kernel. It allows the Kernel to send tagged data to and request data from the Terminal. It allows the Terminal to exercise a level of control on the Kernel by virtue of its ability to:</td>
</tr>
<tr>
<td></td>
<td>- update the current transaction data</td>
</tr>
<tr>
<td></td>
<td>- request tagged data from the Reader and Card</td>
</tr>
<tr>
<td></td>
<td>- have tagged data written on the Card</td>
</tr>
<tr>
<td>Processing of the outcome provided by the Kernel</td>
<td>The Kernel indicates whether a transaction is approved offline, declined offline, authorized online, or if another action is required.</td>
</tr>
</tbody>
</table>
### Functionality

<table>
<thead>
<tr>
<th>Configuration and control of the above</th>
</tr>
</thead>
<tbody>
<tr>
<td>The different processing blocks within the Reader need to be configured, activated, and deactivated as a function of the transaction type, the AID, and the Kernel that has been selected.</td>
</tr>
</tbody>
</table>

### 2.2.1 Simple Payment Transaction

For the logical partitioning described in this document, a simple payment transaction requires only the exchange of two Signals between Terminal and Reader, as illustrated in Figure 2.3. These Signals are referred to as an ACT(ivate) and OUT(come).

#### Figure 2.3—Simple Payment Transaction

- The ACT Signal is used to activate the Reader and contains parameters such as the transaction amount and the transaction type. In some cases, the ACT Signal may not be needed and the Reader may be configured such that a contactless transaction starts automatically after the previous transaction has completed. This configuration parameter is referred to as “Autorun" and it can have value “Yes” or “No”:
  - If the value of Autorun is “No”, then the Reader activates the field and starts polling for a card upon receipt of the ACT Signal.
  - If the value of Autorun is “Yes”, then the Reader attempts a transaction as soon as the previous transaction is completed and the Card is removed from the field. The transaction starts when a Card is detected in the field.

- The OUT Signal indicates the outcome of the transaction. It contains a subset of the Outcome from the Kernel. The notions of Outcome and the Outcome Parameter Set are described in [EMV Book A]. From the Outcome Parameter Set, the relevant information for the Terminal is the following:
- The status of the transaction (Approved, Online Request, Declined, or End Application)
- The CVM option to be applied by the Terminal (Online PIN, Confirmation Code Verified, Obtain Signature, No CVM, or N/A)
- The need for printing a receipt (Yes or N/A)
- The presence of a data record used for authorization and/or clearing (Yes or No)
- The presence of discretionary data (Yes or No)

2.2.2 More Complex Transaction

Figure 2.3 shows only the basic service that a Terminal can request from a Reader and the two key Signals that go with it. In reality, the list of services can be more elaborate and Table 2.3 provides a more comprehensive (but not necessarily exhaustive) list. For each of the services, a corresponding Signal is indicated in the column on the right.

<table>
<thead>
<tr>
<th>Terminal-to-Reader Interaction</th>
<th>Corresponding Signal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Update the Reader’s TLV Database</td>
<td>UPD(ate)</td>
</tr>
<tr>
<td>Query the Reader’s TLV Database</td>
<td>QUERY</td>
</tr>
<tr>
<td>Start a transaction</td>
<td>ACT(ivate)</td>
</tr>
<tr>
<td>Stop a transaction</td>
<td>STOP</td>
</tr>
<tr>
<td>Abort a transaction in case of error or anomaly</td>
<td>ABORT</td>
</tr>
<tr>
<td>Display a message</td>
<td>MSG</td>
</tr>
<tr>
<td>Provide data needed for a transaction in progress and indicate to the Reader to continue processing the transaction or request additional data from the Reader</td>
<td>DET</td>
</tr>
</tbody>
</table>

The UPD and the QUERY Signal include a mechanism to uniquely identify the database being accessed, as the Reader may have several TLV datasets for managing different Kernels, different AIDs, and different transaction types. One way of doing this is by including a database identifier.
When relevant, the Reader provides data back to the Terminal or simply acknowledges the Signal. For each Signal containing a service request, the corresponding Signal – if there is one – is indicated in Table 2.4.

Table 2.4—Responses from the Reader

<table>
<thead>
<tr>
<th>Terminal Signal</th>
<th>Corresponding Reader Signal</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>UPD</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>QUERY</td>
<td>QUERY_REPLY</td>
<td>Contains the TLV encoded data object requested.</td>
</tr>
<tr>
<td>ACT</td>
<td>OUT</td>
<td>Contains the result of the transaction, including the transaction status, data record, and potentially discretionary data.</td>
</tr>
<tr>
<td>STOP</td>
<td>STOP_ACK</td>
<td></td>
</tr>
<tr>
<td>ABORT</td>
<td>None</td>
<td>May trigger the OUT Signal linked to the ACT Signal</td>
</tr>
<tr>
<td>MSG</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>DET</td>
<td>None</td>
<td>May trigger a subsequent DEK Signal</td>
</tr>
</tbody>
</table>

More complex transactions, for example transactions involving data storage, may use the Data Exchange (DE) mechanism as a flexible means of exchanging information between the Terminal and the Reader. A Data Exchange Signal sent by the Reader is referred to as DEK (= Data Exchange Kernel); a Data Exchange Signal from the Terminal is referred to as DET (= Data Exchange Terminal).

Annex B contains some use cases of what can be supported using a single DEK/DET exchange.
Using the Data Exchange mechanism, the Reader (and the Kernel in particular) can request a service from the Terminal (e.g. if extra data are needed to complete a transaction) by sending a Data Exchange from Reader (DEK) Signal. If the Terminal is able to service the request, it returns a Data Exchange from Terminal (DET) Signal with the requested data.

The DEK Signal has to identify the database being used and needs a means of managing the session. One means of doing so is to use a database identifier and a session identifier:

- Including a database identifier gives the semantic meaning to the tags as the meaning of tags can vary with the Kernel and Kernel database that is used for a particular transaction.
- A session identifier ensures that each DET Signal refers back to the DEK Signal that initiated the session. The session identifier can be managed as part of the underlying communications methods used by an implementation.

For similar reasons, the Terminal should include both the database identifier and the session identifier or their equivalent in the DET Signal so that the Reader (and the Kernel in particular) can check that the database identifier and session identifier in the DET Signal match those sent in the DEK Signal and ignore the DET Signal if this is not the case.
2.3 Reader Processes

As illustrated in Figure 2.5, the Reader is modelled as a set of Processes and each Process runs independently of the other processes. The role of the Reader database is explained in section 2.4.

**Figure 2.5—Reader Logical Architecture**

The different processes are listed in Table 2.5.

<table>
<thead>
<tr>
<th>Process</th>
<th>Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Process P(CD)</td>
<td>Management of the contactless interface</td>
</tr>
<tr>
<td>Process D(isplay)</td>
<td>Management of the user interface</td>
</tr>
<tr>
<td>Process S(election)</td>
<td>Selection of the Card Application and Kernel</td>
</tr>
<tr>
<td>Process K(kernel)</td>
<td>Interaction with the Card once the application has been selected, covering the payment and data storage transaction flow specific to Kernel 2</td>
</tr>
<tr>
<td>Process M(ain)</td>
<td>Overall control and sequencing of the different processes. As part of this role, it is also responsible for the configuration and activation of the Kernel and the processing of its outcome. Process M is also responsible for initiating the housekeeping within the Kernel.</td>
</tr>
</tbody>
</table>
The remainder of this section introduces the functionality and configuration of the different processes.

### 2.3.1 Process P

Process P implements the functionality described in [EMV Book D] and [ISO 7816-4] and manages the access to the Card as illustrated in Figure 2.6.

**Figure 2.6—Process P**

Process P provides the services listed in Table 2.6 to the other processes. The column on the right indicates the corresponding Signal to call the service. Process P may require a different set of configuration data (in the ACT Signal) to select the polling loop, if more than one polling loop is supported.
Table 2.6—Services from Process P

<table>
<thead>
<tr>
<th>Services</th>
<th>Corresponding Signal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generate a reset, activate the field and start the polling loop as described in [EMV Book D] until one or more Cards are found.</td>
<td>ACT</td>
</tr>
<tr>
<td>Send a C-APDU to the Card and return either an R-APDU or an error indication. The parameter to the Signal is the command to be sent to the Card</td>
<td>CA(C-APDU)</td>
</tr>
<tr>
<td>Manage the card removal, either by removing the field immediately or going through the removal sequence with or without a message prompt to the customer. Unless instructed to remove the field immediately, report back when the Card has been removed. The different options are listed below:</td>
<td></td>
</tr>
<tr>
<td>• Remove the field immediately</td>
<td>STOP(Abort)</td>
</tr>
<tr>
<td>• Perform card removal as described in [EMV Book D] and indicate when the Card has been removed.</td>
<td>STOP(CloseSession)</td>
</tr>
<tr>
<td>• Perform card removal as described in [EMV Book D], request the cardholder to remove the Card if it is still in the field, and indicate when the Card has been removed.</td>
<td>STOP(CloseSessionCardCheck)</td>
</tr>
</tbody>
</table>
Process P responds to the service requests as indicated in Table 2.7.

### Table 2.7—Responses from Process P

<table>
<thead>
<tr>
<th>Signal In</th>
<th>Signal Out</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACT</td>
<td>L1RSP(code)</td>
<td>L1 response, with code as one of the following:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Collision detected, if more than one Card has been found</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Card detected, if a single Card has been found</td>
</tr>
<tr>
<td>CA</td>
<td>RA(R-APDU)</td>
<td>If there is no L1 error, the RA Signal contains the R-APDU sent back in response to a C-APDU.</td>
</tr>
<tr>
<td></td>
<td>L1RSP(code)</td>
<td>If there is an L1 error, L1RSP is returned with code as one of the following:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Error – Timeout; an L1 timeout has occurred</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Error – Protocol; an L1 protocol error has occurred</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Error – Transmission; any other error</td>
</tr>
<tr>
<td>STOP</td>
<td>L1RSP(code)</td>
<td>L1 response, with code as “Card removed”, where the STOP was one of the CloseSession options listed in Table 2.6.</td>
</tr>
</tbody>
</table>

As can be seen in Table 2.7, the functionality described in [EMV Book D] is supported through the Signals ACT, STOP, and L1RSP; the [ISO 7816-4] protocol is supported through the Signals CA and RA.

Activation and closure of the card communications is performed by Process M and is done by sending of the Signals ACT and STOP respectively:

- The ACT Signal causes Process P to put the field on, and start the polling sequence and the card activation as described in [EMV Book A]. If the field was already on when the ACT Signal was received, it is reset first and any communication that was in progress is terminated. Once the field is on again, Process P continues to search for a Card until one or more are found, unless stopped by a STOP (or another ACT) Signal.
The STOP Signal may have one of the following as a parameter: “Abort”, “CloseSession”, or “CloseSessionCardCheck”:

- “Abort” makes Process P drop the field and stop current processing.
- “CloseSession” starts the removal sequence and returns a Signal L1RSP(Card Removed) when the Card has been removed.
- “CloseSessionCardCheck” includes a request to check for Card presence. If the Card is still present, then it causes a “Please Remove Card” message to be displayed as part of the removal sequence and returns L1RSP(Card Removed) when the Card has been removed. If the Card has been removed already, then no message is displayed and an L1RSP(Card Removed) is returned immediately.

Process P sends the C-APDU included in the CA Signal to the Card and responds with either:

- an RA Signal containing the R-APDU or SW12 returned by the Card, or
- an L1RSP Signal that includes an L1 event such as a timeout, transmission error, or protocol error.

As part of processing L1 events, Process P hides some of the low level processing from the other processes by adding context to the low level information. A timeout in the half-duplex protocol is reported (in an L1RSP Signal) as an error, i.e. “Error-timeout”, but a timeout that occurs after the removal sequence has been initiated is reported as “Card removed”.


2.3.2 Process D

Process D manages the User Interface Requests as defined in [EMV Book A] and displays a message and/or a status.

As illustrated in Figure 2.7, a MSG Signal is used as a carrier of the User Interface Request Data. Process D may receive MSG Signals from any other Process.

The STOP Signal clears the display immediately and flushes all pending messages.

The MSG and STOP Signals are not acknowledged.

The User Interface Request Data can include a message identifier, a status, a hold time, a language preference, and a balance or amount to be displayed.

For more information on the User Interface Request Data, please refer to section 7.1 of [EMV Book A].

For displaying messages and/or indicating status, Process D needs the following configuration data:

- default language
- the currency symbol to display for each currency code and the number of minor units for that currency code
- a number of message strings in the default language and potentially other languages
- a number of status identifiers (and the corresponding audio and LED Signals)

The status identifiers and message identifiers are defined in section 9.2 and section 9.4 respectively of [EMV Book A].
2.3.3 Process S

Process S manages the application and Kernel selection as described in [EMV Book B]. Upon activation, it returns the selected application and Kernel (in the form of the AID and the Kernel ID respectively) in an OUT Signal, as illustrated in Figure 2.8.

Figure 2.8—Process S

![Diagram of Process S](image)

Process S provides the services listed in Table 2.8, with the corresponding Signal to call each service in the right column. For each transaction, Process S is initialized (by Process M) with a list of Combinations {AID – Kernel ID}.
Table 2.8—Services from Process S

<table>
<thead>
<tr>
<th>Services</th>
<th>Corresponding Signal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Build the candidate list (by sending a SELECT PPSE), sort the entries by priority, and select the application with the highest priority from this list (by sending a SELECT AID).</td>
<td>ACT(A) or ACT(B) (^1)</td>
</tr>
<tr>
<td>Remove the top level entry from the candidate list and, if there is still an eligible entry in the candidate list (i.e. the candidate list is not empty), select the (new) top level entry (by sending a SELECT AID).</td>
<td>ACT(C) (^1)</td>
</tr>
<tr>
<td>Stop processing.</td>
<td>STOP</td>
</tr>
</tbody>
</table>

Process S responds to the service requests as indicated in Table 2.9.

Table 2.9—Responses from Process S

<table>
<thead>
<tr>
<th>Signal In</th>
<th>Signal Out</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACT</td>
<td>OUT</td>
<td>Includes the selected Combination {AID – Kernel ID}, the File Control Information Template of the selected DF Name, and the SW12 returned by the Card.</td>
</tr>
<tr>
<td>STOP</td>
<td>OUT</td>
<td></td>
</tr>
</tbody>
</table>

\(^1\) The parameters A, B, and C refer to Start A, Start B, and Start C in [EMV Book B, Chapter 3]; as Kernel 2 does not use the results of the pre-processing, Start A and Start B – or ACT(A) and ACT(B) – are equivalent.

Kernel 2 does not use Start D.
Some features from [EMV Book B] are not relevant for Kernel 2.

Kernel 2 does not use the results of pre-processing as described in Chapter 3 of [EMV Book B]. The checks of the *Amount, Authorized (Numeric)* against the different limits\(^2\) are delegated to Kernel 2. Therefore, the following two points should be observed:

- For every Reader Combination {AID – Kernel ID} with Kernel ID indicating Kernel 2, Entry Point Configuration Data, as defined in Table 5-2 of [EMV Book A], must not be present.
- As a result, Entry Point Pre-Processing Indicators as described in Table 5-3 of [EMV Book A] contain no meaningful information and shall not be part of the Kernel database. In particular the copy of TTQ (see Table 5-3 and Table 5-4 of [EMV Book A]) shall not be part of the Kernel database as tag '9F66' has a different meaning for Kernel 2. For more information on the Kernel database, see section 3.3.

As a side effect, AIDs running on Kernel 2 may be included in the candidate list and be selected anticipating a high value transaction (i.e. above the *Reader CVM Required Limit*) while the cardholder device only allows low value transactions (i.e. below or equal to the *Reader CVM Required Limit*). This condition is picked up by Kernel 2, which then requests the next AID from the candidate list to be selected by means of an Outcome of Select Next.

Table 2.10 gives the *File Control Information Template* expected in response to a successful selection of a Card application matching Kernel 2. It contains application-specific information such as *Application Label*, *Application Preferred Name*, etc. and can contain payment system tags such as *Third Party Data*.

---

\(^2\) *Reader Contactless Transaction Limit, Reader CVM Required Limit, and Reader Contactless Floor Limit*
Table 2.10—Select Response Message Data Field of a Card Application

<table>
<thead>
<tr>
<th>Tag</th>
<th>Value</th>
<th>Presence</th>
</tr>
</thead>
<tbody>
<tr>
<td>'6F'</td>
<td>File Control Information Template</td>
<td>M</td>
</tr>
<tr>
<td>'84'</td>
<td>DF Name (AID)</td>
<td>M</td>
</tr>
<tr>
<td>'A5'</td>
<td>File Control Information Proprietary Template</td>
<td>M&lt;sup&gt;3&lt;/sup&gt;</td>
</tr>
<tr>
<td>'50'</td>
<td>Application Label</td>
<td>O</td>
</tr>
<tr>
<td>'87'</td>
<td>Application Priority Indicator</td>
<td>O</td>
</tr>
<tr>
<td>'5F2D'</td>
<td>Language Preference</td>
<td>O</td>
</tr>
<tr>
<td>'9F38'</td>
<td>PDOL</td>
<td>O</td>
</tr>
<tr>
<td>'9F11'</td>
<td>Issuer Code Table Index</td>
<td>O</td>
</tr>
<tr>
<td>'9F12'</td>
<td>Application Preferred Name</td>
<td>O</td>
</tr>
<tr>
<td>'BF0C'</td>
<td>File Control Information Issuer Discretionary Data</td>
<td>O</td>
</tr>
<tr>
<td>'9F6E'</td>
<td>Third Party Data</td>
<td>O</td>
</tr>
<tr>
<td>'XXXX'</td>
<td>One or more additional data objects from application provider, Issuer, or ICC supplier</td>
<td>O</td>
</tr>
</tbody>
</table>

The expected Status Words returned by the Card application for the SELECT command are listed in Table 2.11.

Table 2.11—Status Bytes for Select Command

<table>
<thead>
<tr>
<th>SW1</th>
<th>SW2</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>'62'</td>
<td>'83'</td>
<td>Selected file invalidated</td>
</tr>
<tr>
<td>'67'</td>
<td>'00'</td>
<td>Wrong length</td>
</tr>
<tr>
<td>'6A'</td>
<td>'81'</td>
<td>Function not supported</td>
</tr>
<tr>
<td>'6A'</td>
<td>'82'</td>
<td>File not found</td>
</tr>
<tr>
<td>'6A'</td>
<td>'86'</td>
<td>Incorrect parameters P1-P2</td>
</tr>
<tr>
<td>'90'</td>
<td>'00'</td>
<td>Normal processing</td>
</tr>
</tbody>
</table>

<sup>3</sup> The *File Control Information Proprietary Template* may be empty. In this case the length must be set to zero.
2.3.4 Process K

The Reader may support multiple Kernels but only one Kernel will execute at a time. The Kernel that is activated depends on the information returned by Process S, which may in turn depend on data retrieved from the Card.

For each transaction, Process K is initialized with a Kernel-specific dataset. Within the different available datasets, the value of the data objects may vary depending on the selected AID and the transaction type. More information on the initialization of the Kernel-specific dataset is provided in section 2.4.

The database for each Kernel can be different and the data items are specific to the Kernel; a payment system or private tag can have a different meaning for different Kernels.

Once the Kernel is selected and configured, it executes as Process K. Using the services of Process P as an intermediary, Process K manages the interaction with the Card application beyond application selection. Upon completion, Process K sends its results to Process M in an OUT Signal and then terminates.

For the remainder of the document, it is assumed that Kernel 2 is selected. More detail on the configuration and initialization of Kernel 2 is provided in section 3.2.

As part of its interaction with the Card, Kernel 2:

- checks the compatibility between the Kernel settings and the Card settings; these checks include both business (for example transaction type, domestic or international acceptance) and technical (for example versioning) aspects,
- reads and writes the necessary payment and non-payment related data,
- determines the need for cardholder verification and the method to be used,
- performs risk management, resulting in the decision to approve/decline the transaction offline or seek online authorization,
- requests messages to be displayed depending on the details of the transaction,
- authenticates data, if and when relevant,
- informs Process M of the transaction outcome through the OUT Signal.

From the viewpoint of the Reader and depending on the configuration options chosen, Kernel 2 can provide three services (see Figure 2.9):

- Through its interaction with the Card, it creates a transaction record for authorization and/or clearing.
- It performs house-keeping by removing torn transactions from the Torn Transaction Log that have aged off without having been recovered. The Torn Transaction Log is the repository in which the Kernel stores information on torn transactions. More information on torn transactions and the Torn Transaction Log is provided in section 3.7.

- It can interact with the Terminal directly for Data Exchange.

In addition, the Kernel may be instructed to cancel a transaction in progress.

Seen from the Terminal (and again depending on the configuration options chosen), Kernel 2 allows reading and writing data from and to the Card.

Figure 2.9 illustrates the different services provided by Kernel 2 and separates the Signals exchanged between the Kernel and the other Reader processes from the Signals exchanged with the Terminal.

Figure 2.9—Process K

The different services are listed in Table 2.12, with the corresponding Signal to call the service indicated in the right column. Only Process M or the Terminal request these services from Process K.
Table 2.12—Services from Process K

<table>
<thead>
<tr>
<th>Services</th>
<th>Corresponding Signal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return an authorization or clearing record.</td>
<td>ACT(Data)</td>
</tr>
<tr>
<td></td>
<td>As a minimum, “Data” includes the File Control Information Template received from the Card in the response to the SELECT command.</td>
</tr>
<tr>
<td>Stop processing</td>
<td>STOP</td>
</tr>
<tr>
<td>Clean up the Torn Transaction Log by removing torn transactions that were not recovered and that have been aged off the log.</td>
<td>CLEAN</td>
</tr>
<tr>
<td>Return data from the Kernel database or from the Card.</td>
<td>DET(Data)</td>
</tr>
<tr>
<td>Write data to the Kernel database or to the Card.</td>
<td></td>
</tr>
</tbody>
</table>

Process K responds to the incoming service request with an outgoing Signal as described in Table 2.13.

The CLEAN Signal indicates to the Kernel that housekeeping must be performed. As a result of the housekeeping, aged-off transactions are sent to the Terminal.

The CLEAN Signal is always acknowledged with one or more OUT Signals. Each OUT Signal, except for the last, includes in the Discretionary Data a torn transaction that was aged off the log – if there is any. For the last OUT Signal in response to the CLEAN Signal, the Discretionary Data is always empty to indicate the sequence of OUT Signals is finished.

The situation for the DET Signal is somewhat different. Within a transaction, the Terminal can only send one or more DET Signals after receiving a DEK Signal\(^4\). So a DET Signal is as much a response to a DEK Signal as it is a request to the Kernel.

The DEK Signal is sent only if the Kernel has data for the Terminal or needs data from the Terminal. The DEK and DET Signal are exchanged as part of the Data Exchange mechanism.

\(^4\) As it needs to have received (an equivalent of) the database identifier and the session identifier
Table 2.13—Responses from Process K

<table>
<thead>
<tr>
<th>Signal In</th>
<th>Signal Out</th>
<th>Comment</th>
</tr>
</thead>
</table>
| ACT       | OUT       | The OUT Signal includes  
  - the Outcome, including the *Outcome Parameter Set*  
  - *Data Record* – if any  
  - *Discretionary Data*  
  - *User Interface Request Data* – if any |
| STOP      | OUT       |         |
| CLEAN     | OUT       | Includes the aged off transactions in the *Discretionary Data*, if there are any. |
| DET       | DEK or n/a| The DEK Signal can be used to request additional data to be provided in a subsequent DET Signal, as well as to provide data that was requested via a configuration setting or a previous DET Signal.  
  The DEK Signal contains  
  - the *Data Needed* data object, which is the list of tags of data items that the Kernel needs from the Terminal  
  - the *Data To Send* data object, which is the list of tags with data values that the Terminal has requested |
| n/a       | DEK       |         |

The list of Outcomes and the corresponding *Outcome Parameter Set* is defined in [EMV Book A]. The Kernel 2 specific instantiation of the Outcomes and the corresponding *Outcome Parameter Set* are defined in the data dictionary (Annex A).
2.3.5 Process M

Process M is responsible for coordinating the other processes. Process M has two different roles:

- It coordinates the processes to perform a transaction.
- It gives Process K the opportunity to perform housekeeping on a regular basis when it is not performing a transaction.

The housekeeping sequence is initiated in Kernel 2 by a CLEAN Signal (instead of an ACT Signal) immediately after start-up. The configuration of Kernel 2 is not relevant during housekeeping. If the OUT Signal from the Kernel includes any torn transactions that were aged off the log, then Process M sends these to the Terminal in an OUT Signal. The Terminal can then log these transactions for customer care – as customers may complain that their card was debited and that they did not receive the service. The information can also be used to build statistics and monitor suspicious transactions, where a torn transaction was provoked intentionally with the intention of committing fraud and the Card was then not represented.

The remainder of this section focuses on the coordination that is needed to perform a transaction. The overall process is illustrated in Figure 2.10:

1. Process M receives the ACT Signal from the Terminal.
2. Process M starts Process P by sending it an ACT Signal to start polling for cards as described in [EMV Book D].
3. Process M requests Process D to display the READY message (through a MSG Signal).
4. Upon receipt of the Signal L1RSP(Card detected) from Process P, Process M activates Process S by sending it an ACT(A or B) Signal, to indicate that this is the first attempt at the transaction. When Process S completes successfully, it responds with an OUT Signal with the selected Combination (AID – Kernel ID), the File Control Information Template of the selected DF Name, and the SW12 returned by the Card.
5. Based on this information, Process M then configures Process K for the specific Transaction Type and AID, using a Kernel-specific dataset, and sends it an ACT Signal containing transactional data (such as the Amount, Authorized (Numeric) and the File Control Information Template received in the response to the SELECT command). When Process K completes, it returns an OUT Signal to Process M, including the Outcome Parameter Set, Discretionary Data, and Data Record, if any.
6. Process M analyzes the 'Status' in Outcome Parameter Set and executes the instructions encoded in the other fields of the Outcome Parameter Set. As required, Process M instructs Process P with the Signal STOP(CloseSession) to perform the removal sequence. It may also use a STOP(CloseSessionCardCheck) Signal to prompt the cardholder to remove the Card if it is still in the field. Alternatively it may send an ACT Signal to Process S to select the next application on the Card.

7. Process M passes a subset of the Outcome Parameter Set, the Data Record, and the Discretionary Data to the Terminal in the OUT Signal.

8. If the transaction is processed online, the Reader should receive a MSG Signal from the Terminal to indicate whether the transaction was approved or declined.

9. Optionally, upon receipt of the STOP Signal, Process M ensures that the Card is removed from the Reader. It sends a STOP(CloseSessionCardCheck) Signal to Process P. When Process P returns an L1RSP(Card Removed) Signal, Process M acknowledges the STOP Signal from the Terminal by sending it a STOP_ACK Signal.

10. If the Reader is configured in Autorun mode, Process M then reactivates the polling sequence (through an ACT Signal to Process P) and displays the READY message by going back to step 2 above. Alternatively, it displays the IDLE message by signalling Process D and goes dormant until it receives an ACT Signal again (see step 1).
Figure 2.10—Process M
2.3.6 Inter-Process Communication

Not illustrated in Figure 2.10 is the communication between the different processes. As an example:

- Through CA Signals, Process S and Process K request Process P to pass commands (C-APDUs) to the Card and get the Card response (R-APDU) back in an RA Signal. If no response is received from the Card or if the response contains an error, Process P returns an L1RSP Signal, with an indication of the error.
- Through a MSG Signal, Process K requests Process D to update the display.

The inter-process communication is shown on the right hand side of Figure 2.11.

Figure 2.11—Inter-Process Communication
2.4 The Reader Database

As indicated in Figure 2.5, the Reader maintains a database that is divided into datasets.

A dataset can contain either persistent data or transient data:

- For a dataset that contains persistent data, its content persists over several transactions.
- A dataset that contains transient data is created at the beginning of a transaction as a copy of a dataset with persistent data and populated with transaction-specific data. Its content
  - is used to initialize one of the Processes,
  - can be updated as part of transaction processing by the Process or as a result of an ACT or DET\(^5\) Signal,
  - does not persist beyond the transaction in progress.

An overview of the different persistent datasets is given in Figure 2.12, with additional details in Table 2.14.

\(^5\) Only for Process K
Figure 2.12—Reader Database – Persistent Datasets

- **Process S**: One data set per supported transaction type
- **Process M**: One data set with the generic data and the transaction types supported
- **Process P**: One data set per protocol configuration setting
- **Process D**: One data set per supported language
- **Kernel 1**
- **Kernel 2**
- **Kernel 3**
- **Kernel 4**
- **TLV Database**
  - One set per AID and per supported transaction type
- **CA Public Keys**
- **Certification Revocation List**
- **Scratch Pad**
  - One set per RID
- **Refund**
  - Purchase with cashback
  - Purchase
- **AID1**
- **AID2**
- **AIDn-1**
- **AIDn**

<table>
<thead>
<tr>
<th>Kernel 1</th>
<th>Kernel 2</th>
<th>Kernel 3</th>
<th>Kernel 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
</tbody>
</table>

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### Table 2.14—Reader Databases

<table>
<thead>
<tr>
<th>Process</th>
<th>Persistent</th>
<th>Transient</th>
</tr>
</thead>
<tbody>
<tr>
<td>Process M</td>
<td>One dataset, including generic data and the different transaction types supported.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Examples of generic data are <em>Interface Device Serial Number</em>, <em>Terminal Country Code</em>, <em>Transaction Currency Code</em>, and <em>Transaction Currency Exponent</em>.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Examples of transaction types are purchase, purchase with cashback, and refund.</td>
<td></td>
</tr>
<tr>
<td>Process P</td>
<td>One or more datasets, one for each protocol configuration setting. Each dataset contains (part of) the configuration settings as defined in Annex A of [EMV Book D].</td>
<td>A copy of one of the datasets, once the polling loop has been decided.</td>
</tr>
<tr>
<td>Process D</td>
<td>Multiple datasets for Process D, one for each supported language. Each dataset contains the message strings behind the message identifiers.</td>
<td>A copy of one of the datasets, once the language has been selected.</td>
</tr>
<tr>
<td>Process S</td>
<td>Multiple datasets for Process S, one dataset per transaction type. Each dataset contains a list of Combinations {AID – Kernel ID} – see Table 2.15.</td>
<td>A copy of the list of Combinations relevant for the selected transaction type.</td>
</tr>
</tbody>
</table>
If the transaction type has not been indicated by the Terminal in the ACT Signal then a configurable default transaction type is used.

For Process S, a persistent dataset with the list of Combinations relevant for a specific transaction type can be represented as in Table 2.15. For this particular example, the list of Combinations would be: \{AID1 – Kernel 1\}, \{AID2 – Kernel 2\}, \{AID2 – Kernel 4\}, …, \{AIDn-1 – Kernel 3\}, and \{AIDn – Kernel 3\}.

### Table 2.15—Persistent Dataset Process S (per Transaction Type)

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>AID1</th>
<th>AID2</th>
<th>…</th>
<th>AIDn-1</th>
<th>AIDn</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kernel 1</td>
<td>√</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kernel 2</td>
<td></td>
<td>√</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kernel 3</td>
<td></td>
<td></td>
<td>√</td>
<td></td>
<td>√</td>
</tr>
<tr>
<td>Kernel 4</td>
<td></td>
<td></td>
<td>√</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For each entry marked ‘√’ in Table 2.15 (and per Transaction Type), there is a Kernel-specific persistent dataset with values that differ per AID and Transaction Type.
For Kernel 2, the persistent dataset consists of the subsets given in Table 2.16. Updates to the datasets are exceptional and, except for the scratch pad, happen outside transaction processing.

### Table 2.16—Persistent Dataset Kernel 2

<table>
<thead>
<tr>
<th>Subset</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>The TLV Database</td>
<td>Contains the TLV-encoded data objects relevant to a transaction. The values of the TLV-encoded data objects do not vary per transaction.</td>
</tr>
<tr>
<td>The list of CA public keys</td>
<td>Information linked to the CA public keys, including the index, modulus, and exponent. CA public keys can be shared between AIDs that have the same RID and sharing can be done across Kernels. The Reader should be able to store the information for at least six keys per RID.</td>
</tr>
<tr>
<td>The Certification Revocation List</td>
<td>A list of Issuer Public Key Certificates that payment systems have revoked for each RID supported by the Kernel. Note that as for the list of CA public keys, entries in the Certification Revocation List may be shared between Kernels where Kernels support the same RID.</td>
</tr>
<tr>
<td>The scratch pad</td>
<td>This piece of memory can be used by the Kernel to store and retrieve information across different transactions. The organization of this memory is Kernel-specific and the role of Process M is limited to making the memory available to Process K. It does not need to be non-volatile memory (i.e. memory that holds its content without power being applied) and data of the scratch pad may be lost in case of power failure of the Reader. Kernel 2 may use it to store the Torn Transaction Log or to keep track of the number of (consecutive) torn transactions. When used for this purpose, the torn transactions from cards with different AIDs can be grouped in a single Torn Transaction Log.</td>
</tr>
</tbody>
</table>
3 Reader Process K — Kernel Processing

3.1 Introduction

This chapter zooms in on the different features of Kernel 2.

Section 3.2 describes the configuration options of Kernel 2.

Section 3.3 gives an overview of the Kernel 2 database.

Sections 3.4 through 3.10 provide more details on the functionality of Kernel 2, as summarized in Table 3.1.

<table>
<thead>
<tr>
<th>Function</th>
<th>Comment</th>
<th>Section</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction modes</td>
<td>The Kernel supports two transaction modes:</td>
<td>Section 3.4</td>
</tr>
<tr>
<td></td>
<td>• Mag-stripe mode, resulting in mag-stripe–like data to be submitted for authorization</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• EMV mode, resulting in EMV-like data to be submitted for authorization and/or clearing</td>
<td></td>
</tr>
<tr>
<td>Data Exchange</td>
<td>The Kernel uses the Data Exchange mechanism as a means of communicating directly with the Terminal.</td>
<td>Section 3.5</td>
</tr>
<tr>
<td></td>
<td>It allows the Kernel to send tagged data to and request data from the Terminal through the DEK Signal.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>It also allows the Terminal to exercise a level of control on the Reader through the DET Signal by virtue of its ability to:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• update the Kernel database</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• request tagged data from the Kernel database</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• have tagged data written to the Card</td>
<td></td>
</tr>
<tr>
<td>Function</td>
<td>Comment</td>
<td>Section</td>
</tr>
<tr>
<td>---------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>---------</td>
</tr>
</tbody>
</table>
| Data storage              | Data storage is an extension of the regular transaction flow such that the Card can be used as a scratch pad or mini data store with simple write and read functionality. Two types of data storage are supported for EMV mode transactions:  
  - Standalone Data Storage (SDS)  
  - Integrated Data Storage (IDS)  
  Data storage does not apply for mag-stripe mode transactions.                                                                                      | Section 3.6 |
| Recovery of torn transactions | The customer may remove the Card from the field of a Reader before the transaction has completed. If the Card is presented again, the Kernel supports a mechanism to retrieve the missing data and provide a data record for authorization and/or clearing.  
  Torn transaction recovery does not apply for mag-stripe mode transactions.                                                                          | Section 3.7 |
| Mobile CVM                | Transactions involving mobile phones are different from standard card transactions as the phone can be used to authenticate the cardholder.  
  For this purpose, the Kernel distinguishes between a cardholder device that delegates the CVM processing to the Terminal and a cardholder device that can perform cardholder verification itself. For the latter, the Kernel applies a different Reader Contactless Transaction Limit and it delegates the CVM processing to the cardholder device. | Section 3.8 |
| Card balance reading      | The Kernel is capable of recognizing a Card that offers access to its (offline) balance and can read it before the transaction is completed, after the transaction is completed, or both. The results are then made available to the Terminal and put on display. | Section 3.9 |
### 3.2 Kernel Configuration Options

Not all the features listed in Table 3.1 have to be activated in each deployment of Kernel 2. Certain features can be deactivated through the Kernel configuration.

Kernel 2 supports seven configuration options.

The different configuration options are listed in Table 3.2, as well as the method to activate a particular option. If the condition for activation is not satisfied, the option is de-activated.

<table>
<thead>
<tr>
<th>Configuration Options</th>
<th>Description</th>
<th>Activation</th>
</tr>
</thead>
</table>
| **IDS**               | The Kernel supports IDS. | Through the data object *DS Requested Operator ID* and *DSVN Term*  
If *DS Requested Operator ID* is present (even with a length of zero) and *DSVN Term* is present with a length different from zero, then IDS is supported. |
<p>| <strong>EMV mode only</strong>    | The Kernel only supports the EMV mode transaction flow and does not support mag-stripe mode flow. | Through the setting of 'Mag-stripe mode contactless transactions not supported' in <em>Kernel Configuration</em> |
| <strong>Mag-stripe mode only</strong> | The Reader only supports the mag-stripe mode transaction flow and does not support the EMV mode transaction flow. | Through the setting of 'EMV mode contactless transactions not supported' in <em>Kernel Configuration</em> |</p>
<table>
<thead>
<tr>
<th>Configuration Options</th>
<th>Description</th>
<th>Activation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance reading and display</td>
<td>If the Card indicates support for balance reading, then the Kernel may read the balance before or after the GENERATE AC and send the information to Process D for display.</td>
<td>Through the data objects <em>Balance Read Before Gen AC</em> and <em>Balance Read After Gen AC</em>. If one or both of these tags is present (with a length of zero), then the specified balance reading is supported.</td>
</tr>
<tr>
<td>Torn transaction recovery</td>
<td>The Kernel tracks torn transactions and tries to recover them if transaction recovery is supported by the Card.</td>
<td>Through the number of entries possible in the torn transaction log, indicated by the value of data object <em>Max Number of Torn Transaction Log Records</em>. If <em>Max Number of Torn Transaction Log Records</em> is present and set to a value different from zero, then torn transaction recovery is supported.</td>
</tr>
<tr>
<td>On device cardholder verification</td>
<td>The Kernel supports on device cardholder verification</td>
<td>Through the setting of 'On device cardholder verification supported' in <em>Kernel Configuration</em></td>
</tr>
<tr>
<td>Relay resistance protocol</td>
<td>The Kernel supports the relay resistance protocol</td>
<td>Through the setting of 'Relay resistance protocol supported' in <em>Kernel Configuration</em></td>
</tr>
</tbody>
</table>

All the above configuration options for the Kernel are set at the level of the AID and the transaction type and are part of the TLV Database in the persistent dataset of Kernel 2.
3.3 The Kernel Database

The Kernel database as introduced in section 2.4 is the list of data items used by the Kernel during the processing of a transaction. Part of it may be held in volatile memory as its lifetime is limited to a single transaction.

When the Kernel processing starts, the Kernel database is already initiated with:

- The portion of the persistent dataset of Kernel 2 for a specific AID (or RID) that includes the list of CA public keys, the Certification Revocation List, and the scratch pad (see Table 2.16);
- A transient copy of the TLV Database for a specific AID and transaction type (see Table 2.16).

Within the TLV Database, entries may exist with zero length. A copy of the generic data is also included in the TLV Database. Figure 3.1 illustrates how the Kernel database that drives the state machine is constructed from the persistent dataset and a transient copy of the TLV Database.

![Figure 3.1—Kernel Database](image)

Note that the Kernel database as it is initialized by Process M does not include internal data objects of the Kernel, such as CVM Results or Terminal Verification Results. These data objects are initialized by the Kernel itself.

In addition to the Kernel database, the Kernel receives transaction data items in the ACT Signal. These data items originate from the (Terminal) ACT Signal and from the OUT Signal of the application and Kernel selection process (Process S). These data items with their volatile values are added to the database as well.

During transaction processing, the Kernel may receive events from Process M, the Card, and the Terminal. This input, together with the Kernel's progression through the transaction processing, causes further updates to the Kernel database.
While performing a transaction, the Kernel ensures that updates to the Kernel database are done only by the authorized ‘source’ (origin) of the data item. For this purpose, data items are put in different categories and the category determines the Signal – and therefore source – that can update data objects within a category.

The different categories and corresponding Signals are illustrated in Table 3.3.

**Table 3.3—Kernel Database Categories**

<table>
<thead>
<tr>
<th>Data Category</th>
<th>Signal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Terminal sourced data object – configuration data</td>
<td>n/a</td>
</tr>
<tr>
<td>Terminal sourced data object – transaction data</td>
<td>DET, ACT</td>
</tr>
<tr>
<td>Kernel defined value or internal data object</td>
<td>n/a</td>
</tr>
<tr>
<td>Card sourced data object</td>
<td>RA⁶</td>
</tr>
</tbody>
</table>

Value can only be changed as part of Kernel processing

⁶ The *File Control Information Template* is received in an ACT Signal but is treated as an RA as that is how it was delivered to Process S.
3.4 Mag-Stripe Mode and EMV Mode

3.4.1 Overall Transaction Flow

Upon receipt of an ACT Signal, the Kernel initiates the transaction on the Card through a GET PROCESSING OPTIONS command.

Based on the response from the Card, in particular the Application Interchange Profile, the Kernel continues with either a mag-stripe mode or an EMV mode transaction. In both cases, the Kernel reads data record(s) from the Card (through one or more READ RECORD commands). Then the Kernel requests the Card to generate a cryptogram, which is then included in the Data Record.

Once all the data from the Card, including the cryptogram, are retrieved, the Kernel indicates that the Card can be removed.

The Kernel completes the transaction by preparing the remainder of the Data Record, the Outcome Parameter Set information, and Discretionary Data (as defined in [EMV Book A]). For an EMV mode transaction, the Data Record contains EMV-like data; for a mag-stripe mode transaction, it contains mag-stripe–like data. The Kernel returns the above data to the main process (Process M) and this concludes the transaction for the Kernel, which then terminates execution.

The remainder of this section highlights the difference in transaction flow between mag-stripe mode and EMV mode transactions.

3.4.2 Mag-Stripe Mode

For a mag-stripe mode transaction, after the GET PROCESSING OPTIONS command, the Kernel continues with the following steps:

1. It reads the data records from the Card, containing Track 1 Data and Track 2 Data, together with instruction on how to populate the discretionary data.
2. It issues the COMPUTE CRYPTOGRAPHIC CHECKSUM command, including Unpredictable Number (Numeric) to the Card, requesting the Card to return a CVC3 cryptogram, calculated over Unpredictable Number (Numeric).
3. It populates the Track 2 Data with the Unpredictable Number (Numeric), the Application Transaction Counter, and CVC3 (Track2).
4. If Track 1 Data is present, it populates the Track 1 Data with the Unpredictable Number (Numeric), the Application Transaction Counter, and CVC3 (Track1).
5. It sets nUN equal to the (meaningful) length of the *Unpredictable Number (Numeric)* and populates *Track 2 Data* and (if present) *Track 1 Data* with this value.

6. It requests the transaction to be sent online.

### 3.4.3 EMV Mode

For an EMV mode transaction, after the GET PROCESSING OPTIONS command, the Kernel continues with the following steps:

1. It determines which form of Offline Data Authentication to perform.

2. It reads the data records of the Card (using READ RECORD commands). If the same transaction involving the same Card is recognized in the Kernel’s internal log of torn transactions, then an attempt is made to recover the transaction – see section 3.7.

3. It performs Terminal Risk Management and Terminal Action Analysis, and selects a cardholder verification method for the transaction.

4. It requests an *Application Cryptogram* from the Card by issuing a GENERATE AC command. If a response is not received from the Card, the Kernel considers the transaction as “torn”, and stores the transaction details in its internal log of torn transactions, before terminating – see section 3.7.

5. It performs Offline Data Authentication as appropriate.
3.5 Data Exchange

3.5.1 Introduction

Terminal and Kernel can communicate through the Data Exchange mechanism.

The Kernel can send tagged data to and request data from the Terminal through the DEK Signal.

The Terminal can control the Kernel through the DET Signal by virtue of its ability to:

- update the current transaction database of the Kernel
- request tagged data from the Kernel or from the Card
- manage the transaction flow pace by withholding necessary data (so that the Kernel asks for it) or providing these data earlier than needed to avoid delays.

3.5.2 Sending Data

As part of its configuration or through an ACT or DET Signal, the Kernel has a data object (Tags To Read) containing the tags (and lengths) of the data objects to be sent to the Terminal. If a tag refers to card data, this data is retrieved through READ RECORD commands – as part of reading the records listed in the Application File Locator – or through a GET DATA command7. Note that this list excludes the IDS data which is sent automatically if IDS is activated in the Kernel.

When the Kernel has completed the (currently outstanding) requests from the Terminal, it sends the data to the Terminal via a DEK Signal.

The information in the DEK Signal may trigger the Terminal to send another list of data to read (DET Signal). This list is then appended to the original list and may result in another set of GET DATA commands if the request includes tags referring to card data.

The Kernel uses a buffer, called Tags To Read Yet, to accumulate the different read requests included in Tags To Read.

Data To Send is another buffer, accumulating the multiple data that the Kernel has for the Terminal. It is populated with TLV data retrieved in response to Tags To Read Yet processing.

The process continues until all records have been read and there are no more data objects in the list that need to be read using a GET DATA command.

---

7 The Kernel has a list of data objects that are read using GET DATA; all other data objects are read using READ RECORD commands. Note that no files or records other than those listed in the Application File Locator are read.
3.5.3 Requesting Data

If one of the following data objects is present in the Kernel database with the length of the value field set to zero, then the Kernel sends a DEK Signal to request the value of the data object:

- Tags To Read
- Tags To Write Before Gen AC
- Tags To Write After Gen AC
- Proceed To First Write Flag

The last three data objects are relevant for data storage and are discussed in section 3.6.

In more general terms, the Kernel applies the following rules for Terminal sourced data objects (as opposed to Kernel and Card sourced data objects):

1. If the Kernel database contains a Terminal sourced data object that has length of zero and if this data object is needed during the transaction, then the Kernel requests this data object in a DEK Signal by including its tag in Data Needed.

   The data object can be needed during the transaction for two reasons:
   - The Kernel needs it for its own processing, e.g. Amount, Authorized (Numeric).
   - The Card requests it in a DOL, e.g. Merchant Custom Data.

2. If the data object is not present in the Kernel database, it is not requested from the Terminal. This condition applies only if the Kernel does not need this data object for its own processing. When this data object is requested by the Card in a DOL, it is zero filled in the data of the corresponding command.

3. If the data object is present with length different from zero, it is not requested from the Terminal. It is sent to the Card when requested in a DOL and normal padding and truncation rules apply.

By putting a Terminal sourced data object or one or more of the data objects listed above in the database with a zero length, the Terminal deliberately withholds the data so that the Kernel specifically asks for it, thereby giving the Terminal the ability to pace the transaction flow and change the value of transaction data, based on information received during the transaction flow.

As indicated above, the Kernel uses a buffer, called Data Needed, to accumulate tags that the Kernel needs from the Terminal. It is populated with a list of tags. In a similar manner, if IDS is being used, the Kernel uses DEK Signals to request the data that it needs to complete the transaction.
The Terminal may send multiple DET Signals, each DET Signal containing a *Tags To Write Before Gen AC* or *Tags To Write After Gen AC* data object. The Kernel manages these DET Signals through two buffers: *Tags To Write Yet Before Gen AC* and *Tags To Write Yet After Gen AC*. These buffers are used to accumulate the TLV data objects included in *Tags To Write Before Gen AC* tag and *Tags To Write After Gen AC* tag respectively.
3.6 Data Storage

3.6.1 Introduction

Data storage is an extension of the regular EMV mode transaction flow such that the Card can be used as a scratch pad or mini data store with simple write and read functionality. Data storage does not apply for magstripe mode transactions.

Two types of data storage are possible: Standalone Data Storage (SDS) or Integrated Data Storage (IDS).

The following characteristics are common to both types of data storage:

1. They rely on the Data Exchange mechanism as described in section 3.5 and without this mechanism, data storage cannot be supported.

2. All data are read from the Card before any data are written. To make sure the reading process is completed and that the Terminal has received all required data, the Kernel checks whether it can move to the writing stage.

This check is referred to as the “chokepoint” and uses the Proceed To First Write Flag data object, as introduced in section 3.5.3.

The Proceed To First Write Flag may take one of the following values:

- When Proceed To First Write Flag is absent, the Kernel can move to the writing phase of the transaction.
- When Proceed To First Write Flag has length zero, the Kernel requests a value for the Proceed To First Write Flag from the Terminal. It waits until the Terminal provides this value before moving to the writing phase.
- When Proceed To First Write Flag has value zero, the Kernel waits until the Terminal provides a value different from zero before moving to the writing phase.
- When Proceed To First Write Flag has a value different from zero, the Kernel can move to the writing phase of the transaction.

The Kernel may support one or both data storage methods and is configured accordingly. However, the use of data storage by the Kernel in a given transaction is conditional on the Card’s indication of support for data storage. The Card support for SDS and IDS is indicated in the response to the SELECT AID command. The File Control Information Template may contain the Application Capabilities Information data object which, if present, indicates the support provided for SDS and IDS.
3.6.2 Standalone Data Storage

SDS uses dedicated commands (GET DATA, PUT DATA) for explicit reading and writing of data. It introduces a range of payment system tags (‘9F70’ to ‘9F79’) for the reading and writing of non-payment data, so that they can be included in Tags To Read, Tags To Write Before Gen AC, or Tags To Write After Gen AC (see section 3.5). The whole range is freely readable using the GET DATA command.

Writing is done using a PUT DATA command without secure messaging, for tags '9F75' to '9F79'. Writing to the tags '9F70' to '9F74' requires secure messaging and is outside the scope of this specification.

The length of the data is variable. The maximum length is implementation specific, and is between 32 and 192 bytes. If present, the Application Capabilities Information from the Card indicates the configuration of the SDS tags. The relevant coding is described in the data dictionary (Annex A).

Writing can be done before and after the GENERATE AC, hence two lists to distinguish between data objects to be written to the Card before and those to be written afterwards. This distinction is indicated by the list names: Tags To Write Before Gen AC and Tags To Write After Gen AC.

Each list is TLV coded, containing Tag, Length as well as Value of the data to write. The lists may be part of the Kernel configuration, or may be communicated to the Kernel during the transaction using Data Exchanges, via a DET Signal.

Once the Kernel has the go-ahead to move to writing, it may send one or more PUT DATA commands to the Card, each command containing one data object from the first list (Tags To Write Before Gen AC) and in the order as they are in this list. Once all data from this first list are sent to the Card, the Kernel sends the GENERATE AC command.

After the GENERATE AC command, the Kernel then repeats this process for the second list (Tags To Write After Gen AC).
3.6.3 Integrated Data Storage

IDS builds the reading and writing functions into existing payment commands (GET PROCESSING OPTIONS and GENERATE AC). The command-response sequence exchanged between the Card and Kernel is therefore unchanged from a normal purchase transaction. It also addresses the security mechanisms of those exchanges.

This section describes the overall transaction flow and the security design.

IDS: Overall Transaction Flow

Support for IDS in the transaction flow can be summarized as follows:

1. Process S selects the application. If the Card supports IDS, this is indicated in the Card’s response and the PDOL includes the tag of the operator identifier. The Card’s response is included in the ACT Signal activating the Kernel, and is therefore part of the current transaction database of the Kernel.

2. The operator’s slot is selected through the inclusion of the operator identifier in the GET PROCESSING OPTIONS command data as part of the PDOL Related Data.

3. If a slot is currently present for this identifier, the Card returns the contents of the slot in its response to the GET PROCESSING OPTIONS command together with slot management data. If it is not present, the Card indicates whether a new slot is available for allocation to this identifier. As well as the normal Application Interchange Profile and Application File Locator data objects, the GET PROCESSING OPTIONS response (using Format 2) returns, if available, the following:
   - the non-payment data (DS ODS Card)
   - the type of data (DS Slot Management Control)
   - a hash of the transaction context calculated by the Card when data was written to the Card in a previous transaction (DS Summary 1)
   - an indication of which type of data (volatile or permanent) may be stored (DS Slot Availability)

---

8 Although not relevant to the reading of the data, note that the GET PROCESSING OPTIONS response also includes a card challenge (DS Unpredictable Number). This is part of the IDS security mechanism.
4. The information on the slot data is passed to the Terminal (DEK Signal), which can then decide to update the data or allocate a new slot, as appropriate for the particular transaction. The Terminal passes this information to the Kernel (DET Signal) and the Kernel sends the new data to the Card appended to the end of the CDOL1 data in the GENERATE AC command.

For this purpose, the Card supports a (single) DSDOL, applicable for the GENERATE AC command. DSDOL is read through the READ RECORD command, in a record present in the Application File Locator. The Kernel appends the (non-payment data) data objects listed in the DSDOL in the order as indicated in the DSDOL and with the lengths as indicated in DSDOL (except for the last element which may be shorter). Except for the last tag in DSDOL, all tags are handled according to the rules specified in section 5.4 of [EMV Book 3]. The last tag indicated in DSDOL is appended with the length defined in the TLV Database and no padding is applied if the length specified in the DSDOL entry is greater than the actual length of the data object in the Kernel database.

The data objects that are included in the DSDOL tags list are:

- The type of data (DS ODS Info)
- The result of a one-way function, to set a new access control (DS Digest H)
- The input to a one-way function, to get access control (DS Input (Card))
- The non-payment data envelope (DS ODS Term)

5. Including the additional data in the GENERATE AC command may influence the outcome of the transaction and does not automatically result in a data update or a slot allocation. Whether data will be written to the Card and the outcome of the transaction depends on four elements:

- The type of application cryptogram (i.e. TC, ARQC, or AAC) proposed by the Terminal in the DS AC Type
- The type of application cryptogram resulting from the Kernel (Terminal) risk management and action analysis, indicated in AC Type
- The settings in DS ODS Info For Reader sent by the Terminal
- The type of Application Cryptogram generated by the Card, as reported in Cryptogram Information Data – see step 6
The algorithm is described below and assumes there is an order amongst the different application cryptograms TC, ARQC, and AAC, with TC being the highest and AAC being the lowest (i.e. TC > ARQC > AAC). The algorithm is as follows:

The Kernel compares its AC Type to the Terminal's DS AC Type.

- If the Kernel AC Type is higher, then the Kernel sets its AC Type equal to the DS AC Type, and the Kernel includes the IDS data in the GENERATE AC command data. For example, if the Terminal requests an ARQC in DS AC Type and the Kernel's risk management decision results in a TC in AC Type, then the Kernel sets its AC Type to ARQC, which is lower.

- If the Kernel AC Type is lower, then:
  - If DS ODS Info For Reader indicates that the IDS data can be used for AC Type, then the Kernel includes the IDS data in the GENERATE AC command data.
  - Otherwise:
    - If DS ODS Info For Reader indicates that the transaction may continue without IDS data in the GENERATE AC command data then the Kernel sends the GENERATE AC without IDS data.
    - Otherwise, the Kernel terminates the transaction and returns an OUT Signal.

6. If the IDS data are included in GENERATE AC command data, then the Card may or may not write the data. If the data is written, then the Card confirms to the Kernel that the slot has been allocated and that the new data has been updated. If there is an error with the data or if the type of Application Cryptogram generated by the Card is different from that requested by the Kernel, then the Card does not store the data. In any case, the Card response includes an authenticated hash of the transaction context of the initial data read (DS Summary 2) as well as a hash of the transaction context of the resulting data (DS Summary 3).

7. If the response to the GENERATE AC command indicates that the data were not written, the Kernel checks DS ODS Info For Reader on whether the transaction should be continued or not.
**IDS: Security Design**

The security design is based on the following assumptions and mechanisms.

**Assumptions**

The service is provided based on the data read (DS ODS Card) and is conditional on the data being authentic. If the data cannot be authenticated, then the service will not be provided.

The Terminal has a cryptographic method to add a MAC to the data that it stores in the data written to the Card to ensure that a third party has not tampered with the data.

If the Terminal wants to protect the data against skimming and replay, the operator uses the security mechanisms as proposed in this specification.

**Mechanisms**

The security is built on a combination of the proprietary mechanisms implemented in the Terminal, hashes over the transaction data – called Summaries – and strong offline card authentication using public key cryptography.

The basic principle behind the Summaries is illustrated in Figure 3.2.

![Figure 3.2—Summaries – Basic Principle](image)
There is a Summary for the data read and for the data written.

The Summary is a data item that is:

- Computed independently by both the Card (= DS Summary 3) and the Terminal at each write operation
- Computed as a one-way function on the identity of the Card and transaction critical data
- Used by the Terminal as input into the (proprietary) security mechanism for protecting its data (= DS ODS Term)
- Returned by the Card to the Terminal next time the data is read (= DS ODS Card, DS Summary 1)
- Included in the CDA signature of the transaction to authenticate the Summaries

Because DS Summary 1 is returned outside of the CDA signature (and therefore not authenticated), the Card returns the data object in the CDA signature as well, where it is then referred to as DS Summary 2.

DS ODS Card and DS Summary 1 (as well as other data) are returned by the Card and passed to the Terminal. The Terminal validates the authenticity and integrity of DS ODS Card, using a proprietary mechanism in combination with DS Summary 1.

Assuming that DS Summary 1 is authentic (which will be confirmed through DS Summary 2), the Terminal calculates a Summary over the new transaction data and updates DS ODS Card, which then becomes DS ODS Term. DS ODS Term is sent to the Kernel, which passes it on to the Card.

If the Card updates the slot data with DS ODS Term, it calculates a new Summary, taking the existing Summary as input, and stores this new Summary with the slot data. If for some reason the slot data are not updated, no new Summary is calculated and the Summary stored with the slot data does not change.

The Summary stored with the slot data is returned by the Card as DS Summary 3.

For the Kernel it is simple to see whether the slot update was successful or not: If the value of DS Summary 3 is different from the value of DS Summary 1 (and hence DS Summary 2), then the slot data has been updated.

Wedge attacks are detected as both the Card and Reader independently hash critical data into these Summaries. Both of the Summaries calculated by the Card (DS Summary 2 and DS Summary 3) are included in the CDA signature as part of the ICC Dynamic Data. The Kernel will detect tampering with the communication between Terminal and Card when it compares DS Summary 2 with DS Summary 1 and DS Summary 3 with DS Summary 2.
Copying and cloning is prevented through inclusion of an authenticated Card identifier (\textit{DS ID}) and a Card challenge (\textit{DS Unpredictable Number}) in the Summary, in combination with the operator’s proprietary mechanism for generating a MAC from the data.

For write control, the security is built on a one-way function. At personalization, the Card stores the result of a one-way function over the \textit{DS Input (Card)} data item, which must match the digest that protects the write access to the slot in the Card. Together with the new data, the Terminal provides a new digest (\textit{DS Digest H}) to fit the newly written data (\textit{DS ODS Term}).
3.7 Torn Transaction Recovery

3.7.1 Introduction

The customer may remove the Card from the field of a Reader before the transaction has completed. The generic term used for this is “tearing”, resulting in a “torn transaction”. In case of a torn transaction, the Kernel invites the cardholder to present the Card again.

If the Card maintains an offline balance (for example if the Card implements a prepaid or preauthorized product), this balance may have been decremented and a second presentment should not decrement the balance again.

In a similar manner, data read from the Card may have been updated and written to the Card. Presenting the Card again should not cause another update to occur.

For this reason, a new mechanism has been specified that allows the data from a torn transaction to be recovered without impacting the counters on the Card or the data written to the Card.

3.7.2 Recovery Mechanism

The principle of transaction recovery is simple; if the Kernel failed to receive a response to a GENERATE AC command, it may ask for it again with the RECOVER AC command. If the Card had not advanced so far in its transaction as to update its counters and create the response, then it responds by telling the Kernel that it cannot recover (there is nothing to recover) and a new transaction may safely be performed. This new transaction does not require starting the complete transaction again; the Kernel may continue with the GENERATE AC command.

In order to perform transaction recovery, the Kernel maintains:

- a Torn Transaction Log (for each AID or set of AIDs), stored in the scratch pad (see section 2.4), and

- an indication of the depth of the log file (Max Number of Torn Transaction Log Records) provided by the Reader.

In combination with Process M, the Kernel implements specific functionality to maintain the Torn Transaction Log, including protection against unauthorized access and periodic house-keeping to purge old entries.

Support for transaction recovery by the Kernel is indicated by Max Number of Torn Transaction Log Records. In most cases, the Max Number of Torn Transaction Log Records can be set to one; for specialized, high-throughput Readers, it can be set to a small number such as two or three.
Support for transaction recovery by the Card is indicated by the presence, with a length greater than zero, of the DRDOL. Absence of the DRDOL, or the presence of a zero-length DRDOL, indicates that the Card does not support the RECOVER AC command. In this case, an entry in the Torn Transaction Log is not created and if the Card is presented again, the Kernel continues as if it were a new transaction.

### 3.7.3 Transaction Flow

The normal transaction flow is modified in three ways:

- logging a torn transaction,
- identifying a torn transaction, and
- recovering a torn transaction.

#### Logging a Torn Transaction

The starting state is an empty list of torn transactions. There are two conditions to be fulfilled for a torn transaction to be logged:

- The Card data includes the DRDOL, with a length greater than zero.
- A tear occurs during the GENERATE AC command.

If the transaction fails due to a timeout, transmission, or protocol error in the GENERATE AC command and the Card includes a DRDOL, with a length greater than zero, then a new record is added to the Torn Transaction Log. This record includes the Application PAN and the Application PAN Sequence Number, as well as other transaction data including that indicated by CDOL1 and DRDOL. If adding this new record to the log means that an old record is displaced, then the old record is sent to the Terminal (as part of the Discretionary Data in an OUT Signal).

#### Identifying a Torn Transaction

When the records have been read from the Card and the Application PAN and Application PAN Sequence Number are known, the Kernel checks the Torn Transaction Log for a matching entry (i.e. an entry with the same PAN and PAN Sequence Number).

If there is a matching entry, transaction recovery is attempted by sending a RECOVER AC command to the Card. Otherwise, the Kernel simply continues with normal transaction processing.

If recovery of a previous transaction was attempted but failed, then the Kernel continues with normal transaction processing at the same point.
Recovering a Torn Transaction

The Kernel populates the RECOVER AC command data with the data identified by the Card in its \textit{DRDOL}, following the rules that apply for any DOL.

Recovery is done using the following steps:

1. From the Torn Transaction Log, together with the other data listed in \textit{DRDOL}, the Kernel recovers the \textit{DRDOL Related Data} for the torn transaction recovery attempt and sends a RECOVER AC command to the Card.

2. If the RECOVER AC command times out or if there is a protocol error, then another recovery may be attempted.

3. If however a response is obtained with SW1SW2 = '9000', this is then a confirmation that the Card had processed the GENERATE AC command in the torn transaction. In this case, the Kernel restores the transaction context from the Torn Transaction Log and processing continues as per a response to a GENERATE AC command, with the additional step of removing the entry from the Torn Transaction Log.

4. A response with SW12 ≠ '9000' indicates that the Card had not processed the GENERATE AC command in the torn transaction. The Kernel sends a GENERATE AC command. If there is a valid response to this GENERATE AC command (other than timeout or protocol error) then the entry is removed from the Torn Transaction Log and a consistency check\textsuperscript{9} is performed. If the consistency check fails, or if the response to the GENERATE AC command is not valid, then no new entry is created in the Torn Transaction Log.

\textsuperscript{9} If the value of \textit{DS Summary 1} of the torn transaction (i.e. \textit{DS Summary 1} received in the GET PROCESSING OPTIONS of the torn transaction) does not match \textit{DS Summary 1} of the current transaction, then this is an error.
3.8 Mobile Transactions

3.8.1 Introduction

Transactions involving mobile phones are different from standard card transactions as the phone can be used to authenticate the cardholder.

For this purpose, the Kernel is able to distinguish between a cardholder device that delegates the CVM processing to the Terminal and a cardholder device that can perform cardholder verification itself. For ease of reference, the latter are often referred to as phones, as this is the most common form factor that supports this functionality. Yet, the distinction between the two types of devices is independent of the form factor and is based on the Application Interchange Profile.

If the Kernel is configured not to support on device cardholder verification or if the cardholder device does not indicate support for on device cardholder verification, then the Kernel performs CVM processing based on the CVM List for an EMV mode transaction, and delegates the CVM processing to the Terminal for a mag-stripe mode transaction.

If on device cardholder verification is supported by both the Kernel and the cardholder device, then the Kernel delegates the CVM processing to the phone and ignores the CVM List, if present. The Kernel proceeds as follows:

- It sets the Reader Contactless Transaction Limit to the applicable limit for phones.
- If the transaction amount exceeds the Reader CVM Required Limit, then the Kernel informs the phone that the transaction amount exceeds the Reader CVM Required Limit, expecting the phone to perform CVM processing.

3.8.2 Mobile Mag-Stripe Mode Transactions

For the support of mobile mag-stripe mode transactions, the Kernel has two mobile specific data objects:

1. The Mobile Support Indicator, indicating that the Kernel supports mobile and that a particular transaction requires CVM

2. A Reader Contactless Transaction Limit (On–device CVM) for phones (as opposed to a Reader Contactless Transaction Limit (No On–device CVM) for cards)
The Kernel also recognizes one additional Card data object, the POS Cardholder Interaction Information. When returned by the Card, the POS Cardholder Interaction Information indicates whether:

- On-device cardholder verification has been completed successfully.
- The context is conflicting, meaning the cardholder device detected a discrepancy between the data used for a first tap and the data used for a second tap, the first and second tap being both part of the same transaction.
- The application is activated, and if not, how to remedy this and activate the application.
- A button push or On-device cardholder verification (e.g. PIN entry) is required.
- The limits are exceeded or not.

The Kernel checks the Amount, Authorized (Numeric) against the Reader Contactless Transaction Limit and returns an OUT Signal if the transaction amount is greater than this limit. The OUT Signal includes a Status value of Select Next, to request that the next AID from the candidate list should be selected.

The Kernel then checks whether the transaction amount exceeds the Reader CVM Required Limit and, if so, updates the Mobile Support Indicator accordingly.

The Mobile Support Indicator is then included in the data of the COMPUTE CRYPTOGRAPHIC CHECKSUM command, as part of the data requested in the UDOL.

The response to the COMPUTE CRYPTOGRAPHIC CHECKSUM command includes dynamic CVC3 (Track2) and the POS Cardholder Interaction Information indicates that CVM has been performed.

For step 5 of section 3.4.2, the Kernel uses a different value for nUN. The Kernel offsets the (meaningful) length of the Unpredictable Number (Numeric) by 5 (i.e. nUN + 5) and uses it to populate Track 2 Data and (if present) Track 1 Data. Offsetting nUN informs the issuer that CVM was required for this transaction and that CVM processing was delegated to the phone. The issuer verifies whether the CVM processing was correct by checking the correctness of the CVC3 data.

If the COMPUTE CRYPTOGRAPHIC CHECKSUM does not return the CVC3 (Track2) data object, the transaction is declined and the Reader uses POS Cardholder Interaction Information to inform the customer of the corrective action to take.
3.8.3 Mobile EMV Mode Transactions

For the support of mobile EMV mode transactions, the Kernel uses the Reader Contactless Transaction Limit for phones, the Kernel Configuration and the POS Cardholder Interaction Information as they were introduced in section 3.8.2.

As for a mobile mag-stripe mode transaction, the Kernel checks the Application Interchange Profile and Kernel Configuration data objects and sets the Reader Contactless Transaction Limit either equal to the value for phones or to the value used for cards.

If a device identifies itself as one that defers cardholder verification to the device, then CDA is to be used in the GENERATE AC command to avoid fraud.

The Kernel checks the Amount, Authorized (Numeric) against the Reader Contactless Transaction Limit and returns an OUT Signal if the transaction amount is greater than this limit. The OUT Signal includes a Status value of Select Next, to request that the next AID from the candidate list should be selected.

The Kernel then checks the transaction amount against the Reader CVM Required Limit.

If the transaction amount is equal to or below the Reader CVM Required Limit, then cardholder verification is not required. If the transaction amount is greater than the limit, then the Kernel sets the CVM Results to indicate that on-device cardholder verification was performed (by the ICC) successfully.

The CVM Results are included in the GENERATE AC command, as part of the data requested by CDOL1.

Once the response to the GENERATE AC command has been received, the Kernel performs offline card authentication.

The response to the GENERATE AC may include the POS Cardholder Interaction Information. The Kernel uses this in the case of a decline, to inform the customer to take corrective action.
3.9 Balance Reading

3.9.1 Introduction

A Card may have an offline balance, and some products require the balance to be read and made available to the customer, either on a receipt or on a display. Not all cards support balance reading and those that do explicitly indicate it in the Application Capabilities Information.

3.9.2 Reading

If balance reading is required as a configuration option then Balance Read Before Gen AC or Balance Read After Gen AC or both are present in the Kernel database. Note that if the data item is not zero length on initialization, the initial value will be overwritten when the actual balance is read from the card. These tags may also be included on a per transaction basis as part of the Kernel activation (ACT Signal) or using the Data Exchange mechanism (DEK/DET).

If balance reading is not required, both tags are absent from the Kernel database for the duration of the transaction.

3.9.3 Display and Receipt

If the Balance Read After Gen AC is successfully read and the transaction is approved offline, then it is included in the User Interface Request Data in the OUT Signal to be acted upon as the outcome is processed.

If both Balance Read Before Gen AC and Balance Read After Gen AC are present in the Kernel database, then both data objects will be included in the Discretionary Data but only one balance will be displayed and this will be Balance Read After Gen AC, assuming that it was read without error.
3.10 Relay Resistance Protocol

3.10.1 Introduction

A relay attack is where a fraudulent terminal is used to mislead an unsuspecting cardholder into transacting, where the actual transaction is relayed via a fraudulent Card (or simulator) to the authentic terminal of an unsuspecting merchant. It may also be that a fraudulent reader is used without the cardholder being aware of the transaction.

3.10.2 Protocol

The relay resistance protocol works as follows:

1. A bit in Application Interchange Profile is used to tell the Reader that the Card supports the relay resistance protocol. A bit in Kernel Configuration is used to configure the support of the relay resistance protocol by the Reader.

2. The Reader invokes the relay resistance protocol if both the Card and Reader support it. In this case it sends a timed C-APDU (EXCHANGE RELAY RESISTANCE DATA) to the Card with a random number (Terminal Relay Resistance Entropy). The Card responds with a random number (Device Relay Resistance Entropy) and timing estimates (Min Time For Processing Relay Resistance APDU, Max Time For Processing Relay Resistance APDU and Device Estimated Transmission Time For Relay Resistance R-APDU).

3. If the timings determined by the Reader exceed the maximum limit computed, the Reader will try again in case there was a communication error or in case other processing on the device interrupted the EXCHANGE RELAY RESISTANCE DATA command processing. The Reader will execute up to two retries.

4. Terminal Verification Results are used to permit the Reader to be configured through the Terminal Action Codes to decline or send transactions online in the event that timings are outside the limits computed.

5. The relay resistance protocol relies on CDA. The timings returned by the Card in the EXCHANGE RELAY RESISTANCE DATA are also included in the Signed Dynamic Application Data returned in the response to the GENERATE AC command.

If a transaction is completed without CDA, then the Reader cannot trust the outcome of the relay resistance protocol. In case the transaction is not declined offline, additional data is included in the online message (in Track 2 Equivalent Data) so that the issuer host may perform the checks.

6. The Terminal Relay Resistance Entropy is the same as the Unpredictable Number. In the event of retries, new values for the Unpredictable Number are computed.
7. The Reader considers a transaction OK if the processing time determined from the measured time is within the window stated by the Card (i.e. *Max Time For Processing Relay Resistance APDU* and *Min Time For Processing Relay Resistance APDU*). In addition some tolerance is given by the reader in the form of a grace period below and above the window defined by the Card (*Minimum Relay Resistance Grace Period* and *Maximum Relay Resistance Grace Period*). The Reader has an accuracy threshold (*Relay Resistance Accuracy Threshold*) that indicates whether the measured time is greater than a reader permitted limit. Another accuracy threshold (*Relay Resistance Transmission Time Mismatch Threshold*) considers the mismatch of the Card communication time.
4 Data Organization

This chapter defines the data organization of the Kernel. The following topics are included:

4.1 TLV Database
4.2 Working Variables
4.3 List Handling
4.4 Torn Transaction Log
4.5 Configuration Data
4.6 Lists of Data Objects in OUT
4.7 Data Object Format
4.1 TLV Database

4.1.1 Principles

The Kernel maintains a TLV Database to store all the TLV encoded data objects. This TLV Database is instantiated at the time of instantiation of the Kernel with an initial set of data objects. This is a copy of the persistent Kernel-specific dataset that is relevant for the selected transaction type and AID. It will be updated during the processing of the transaction.

The TLV Database is updated using information received from a number of sources: at start-up from the Reader, with data from the Card, with data from the Terminal, and with data that results from the Kernel’s own processing.

A data object is known by the Kernel if its tag is listed in the data dictionary of Annex A. Other data objects with proprietary tags not listed in the data dictionary may be present in the database at the time of instantiation.

A data object is considered to be present if its tag appears in the TLV Database (length may be zero).

A data object is empty if it is present and its length is zero. A data object is not empty if it is present and its length is greater than zero.

Data objects in the TLV Database have a name, a tag, a length, and a value; for example:

- **Name**: Amount, Authorized (Numeric)
- **Tag**: 9F02
- **Length**: 6
- **Value**: 000000002345

The index to access data objects in the TLV Database is the tag. The list of tags known by the Kernel is fixed and is defined by the tags of the TLV encoded data objects in the data dictionary.

The name of the TLV encoded data object is also used to represent the value field. The following example initializes the value field of the *Terminal Verification Results* to zero:

Terminal Verification Results := '0000000000'
4.1.2 **Access Conditions**

Data objects in the TLV Database are assigned access conditions as described in Table 4.1.

<table>
<thead>
<tr>
<th>Access Condition</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACT/DET</td>
<td>These data objects are transaction related data objects sent to the Kernel by the Terminal with the ACT and DET Signals. They may also be present in the TLV Database when the Kernel is instantiated. Proprietary data objects (i.e. data objects with tags not listed in the data dictionary of Annex A) can be updated with the ACT and DET Signals if, and only if, their length at instantiation is different from zero.</td>
</tr>
<tr>
<td>RA</td>
<td>These data objects are transaction related data objects sent to the Kernel by the Card with the RA Signal. Proprietary data objects can be updated with the RA Signal if, and only if, their length at instantiation is equal to zero. An exception is data objects contained in the <em>File Control Information Template</em> which are passed to the Kernel with the ACT Signal, but which have the RA access condition assigned.</td>
</tr>
<tr>
<td>K</td>
<td>All data objects in the TLV Database can be updated by the Kernel. Every data object has the K (Kernel) access condition assigned.</td>
</tr>
</tbody>
</table>

All data objects can be read by the Card (via a DOL) and by the Terminal (via *Tags To Read*).
4.1.3 Services

Services available to interrogate and manipulate the TLV Database are the following:

Boolean IsKnown(T)

Returns TRUE if tag T is defined in the data dictionary of the Kernel as defined in Annex A.

Boolean IsPresent(T)

Returns TRUE if the TLV Database includes a data object with tag T.

Note that the length of the data object may be zero.

Note also that proprietary data objects that are not known can be present if they have been provided in the TLV Database at Kernel instantiation. In this case the IsKnown() service returns FALSE and the IsPresent() service returns TRUE.

Boolean IsNotPresent(T)

Returns TRUE if the TLV Database does not include a data object with tag T.

Boolean IsNotEmpty(T)

Returns TRUE if all of the following are true:

- The TLV Database includes a data object with tag T.
- The length of the data object is different from zero.

Boolean IsEmpty(T)

Returns TRUE if all the following are true:

- The TLV Database includes a data object with tag T.
- The length of the data object is zero.

T TagOf(DataObjectName)

Returns the tag of the data object with name DataObjectName.

Initialize(T)

Initializes the data object with tag T with a zero length. After initialization the data object is present in the TLV Database.

DataObject GetTLV(T)

Retrieves the TLV encoded data object with tag T from the TLV Database.

Returns NULL if the TLV Database does not include a data object with tag T.
Length GetLength(T)

Retrieves from the TLV Database the length in bytes of the data object with tag T. Returns NULL if the TLV Database does not include a data object with tag T.

Boolean ParseAndStoreCardResponse(TLV String)

TLV Encoding Error := FALSE

Parse TLV String according to the Basic Encoding Rules in [ISO/IEC 8825-1] and set TLV Encoding Error to TRUE if parsing error.

If TLV String is not a single constructed or primitive data object then set TLV Encoding Error to TRUE.

IF [TLV Encoding Error]
THEN
Return FALSE
ELSE
FOR every primitive TLV in TLV String
{
    IF [NOT (IsKnown(T) AND
            class of T is Private class\textsuperscript{10} AND
            NOT update conditions of T include RA Signal )]
THEN
    IF [IsKnown(T)]
THEN
        IF [(IsNotPresent(T) OR IsEmpty(T))
            AND
            update conditions of T include RA Signal
            AND
            L is within the range specified by Length field of the data object with tag T in the data dictionary in Annex A
            AND
            TLV is included in the correct template (if any) within TLV String\textsuperscript{11}]
    THEN

\textsuperscript{10} As defined in Annex B of [EMV Book 3], the tag is Private class if bits b7 and b8 of the first byte of the tag are both set to 1b.

\textsuperscript{11} Data objects must be included in the correct template as indicated in the data dictionary in Annex A. Data objects for which no template is indicated ("–") must not be returned in a template from the card.
Store LV in the TLV Database for tag T
ELSE
    Return FALSE
ENDIF
ELSE
    IF [IsPresent(T)]
        THEN
            IF [IsEmpty(T) AND update conditions of T include RA Signal]
                THEN
                    Store LV in the TLV Database for tag T
                ELSE
                    Return FALSE
                ENDIF
            ELSE
                Return FALSE
            ENDIF
    ENDIF
ENDIF
ENDIF
}
Return TRUE
ENDIF
UpdateWithDetData(Terminal Sent Data)

Copies all incoming data (Terminal Sent Data) to the Kernel TLV Database if update conditions allow.

Note that individual data objects contained within lists in Terminal Sent Data are not stored in the database.

FOR every TLV in Terminal Sent Data
{
  IF [(IsKnown(T) OR IsPresent(T)) AND update conditions of T include DET Signal]
    THEN
      Store LV in the TLV Database for tag T
  ENDIF
}

IF [Terminal Sent Data includes Tags To Read]
THEN
  AddListToList(Tags To Read, Tags To Read Yet)
ENDIF

IF [Terminal Sent Data includes Tags To Write Before Gen AC]
THEN
  AddListToList(Tags To Write Before Gen AC, Tags To Write Yet Before Gen AC)
ENDIF

IF [Terminal Sent Data includes Tags To Write After Gen AC]
THEN
  AddListToList(Tags To Write After Gen AC, Tags To Write Yet After Gen AC)
ENDIF
4.1.4  DOL Handling

TLV encoded data objects moved from the Kernel to the Card are identified by a DOL sent to the Kernel by the Card.

DOLs used in this specification are processed as follows:

- **DRDOL, CDOL1, PDOL, and UDOL**
  
  DOL handling must be performed according to the rules specified in section 5.4 of [EMV Book 3].

- **DSDOL**
  
  All entries except the last must be handled according to the rules specified in section 5.4 of [EMV Book 3].
  
  The last entry in DSDOL must be handled according to the rules specified in section 5.4 of [EMV Book 3], unless the length specified in this entry is greater than the actual length of the data object in the TLV Database. In this case, no padding must be applied and the value must be appended with the length defined in the TLV Database.

Note that tags in a DOL that exist in the TLV Database with zero length are still handled according the rules specified in section 5.4 of [EMV Book 3], but in addition any such data objects get requested from the Terminal before the chokepoint so that the Terminal is afforded the opportunity to furnish a value for these data objects.
4.2 Working Variables

The Kernel makes use of a number of working variables that are not stored in the TLV Database. They are managed by the Kernel in an implementation specific way.

Working variables can be:

- Local
  The lifetime of local working variables is limited to the state transition process or procedure in which they are defined. These data objects do not appear in the data dictionary.

- Global
  The lifetime of global working variables is the same as the lifetime of the Kernel process. Global working variables are listed in the data dictionary without a tag. These data objects are managed by the Kernel itself.
  Global working variables can only be read and written by internal processing of the Kernel.
4.3 List Handling

Data is passed between the Kernel and other entities within Signals. The data within the Signals contain a list of tags, in order to request data, or a list of data objects in response to a request.

Each list has a unique name, and acts as a container for a collection of ListItems. A ListItem is a single element in a List. A ListItem is a tag in a list of tags or a data object in a list of data objects.

The following lists of tags are supported:

- Tags To Read
- Tags To Read Yet
- Data Needed

The following lists of TLV encoded data objects are supported:

- Tags To Write After Gen AC
- Tags To Write Before Gen AC
- Tags To Write Yet After Gen AC
- Tags To Write Yet Before Gen AC
- Data To Send
- Data Record
- Discretionary Data
- Torn Record

The following methods are used to manipulate lists.

Initialize(List)

Initializes a List. This creates the List structure if it does not exist, and initializes its contents to be empty, i.e. the List contains no ListItems. This method can be called at any time during the operation of the Kernel in order to clear and reset a list.

AddToList(ListItem, List)

If ListItem is not included in List, then adds ListItem to the end of List.

Updates ListItem if it is already included in the List.

RemoveFromList(ListItem, List)

Removes ListItem from the List if ListItem is present in List. Ignores otherwise.
AddListToList(List1, List2)

    Adds the ListItems in List1 that are not yet included in List2 to the end of List2.
    Updates ListItems that are already included in List2.

ListItem GetAndRemoveFromList(List)

    Removes and returns the first ListItem from List. Returns NULL if List is empty.

T GetNextGetDataTagFromList(List)

    Removes and returns the first tag from a list of tags that is categorized as being available from the Card using a GET DATA command.
    If no tag is found, NULL is returned.

Boolean isEmptyList(List)

    Returns TRUE if List contains no ListItems.

Boolean IsNotEmptyList(List)

    Returns TRUE if List contains ListItems.
4.4 Torn Transaction Log

The Torn Transaction Log is a log of the latest torn transactions. The maximum number of records in the Torn Transaction Log is defined by the configuration parameter *Max Number of Torn Transaction Log Records*. If *Max Number of Torn Transaction Log Records* is zero, then transaction recovery is not supported.

A record in the Torn Transaction Log is a list of data objects. Every record in the Torn Transaction Log is a constructed TLV encoded data object with tag ‘FF8101’ and contains the primitive data objects as shown in Table 4.2, if they are present and not empty in the transaction.

Table 4.2—Torn Transaction Log Record

<table>
<thead>
<tr>
<th>Data Object</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount, Authorized (Numeric)</td>
</tr>
<tr>
<td>Amount, Other (Numeric)</td>
</tr>
<tr>
<td>Application PAN</td>
</tr>
<tr>
<td>Application PAN Sequence Number</td>
</tr>
<tr>
<td>Balance Read Before Gen AC</td>
</tr>
<tr>
<td>CDOL1 Related Data</td>
</tr>
<tr>
<td>CVM Results</td>
</tr>
<tr>
<td>DRDOL Related Data</td>
</tr>
<tr>
<td>DS Summary 1</td>
</tr>
<tr>
<td>IDS Status</td>
</tr>
<tr>
<td>Interface Device Serial Number</td>
</tr>
<tr>
<td>PDOL Related Data</td>
</tr>
<tr>
<td>Reference Control Parameter</td>
</tr>
<tr>
<td>Terminal Capabilities</td>
</tr>
<tr>
<td>Terminal Country Code</td>
</tr>
<tr>
<td>Terminal Type</td>
</tr>
<tr>
<td>Terminal Verification Results</td>
</tr>
<tr>
<td>Transaction Category Code</td>
</tr>
<tr>
<td>Transaction Currency Code</td>
</tr>
<tr>
<td>Transaction Date</td>
</tr>
</tbody>
</table>
A Torn Transaction Log record includes the data objects included in the Data Record as well as data objects requested by DOLs. It is likely that this will lead to duplication. Memory usage can be optimised by only storing the DOL-related data that is not already stored, provided that the DOL-related data is reconstructed correctly when required.

The Torn Transaction Log is located in the scratch pad provided to the Kernel at instantiation and is managed by the Kernel. Depending on the implementation, it may be that the Torn Transaction Log does not exist the first time the Kernel is executed. In this case, an empty Torn Transaction Log must be created.

If the Torn Transaction Log already contains Max Number of Torn Transaction Log Records records and a new record is added, then the oldest record must be overwritten.

Records in the Torn Transaction Log are ordered with the most recently created record first. It is possible for there to be two records in the Torn Transaction Log for the same Card but in this case the most recent record must be found first.
4.5 Configuration Data

At the time of instantiation of the Kernel the data objects listed in this section are initialized.

4.5.1 Configuration Data – TLV Database

Configuration data objects in the TLV Database should receive a value at instantiation of the Kernel.

The data objects listed in Table 4.3 are the configuration data objects that must be present for the Kernel to work properly. If these data objects are not present at instantiation, a default value must be stored in the TLV Database.

Table 4.3—Configuration Data in TLV Database that Require Default Value

<table>
<thead>
<tr>
<th>Data Object</th>
<th>Default Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional Terminal Capabilities</td>
<td>'0000000000'</td>
</tr>
<tr>
<td>Application Version Number (Reader)</td>
<td>'0002'</td>
</tr>
<tr>
<td>Card Data Input Capability</td>
<td>'00'</td>
</tr>
<tr>
<td>CVM Capability – CVM Required</td>
<td>'00'</td>
</tr>
<tr>
<td>CVM Capability – No CVM Required</td>
<td>'00'</td>
</tr>
<tr>
<td>Default UDOL</td>
<td>'9F6A04'</td>
</tr>
<tr>
<td>Hold Time Value</td>
<td>'0D'</td>
</tr>
<tr>
<td>Kernel Configuration</td>
<td>'00'</td>
</tr>
<tr>
<td>Kernel ID</td>
<td>'02'</td>
</tr>
<tr>
<td>Mag-stripe Application Version Number (Reader)</td>
<td>'0001'</td>
</tr>
<tr>
<td>Mag-stripe CVM Capability – CVM Required</td>
<td>'F0'</td>
</tr>
<tr>
<td>Mag-stripe CVM Capability – No CVM Required</td>
<td>'F0'</td>
</tr>
<tr>
<td>Max Lifetime of Torn Transaction Log Record</td>
<td>'012C'</td>
</tr>
<tr>
<td>Max Number of Torn Transaction Log Records</td>
<td>'00'</td>
</tr>
<tr>
<td>Message Hold Time</td>
<td>'000013'</td>
</tr>
<tr>
<td>Maximum Relay Resistance Grace Period</td>
<td>'0032'</td>
</tr>
<tr>
<td>Minimum Relay Resistance Grace Period</td>
<td>'0014'</td>
</tr>
<tr>
<td>Phone Message Table</td>
<td>See Table 4.4</td>
</tr>
<tr>
<td>Reader Contactless Floor Limit</td>
<td>'000000000000'</td>
</tr>
</tbody>
</table>
### Data Object | Default Value
--- | ---
Reader Contactless Transaction Limit (No On-device CVM) | '000000000000'
Reader Contactless Transaction Limit (On-device CVM) | '000000000000'
Reader CVM Required Limit | '000000000000'
Relay Resistance Accuracy Threshold | '012C'
Relay Resistance Transmission Time Mismatch Threshold | '32'
Security Capability | '00'
Terminal Action Code – Default | '840000000C'
Terminal Action Code – Denial | '840000000C'
Terminal Action Code – Online | '840000000C'
Terminal Country Code | '0000'
Terminal Expected Transmission Time For Relay Resistance C-APDU | '0012'
Terminal Expected Transmission Time For Relay Resistance R-APDU | '0018'
Terminal Type | '00'
Time Out Value | '01F4'
Transaction Type | '00'

Table 4.4 gives the default value of the *Phone Message Table* for the current definition of the *POS Cardholder Interaction Information*.

### Table 4.4—Phone Message Table – Default Value

<table>
<thead>
<tr>
<th>PCII Mask</th>
<th>PCII Value</th>
<th>Message Identifier</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>'000800'</td>
<td>'000800'</td>
<td>SEE PHONE</td>
<td>NOT READY</td>
</tr>
<tr>
<td>'000400'</td>
<td>'000400'</td>
<td>SEE PHONE</td>
<td>NOT READY</td>
</tr>
<tr>
<td>'000100'</td>
<td>'000100'</td>
<td>SEE PHONE</td>
<td>NOT READY</td>
</tr>
<tr>
<td>'000200'</td>
<td>'000200'</td>
<td>SEE PHONE</td>
<td>NOT READY</td>
</tr>
<tr>
<td>'000000'</td>
<td>'000000'</td>
<td>DECLINED</td>
<td>NOT READY</td>
</tr>
</tbody>
</table>
4.5.2 CA Public Key Database

The Kernel has access to a CA Public Key Database containing the CA Public Keys applicable for the RID of the selected AID. This CA Public Key Database is made available to the Kernel and is read-only.

The CA Public Key Index uniquely identifies the CA Public Key in the CA Public Key Database.

Table 4.5 lists the set of data objects that must be available in the CA Public Key Database for each CA Public Key.

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Length</th>
<th>Description</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA Public Key Index</td>
<td>1</td>
<td>Identifies the CA Public Key in conjunction with the RID</td>
<td>b</td>
</tr>
<tr>
<td>CA Hash Algorithm Indicator</td>
<td>1</td>
<td>Identifies the hash algorithm used to produce the Hash Result in the digital signature scheme</td>
<td>b</td>
</tr>
<tr>
<td>CA Public Key Algorithm Indicator</td>
<td>1</td>
<td>Identifies the digital signature algorithm to be used with the CA Public Key</td>
<td>b</td>
</tr>
<tr>
<td>CA Public Key Modulus</td>
<td>var. (max 248)</td>
<td>Value of the modulus part of the CA Public Key</td>
<td>b</td>
</tr>
<tr>
<td>CA Public Key Exponent</td>
<td>1 or 3</td>
<td>Value of the exponent part of the CA Public Key, equal to 3 or $2^{16} + 1$</td>
<td>b</td>
</tr>
<tr>
<td>CA Public Key Check Sum (Only necessary if used to verify the integrity of the CA Public Key)</td>
<td>20</td>
<td>A check value calculated on the concatenation of all parts of the CA Public Key (RID, CA Public Key Index, CA Public Key Modulus, CA Public Key Exponent) using SHA-1</td>
<td>b</td>
</tr>
</tbody>
</table>
4.5.3 Certification Revocation List

The Kernel has access to a CRL applicable for the RID of the selected AID. This CRL is made available to the Kernel and is read-only.

Table 4.6 lists the set of data objects that must be available in the CRL for each revoked certificate. If, during CDA, a concatenation of the CA Public Key Index (Card) and the Certificate Serial Number recovered from the Issuer Public Key Certificate is on this list, then CDA fails.

Table 4.6—Certification Revocation List Related Data

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Length</th>
<th>Description</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA Public Key Index</td>
<td>1</td>
<td>Identifies the CA Public Key in conjunction with the RID</td>
<td>b</td>
</tr>
<tr>
<td>Certificate Serial Number</td>
<td>3</td>
<td>Number unique to this certificate assigned by the certification authority</td>
<td>b</td>
</tr>
<tr>
<td>Additional Data</td>
<td>var.</td>
<td>Optional Terminal proprietary data, such as the date the certificate was added to the revocation list</td>
<td>b</td>
</tr>
</tbody>
</table>
4.6 Lists of Data Objects in OUT

This section specifies the lists of data objects included in the OUT Signal: Data Record and Discretionary Data.

4.6.1 Data Record

Depending on the outcome of the transaction, the Kernel may provide the Terminal with an OUT Signal including a Data Record that contains the necessary data objects for authorization and clearing. The Data Record is a list of data objects. Its content depends on the transaction profile.

The Data Record for an EMV mode transaction is as shown in Table 4.7. The Data Record for a mag-stripe mode transaction is as shown in Table 4.8.
### Table 4.7—Data Record Detail for EMV Mode Transaction

<table>
<thead>
<tr>
<th>Data Object</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount, Authorized (Numeric)</td>
</tr>
<tr>
<td>Amount, Other (Numeric)</td>
</tr>
<tr>
<td>Application Cryptogram</td>
</tr>
<tr>
<td>Application Expiration Date</td>
</tr>
<tr>
<td>Application Interchange Profile</td>
</tr>
<tr>
<td>Application Label</td>
</tr>
<tr>
<td>Application PAN</td>
</tr>
<tr>
<td>Application PAN Sequence Number</td>
</tr>
<tr>
<td>Application Preferred Name</td>
</tr>
<tr>
<td>Application Transaction Counter</td>
</tr>
<tr>
<td>Application Usage Control</td>
</tr>
<tr>
<td>Application Version Number (Reader)</td>
</tr>
<tr>
<td>Cryptogram Information Data</td>
</tr>
<tr>
<td>CVM Results</td>
</tr>
<tr>
<td>DF Name</td>
</tr>
<tr>
<td>Interface Device Serial Number</td>
</tr>
<tr>
<td>Issuer Application Data</td>
</tr>
<tr>
<td>Issuer Code Table Index</td>
</tr>
<tr>
<td>Payment Account Reference</td>
</tr>
<tr>
<td>Terminal Capabilities</td>
</tr>
<tr>
<td>Terminal Country Code</td>
</tr>
<tr>
<td>Terminal Type</td>
</tr>
<tr>
<td>Terminal Verification Results</td>
</tr>
<tr>
<td>Track 2 Equivalent Data</td>
</tr>
<tr>
<td>Transaction Category Code</td>
</tr>
<tr>
<td>Transaction Currency Code</td>
</tr>
<tr>
<td>Transaction Date</td>
</tr>
<tr>
<td>Transaction Type</td>
</tr>
</tbody>
</table>
Table 4.8—Data Record Detail for Mag-Stripe Mode Transaction

<table>
<thead>
<tr>
<th>Data Object</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Label</td>
</tr>
<tr>
<td>Application Preferred Name</td>
</tr>
<tr>
<td>DF Name</td>
</tr>
<tr>
<td>Issuer Code Table Index</td>
</tr>
<tr>
<td>Mag-stripe Application Version Number (Reader)</td>
</tr>
<tr>
<td>Track 1 Data</td>
</tr>
<tr>
<td>Track 2 Data</td>
</tr>
</tbody>
</table>

The following methods are used to create the *Data Record*:

CreateEMVDataRecord ()

Initialize(*Data Record*)

FOR every Data Object in Table 4.7

{  
  IF [IsPresent(TagOf(Data Object))]  
  THEN  
    AddToList(GetTLV(TagOf(Data Object)), *Data Record*)  
  ENDIF  
}

CreateMSDataRecord ()

Initialize(*Data Record*)

FOR every Data Object in Table 4.8

{  
  IF [IsPresent(TagOf(Data Object))]  
  THEN  
    AddToList(GetTLV(TagOf(Data Object)), *Data Record*)  
  ENDIF  
}
4.6.2 Discretionary Data

The Kernel always includes Discretionary Data in the OUT Signal. The Discretionary Data is a list of data objects. Its content depends on the transaction profile.

The Discretionary Data for an EMV mode transaction is as shown in Table 4.9. The Discretionary Data for a mag-stripe mode transaction is as shown in Table 4.10.

Table 4.9—Discretionary Data for an EMV Mode Transaction

<table>
<thead>
<tr>
<th>Data Object</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Capabilities Information</td>
</tr>
<tr>
<td>Application Currency Code</td>
</tr>
<tr>
<td>Balance Read After Gen AC</td>
</tr>
<tr>
<td>Balance Read Before Gen AC</td>
</tr>
<tr>
<td>DS Summary 3</td>
</tr>
<tr>
<td>DS Summary Status</td>
</tr>
<tr>
<td>Error Indication</td>
</tr>
<tr>
<td>Post-Gen AC Put Data Status</td>
</tr>
<tr>
<td>Pre-Gen AC Put Data Status</td>
</tr>
<tr>
<td>Third Party Data</td>
</tr>
<tr>
<td>Torn Record</td>
</tr>
</tbody>
</table>

Table 4.10—Discretionary Data for a Mag-Stripe Mode Transaction

<table>
<thead>
<tr>
<th>Data Object</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Capabilities Information</td>
</tr>
<tr>
<td>DD Card (Track1)</td>
</tr>
<tr>
<td>DD Card (Track2)</td>
</tr>
<tr>
<td>Error Indication</td>
</tr>
<tr>
<td>Third Party Data</td>
</tr>
</tbody>
</table>
The following methods are used to create the *Discretionary Data*:

**CreateEMVDiscretionaryData ()**

1. Initialize(*Discretionary Data*)
2. FOR every Data Object in Table 4.9
3. 
   
   IF [IsPresent(TagOf(Data Object))] THEN
   
   AddToList(GetTLV(TagOf(Data Object)), *Discretionary Data*)

   ENDIF

**CreateMSDiscretionaryData ()**

1. Initialize(*Discretionary Data*)
2. FOR every Data Object in Table 4.10
3. 
   
   IF [IsPresent(TagOf(Data Object))] THEN
   
   AddToList(GetTLV(TagOf(Data Object)), *Discretionary Data*)

   ENDIF
4.7 Data Object Format

4.7.1 Format

All data objects known to the Kernel (other than local working variables) are listed in the data dictionary in Annex A. All the length indications in the data dictionary are given in number of bytes. Data object formats are binary (b), numeric (n), compressed numeric (cn), alphanumeric (an), or alphanumeric special (ans).

Data objects that have the numeric (n) format are BCD encoded, right justified with leading hexadecimal zeros. Data objects that have the compressed numeric (cn) format are BCD encoded, left justified, and padded with trailing 'F's. Note that the length indicator in the numeric and compressed numeric format notations (e.g. n 4) specifies the number of digits and not the number of bytes.

Data objects that have the alphanumeric (an) or alphanumeric special (ans) format are ASCII encoded, left justified, and padded with trailing hexadecimal zeros.

Data objects that have the binary (b) format consist of either unsigned binary numbers or bit combinations that are defined in the specification.

When concatenating data, the data must always be passed in decreasing order, regardless of how it is stored internally. The leftmost byte (byte 1) is the most significant byte.

Data objects are TLV encoded in the following cases:

- Data objects sent from the Card to the Kernel (RA Signal)
- Data objects sent to the Kernel at instantiation or with the ACT and DET Signals
- Data objects sent to the Terminal included in Data To Send
- Data objects included in the MSG and OUT Signals
- Data objects included in the records of the Torn Transaction Log

4.7.2 Format Checking

It is the responsibility of the issuer to ensure that data in the Card is of the correct format. No format checking other than that specifically defined is mandated for the Kernel.

However, if during normal processing it is recognized that data read from the Card or provided by the Terminal is incorrectly formatted, the Kernel must perform the processing described in this section.

Other than exceptions specifically defined in this document, data object formatting that does not comply with the requirements in section 12.2.4 of [EMV Book 1] and sections 7.5 and 10.5 of [EMV Book 3] can be considered as a format error.
If a format error is detected in data received from the Card, the Kernel must update the Error Indication data object as follows:

'L2' in Error Indication := CARD DATA ERROR

If a format error is detected in data received from the Terminal, the Kernel must update the Error Indication data object as follows:

'L2' in Error Indication := TERMINAL DATA ERROR

The Kernel must then process the exception according to the state in which it occurs, as described here.

**States 1, 2, 3, 4, 5, 6, 7, and 8**

The Kernel must prepare the User Interface Request Data, the Discretionary Data and the Outcome Parameter Set and send an OUT Signal (as shown here):

- 'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
- 'Status' in User Interface Request Data := NOT READY
- 'Hold Time' in User Interface Request Data := Message Hold Time
- 'Status' in Outcome Parameter Set := END APPLICATION
- 'Msg On Error' in Error Indication := ERROR – OTHER CARD

Initialize(Discretionary Data)
AddToList(GetTLV(TagOf(Error Indication)), Discretionary Data)
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data)),
GetTLV(TagOf(User Interface Request Data))) Signal

The Kernel must then exit.

**States 9 and 10**

The Kernel must process the error as "Invalid Response – 1", as described under connector C in Figure 6.17.

**State 11**

The Kernel must process the error as "Invalid Response – 1", as described under connector C in Figure 6.18.

**State 13**

The Kernel must process the error as "Invalid Response", as described under connector A in Figure 6.20.
State 14
The Kernel must process the error as “Invalid Response”, as described under connector A in Figure 6.21.

4.8 Bitmaps Used in Discretionary Data

Mag-stripe mode transactions use bitmaps to indicate positions in the discretionary data field. These bitmaps are used when the Reader needs to put data into one of the discretionary data fields. The bits indicate the positions into which certain data should be placed.

Figure 4.1 indicates the numbering of the different positions in the discretionary data. In this example there are m positions within the discretionary data field, labeled $p_1$ to $p_m$.

<table>
<thead>
<tr>
<th>Discretionary Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>$p_m$</td>
</tr>
</tbody>
</table>

Each bit in the bitmap refers to a position in the discretionary data. The least significant bit of the bitmap, i.e. the rightmost bit $b_1$, corresponds to position $p_1$; as indicated in Figure 4.2.

<table>
<thead>
<tr>
<th>Discretionary Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>$p_m$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Bitmap</th>
</tr>
</thead>
<tbody>
<tr>
<td>$b_1$</td>
</tr>
</tbody>
</table>

The bitmap is composed of a number of bytes, and therefore the number of bits in the bitmap is always a multiple of 8. To accommodate all the positions in a field, the number of bytes in the bitmap will normally contain more bits than the number of positions. If the number of bits in the bitmap is denoted by $q$, then

$$q = (r+1) \times 8$$  
(where $r$ is the integer quotient of $(m-1)/8$)

For Track 2 Data $m_{\text{TRACK2}}$ is a maximum of 13 digits, resulting in a bitmap of 16 bits or 2 bytes. For Track 1 Data the maximum value of $m_{\text{TRACK1}}$ is 48 resulting in a bitmap of length 6 bytes or 48 bits.
4.9 Reserved for Future Use (RFU)

A bit specified as Reserved for Future Use (RFU) must be set as specified, or to 0b if no indication is given. An entity receiving a bit specified as RFU must ignore such a bit and must not change its behaviour, unless explicitly stated otherwise.

A data field having a value coded on multiple bits or bytes must not be set to a value specified as RFU. An entity receiving a data field having a value specified as RFU behaves as defined by a requirement that specifically addresses the situation.
5 C-APDU Commands

This chapter defines the commands and responses supported by the Kernel:

5.1 Introduction
5.2 Compute Cryptographic Checksum
5.3 Exchange Relay Resistance Data
5.4 Generate AC
5.5 Get Data
5.6 Get Processing Options
5.7 Put Data
5.8 Read Record
5.9 Recover AC

5.1 Introduction

The INS byte of the C-APDU is structured according to [EMV Book 1]. The coding of INS and its relationship to CLA are shown in Table 5.1.

<table>
<thead>
<tr>
<th>CLA</th>
<th>INS</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>'80'</td>
<td>'2A'</td>
<td>COMPUTE CRYPTOGRAPHIC CHECKSUM</td>
</tr>
<tr>
<td>'80'</td>
<td>'EA'</td>
<td>EXCHANGE RELAY RESISTANCE DATA</td>
</tr>
<tr>
<td>'80'</td>
<td>'AE'</td>
<td>GENERATE AC</td>
</tr>
<tr>
<td>'80'</td>
<td>'CA'</td>
<td>GET DATA</td>
</tr>
<tr>
<td>'80'</td>
<td>'A8'</td>
<td>GET PROCESSING OPTIONS</td>
</tr>
<tr>
<td>'80'</td>
<td>'DA'</td>
<td>PUT DATA</td>
</tr>
<tr>
<td>'00'</td>
<td>'B2'</td>
<td>READ RECORD</td>
</tr>
<tr>
<td>'80'</td>
<td>'D0'</td>
<td>RECOVER AC</td>
</tr>
</tbody>
</table>
The status bytes returned by the Card are coded as specified in section 6.3.5 of [EMV Book 3]. In addition to the status bytes specific to each command, the Card may return the status bytes shown in Table 5.2.

**Table 5.2—Generic Status Bytes**

<table>
<thead>
<tr>
<th>SW1</th>
<th>SW2</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>'6D'</td>
<td>'00'</td>
<td>Instruction code not supported or invalid</td>
</tr>
<tr>
<td>'6E'</td>
<td>'00'</td>
<td>Class not supported</td>
</tr>
<tr>
<td>'6F'</td>
<td>'00'</td>
<td>No precise diagnosis</td>
</tr>
</tbody>
</table>
5.2 Compute Cryptographic Checksum

5.2.1 Definition and Scope

The COMPUTE CRYPTOGRAPHIC CHECKSUM command initiates the computation of the dynamic CVC3 on the Card.

5.2.2 Command Message

The COMPUTE CRYPTOGRAPHIC CHECKSUM command message is coded according to Table 5.3.

Table 5.3—Compute Cryptographic Checksum Command Message

<table>
<thead>
<tr>
<th>Code</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>CLA</td>
<td>'80'</td>
</tr>
<tr>
<td>INS</td>
<td>'2A'</td>
</tr>
<tr>
<td>P1</td>
<td>'8E'</td>
</tr>
<tr>
<td>P2</td>
<td>'80'</td>
</tr>
<tr>
<td>Lc</td>
<td>var.</td>
</tr>
<tr>
<td>Data</td>
<td>UDOL related data</td>
</tr>
<tr>
<td>Le</td>
<td>'00'</td>
</tr>
</tbody>
</table>

The data field of the command message is coded according to the UDOL following the rules defined in section 4.1.4. If the Card does not have a UDOL, the Kernel uses the Default UDOL.
5.2.3 Data Field Returned in the Response Message

The data field of the response message is a constructed data object with tag ‘77’ (Response Message Template) as shown in Table 5.4. The value field may include several TLV coded data objects, but always includes the Application Transaction Counter. The value field may also include the CVC3 (Track1), CVC3 (Track2), and POS Cardholder Interaction Information.

Data objects in Response Message Template Format 2 may appear in any order.

Table 5.4—Compute Cryptographic Checksum Response Message Data Field

<table>
<thead>
<tr>
<th>Tag</th>
<th>Value</th>
<th>Presence</th>
</tr>
</thead>
<tbody>
<tr>
<td>‘77’</td>
<td>Response Message Template Format 2</td>
<td>M</td>
</tr>
<tr>
<td>‘9F36’</td>
<td>Application Transaction Counter</td>
<td>M</td>
</tr>
<tr>
<td>‘9F60’</td>
<td>CVC3 (Track1)</td>
<td>C</td>
</tr>
<tr>
<td>‘9F61’</td>
<td>CVC3 (Track2)</td>
<td>C</td>
</tr>
<tr>
<td>‘DF4B’</td>
<td>POS Cardholder Interaction Information</td>
<td>C</td>
</tr>
</tbody>
</table>

5.2.4 Status Bytes

The status bytes that may be sent in response to the COMPUTE CRYPTOGRAPHIC CHECKSUM command are listed in Table 5.5.

Table 5.5—Status Bytes for Compute Cryptographic Checksum Command

<table>
<thead>
<tr>
<th>SW1</th>
<th>SW2</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>‘67’</td>
<td>‘00’</td>
<td>Wrong length</td>
</tr>
<tr>
<td>‘69’</td>
<td>‘85’</td>
<td>Conditions of use not satisfied</td>
</tr>
<tr>
<td>‘6A’</td>
<td>‘86’</td>
<td>Incorrect parameters P1-P2</td>
</tr>
<tr>
<td>‘90’</td>
<td>‘00’</td>
<td>Normal processing</td>
</tr>
</tbody>
</table>
5.3 Exchange Relay Resistance Data

5.3.1 Definition and Scope

The EXCHANGE RELAY RESISTANCE DATA command exchanges relay resistance related data with the Card.

5.3.2 Command Message

The EXCHANGE RELAY RESISTANCE DATA command message is coded according to Table 5.6.

Table 5.6—Exchange Relay Resistance Data Command Message

<table>
<thead>
<tr>
<th>Code</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>CLA</td>
<td>'80'</td>
</tr>
<tr>
<td>INS</td>
<td>'EA'</td>
</tr>
<tr>
<td>P1</td>
<td>'00'</td>
</tr>
<tr>
<td>P2</td>
<td>'00'</td>
</tr>
<tr>
<td>Lc</td>
<td>'04'</td>
</tr>
<tr>
<td>Data</td>
<td>Terminal Relay Resistance Entropy</td>
</tr>
<tr>
<td>Le</td>
<td>'00'</td>
</tr>
</tbody>
</table>

5.3.3 Data Field Returned in the Response Message

The data object returned in the response message is a primitive data object with tag '80' and length '0A'. The value field consists of the concatenation without delimiters (tag and length) of the value fields of the data objects specified in Table 5.7.

Table 5.7—Exchange Relay Resistance Data Response Message Data Field

<table>
<thead>
<tr>
<th>Byte</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4</td>
<td>Device Relay Resistance Entropy</td>
</tr>
<tr>
<td>5-6</td>
<td>Min Time For Processing Relay Resistance APDU</td>
</tr>
<tr>
<td>7-8</td>
<td>Max Time For Processing Relay Resistance APDU</td>
</tr>
<tr>
<td>9-10</td>
<td>Device Estimated Transmission Time For Relay Resistance R-APDU</td>
</tr>
</tbody>
</table>
### 5.3.4 Status Bytes

The status bytes that may be sent in response to the EXCHANGE RELAY RESISTANCE DATA command are listed in Table 5.8.

<table>
<thead>
<tr>
<th>SW1</th>
<th>SW2</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>'67'</td>
<td>'00'</td>
<td>Wrong length</td>
</tr>
<tr>
<td>'69'</td>
<td>'85'</td>
<td>Conditions of use not satisfied</td>
</tr>
<tr>
<td>'6A'</td>
<td>'86'</td>
<td>Incorrect parameters P1-P2</td>
</tr>
<tr>
<td>'90'</td>
<td>'00'</td>
<td>Normal processing</td>
</tr>
</tbody>
</table>
5.4 Generate AC

5.4.1 Definition and Scope

The GENERATE AC command sends transaction-related data to the Card, which then computes and returns an Application Cryptogram. Depending on the risk management in the Card, the cryptogram returned by the Card may differ from that requested in the command message. The Card may return an AAC (transaction declined), an ARQC (online authorization request), or a TC (transaction approved).

5.4.2 Command Message

The GENERATE AC command message is coded according to Table 5.9.

<table>
<thead>
<tr>
<th>Code</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>CLA</td>
<td>'80'</td>
</tr>
<tr>
<td>INS</td>
<td>'AE'</td>
</tr>
<tr>
<td>P1</td>
<td>Reference Control Parameter (see Table 5.10)</td>
</tr>
<tr>
<td>P2</td>
<td>'00'</td>
</tr>
<tr>
<td>Lc</td>
<td>var.</td>
</tr>
<tr>
<td>Data</td>
<td>CDOL1 Related Data</td>
</tr>
<tr>
<td>Le</td>
<td>'00'</td>
</tr>
</tbody>
</table>
Table 5.10—Generate AC Reference Control Parameter

<table>
<thead>
<tr>
<th>b8</th>
<th>b7</th>
<th>b6</th>
<th>b5</th>
<th>b4</th>
<th>b3</th>
<th>b2</th>
<th>b1</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>b8 b7</td>
<td>AAC</td>
</tr>
<tr>
<td>0</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>b7</td>
<td>TC</td>
</tr>
<tr>
<td>1</td>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>b6</td>
<td>ARQC</td>
</tr>
<tr>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>b5</td>
<td>RFU</td>
</tr>
<tr>
<td></td>
<td></td>
<td>x</td>
<td></td>
<td></td>
<td></td>
<td>x</td>
<td>b4</td>
<td>RFU</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>x</td>
<td></td>
<td></td>
<td></td>
<td>b3</td>
<td>Other values RFU</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0</td>
<td></td>
<td>b2</td>
<td>Other values RFU</td>
<td></td>
</tr>
<tr>
<td>0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
<td>b1</td>
<td>CDA not requested</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>b1</td>
<td>CDA requested</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>x</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>b0</td>
<td>RFU</td>
</tr>
<tr>
<td></td>
<td>0</td>
<td>0</td>
<td></td>
<td>0</td>
<td>0</td>
<td>b0</td>
<td>Other values RFU</td>
<td></td>
</tr>
</tbody>
</table>

The data field of the command message contains CDOL1 Related Data coded according to CDOL1 following the rules defined in section 4.1.4.

In the case of IDS data writing, the data field of the command message is a concatenation of CDOL1 Related Data followed by DSDOL related data coded according to DSDOL following the rules defined in section 4.1.4.
5.4.3 Data Field Returned in the Response Message

The data field in the response message to the GENERATE AC command is coded according to either format 1 or format 2, as follows.

Format 1

In the case of format 1, the data object returned in the response message is a primitive data object Response Message Template Format 1 with tag equal to ‘80’. The value field consists of the concatenation without delimiters (tag and length) of the value fields of the data objects specified in Table 5.11.

Format 1 is not used if CDA is performed.

<table>
<thead>
<tr>
<th>Value</th>
<th>Presence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cryptogram Information Data</td>
<td>M</td>
</tr>
<tr>
<td>Application Transaction Counter</td>
<td>M</td>
</tr>
<tr>
<td>Application Cryptogram</td>
<td>M</td>
</tr>
<tr>
<td>Issuer Application Data</td>
<td>O</td>
</tr>
</tbody>
</table>

Table 5.11—Generate AC Response Message Data Field (Format 1)
**Format 2**

In the case of format 2, the data object returned in the response message varies depending on whether CDA was performed or not.

**CDA Not Performed**

If CDA is not performed, the data object returned in the response message is a constructed data object with tag equal to '77' (*Response Message Template Format 2*), as specified in Table 5.12.

Data objects in *Response Message Template Format 2* may appear in any order.

<table>
<thead>
<tr>
<th>Tag</th>
<th>Value</th>
<th>Presence</th>
</tr>
</thead>
<tbody>
<tr>
<td>'77'</td>
<td><em>Response Message Template Format 2</em></td>
<td>M</td>
</tr>
<tr>
<td>'9F27'</td>
<td>Cryptogram Information Data</td>
<td>M</td>
</tr>
<tr>
<td>'9F36'</td>
<td>Application Transaction Counter</td>
<td>M</td>
</tr>
<tr>
<td>'9F26'</td>
<td>Application Cryptogram</td>
<td>M</td>
</tr>
<tr>
<td>'9F10'</td>
<td>Issuer Application Data</td>
<td>O</td>
</tr>
<tr>
<td>'DF4B'</td>
<td>POS Cardholder Interaction Information</td>
<td>O</td>
</tr>
</tbody>
</table>

**CDA Performed**

If CDA is performed, the data object returned in the response message is a constructed data object with tag equal to '77' (*Response Message Template Format 2*), It contains at least the three mandatory data objects specified in Table 5.13, and optionally the *Issuer Application Data*.

Data objects in *Response Message Template Format 2* may appear in any order.

<table>
<thead>
<tr>
<th>Tag</th>
<th>Value</th>
<th>Presence</th>
</tr>
</thead>
<tbody>
<tr>
<td>'77'</td>
<td><em>Response Message Template Format 2</em></td>
<td>M</td>
</tr>
<tr>
<td>'9F27'</td>
<td>Cryptogram Information Data</td>
<td>M</td>
</tr>
<tr>
<td>'9F36'</td>
<td>Application Transaction Counter</td>
<td>M</td>
</tr>
<tr>
<td>'9F4B'</td>
<td>Signed Dynamic Application Data</td>
<td>M</td>
</tr>
<tr>
<td>'DF4B'</td>
<td>POS Cardholder Interaction Information</td>
<td>O</td>
</tr>
</tbody>
</table>
5.4.4 Status Bytes

The status bytes that may be sent in response to the GENERATE AC command are listed in Table 5.14.

Table 5.14—Status Bytes for Generate AC Command

<table>
<thead>
<tr>
<th>SW1</th>
<th>SW2</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>'67'</td>
<td>'00'</td>
<td>Wrong length</td>
</tr>
<tr>
<td>'69'</td>
<td>'85'</td>
<td>Conditions of use not satisfied</td>
</tr>
<tr>
<td>'6A'</td>
<td>'86'</td>
<td>Incorrect parameters P1-P2</td>
</tr>
<tr>
<td>'90'</td>
<td>'00'</td>
<td>Normal processing</td>
</tr>
</tbody>
</table>
5.5 Get Data

5.5.1 Definition and Scope

The GET DATA command is used to retrieve a primitive data object from the Card not encapsulated in a record.

5.5.2 Command Message

The GET DATA command message is coded according to Table 5.15.

<table>
<thead>
<tr>
<th>Code</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>CLA</td>
<td>'80'</td>
</tr>
<tr>
<td>INS</td>
<td>'CA'</td>
</tr>
<tr>
<td>P1</td>
<td></td>
</tr>
<tr>
<td>Lc</td>
<td>Not present</td>
</tr>
<tr>
<td>Data</td>
<td>Not present</td>
</tr>
<tr>
<td>Le</td>
<td>'00'</td>
</tr>
</tbody>
</table>

Table 5.15—Get Data Command Message

Single byte tags are preceded with a leading '00' byte to fill P1 || P2. Table 5.16 lists the tag values supported for the GET DATA command.
Table 5.16—Supported P1 || P2 Values for Get Data Command

| P1 || P2 | Data Object                      |
|-----|-----|----------------------------------|
| '9F50' |     | Offline Accumulator Balance      |
| '9F70' |     | Protected Data Envelope 1        |
| '9F71' |     | Protected Data Envelope 2        |
| '9F72' |     | Protected Data Envelope 3        |
| '9F73' |     | Protected Data Envelope 4        |
| '9F74' |     | Protected Data Envelope 5        |
| '9F75' |     | Unprotected Data Envelope 1      |
| '9F76' |     | Unprotected Data Envelope 2      |
| '9F77' |     | Unprotected Data Envelope 3      |
| '9F78' |     | Unprotected Data Envelope 4      |
| '9F79' |     | Unprotected Data Envelope 5      |

5.5.3 Data Field Returned in the Response Message

The data field of the response message contains the primitive data object referred to in P1 || P2 of the command message (in other words, including its tag and its length).

5.5.4 Status Bytes

The status bytes that may be sent in response to the GET DATA command are listed in Table 5.17.

Table 5.17—Status Bytes for Get Data Command

<table>
<thead>
<tr>
<th>SW1</th>
<th>SW2</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>'69'</td>
<td>'85'</td>
<td>Conditions of use not satisfied</td>
</tr>
<tr>
<td>'6A'</td>
<td>'81'</td>
<td>Wrong parameter(s) P1</td>
</tr>
<tr>
<td>'6A'</td>
<td>'88'</td>
<td>Referenced data (data object) not found</td>
</tr>
<tr>
<td>'90'</td>
<td>'00'</td>
<td>Normal processing</td>
</tr>
</tbody>
</table>
5.6 Get Processing Options

5.6.1 Definition and Scope

The GET PROCESSING OPTIONS command initiates the transaction within the Card.

5.6.2 Command Message

The GET PROCESSING OPTIONS command message is coded according to Table 5.18.

<table>
<thead>
<tr>
<th>Code</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>CLA</td>
<td>'80'</td>
</tr>
<tr>
<td>INS</td>
<td>'A8'</td>
</tr>
<tr>
<td>P1</td>
<td>'00'</td>
</tr>
<tr>
<td>P2</td>
<td>'00'</td>
</tr>
<tr>
<td>Lc</td>
<td>var.</td>
</tr>
<tr>
<td>Data</td>
<td>PDOL Related Data</td>
</tr>
<tr>
<td>Le</td>
<td>'00'</td>
</tr>
</tbody>
</table>

The data field of the command message is the Command Template with tag '83' and with a value field coded according to the PDOL provided by the Card in the response to the SELECT command. If the PDOL is not provided by the Card, the length field of the template is set to zero. Otherwise the length field is the total length of the value fields of the data objects transmitted to the Card. The value fields are concatenated according to the rules defined in section 4.1.4.

5.6.3 Data Field Returned in the Response Message

The data field in the response message to the GET PROCESSING OPTIONS command is coded according to either format 1 or format 2, as follows.

Format 1

In the case of format 1, the data object returned in the response message is a primitive data object with tag equal to '80'. The value field consists of the concatenation without delimiters (tag and length) of the value fields of the Application Interchange Profile and the Application File Locator, as shown in Table 5.19.
Table 5.19—Get Processing Options Response Message Data Field (Format 1)

<table>
<thead>
<tr>
<th>Value</th>
<th>Presence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Interchange Profile</td>
<td>M</td>
</tr>
<tr>
<td>Application File Locator</td>
<td>M</td>
</tr>
</tbody>
</table>

**Format 2**

In the case of format 2, the data object returned in the response message is a constructed data object with tag "77" (*Response Message Template Format 2*). The value field may include several TLV coded objects, but always includes the Application Interchange Profile and Application File Locator, as shown in Table 5.20.

If IDS is supported by both Card and Kernel, then also the IDS related data objects shown in Table 5.20 may be included in the *Response Message Template Format 2*.

Data objects in *Response Message Template Format 2* may appear in any order.

Table 5.20—Get Processing Options Response Message Data Field (Format 2)

<table>
<thead>
<tr>
<th>Tag</th>
<th>Value</th>
<th>Presence</th>
</tr>
</thead>
<tbody>
<tr>
<td>'77'</td>
<td>Response Message Template Format 2</td>
<td>M</td>
</tr>
<tr>
<td>'82'</td>
<td>Application Interchange Profile</td>
<td>M</td>
</tr>
<tr>
<td>'94'</td>
<td>Application File Locator</td>
<td>M</td>
</tr>
<tr>
<td>'9F6F'</td>
<td>DS Slot Management Control</td>
<td>O</td>
</tr>
<tr>
<td>'9F5F'</td>
<td>DS Slot Availability</td>
<td>O</td>
</tr>
<tr>
<td>'9F7F'</td>
<td>DS Unpredictable Number</td>
<td>O</td>
</tr>
<tr>
<td>'9F7D'</td>
<td>DS Summary 1</td>
<td>O</td>
</tr>
<tr>
<td>'9F54'</td>
<td>DS ODS Card</td>
<td>O</td>
</tr>
</tbody>
</table>
5.6.4 Status Bytes

The status bytes that may be sent in response to the GET PROCESSING OPTIONS command are listed in Table 5.21.

Table 5.21—Status Bytes for Get Processing Options Command

<table>
<thead>
<tr>
<th>SW1</th>
<th>SW2</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>'67'</td>
<td>'00'</td>
<td>Wrong length</td>
</tr>
<tr>
<td>'69'</td>
<td>'85'</td>
<td>Conditions of use not satisfied</td>
</tr>
<tr>
<td>'6A'</td>
<td>'86'</td>
<td>Incorrect parameters P1-P2</td>
</tr>
<tr>
<td>'90'</td>
<td>'00'</td>
<td>Normal processing</td>
</tr>
</tbody>
</table>
5.7 Put Data

5.7.1 Definition and Scope

The PUT DATA command is used to store a primitive data object not encapsulated in a record in the Card.

5.7.2 Command Message

The PUT DATA command message is coded according to Table 5.22.

<table>
<thead>
<tr>
<th>Code</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>CLA</td>
<td>'80'</td>
</tr>
<tr>
<td>INS</td>
<td>'DA'</td>
</tr>
<tr>
<td>P1</td>
<td></td>
</tr>
<tr>
<td>Lc</td>
<td>var.</td>
</tr>
<tr>
<td>Data</td>
<td>New data value</td>
</tr>
<tr>
<td>Le</td>
<td>Not present</td>
</tr>
</tbody>
</table>

Single byte tags are preceded with a leading '00' byte to fill P1 || P2. Table 5.23 lists the minimum set of tag values that must be supported for the PUT DATA command.

| P1 || P2 | Data Object                      |
|-----|-----|----------------------------------|
| '9F75' |     | Unprotected Data Envelope 1      |
| '9F76' |     | Unprotected Data Envelope 2      |
| '9F77' |     | Unprotected Data Envelope 3      |
| '9F78' |     | Unprotected Data Envelope 4      |
| '9F79' |     | Unprotected Data Envelope 5      |

5.7.3 Data Field Returned in the Response Message

There is no data field in the response message of the PUT DATA command.
5.7.4 Status Bytes

The status bytes that may be sent in response to the PUT DATA command are listed in Table 5.24.

Table 5.24—Status Bytes for Put Data Command

<table>
<thead>
<tr>
<th>SW1</th>
<th>SW2</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>'67'</td>
<td>'00'</td>
<td>Wrong length</td>
</tr>
<tr>
<td>'6A'</td>
<td>'88'</td>
<td>Referenced data (data object) not found</td>
</tr>
<tr>
<td>'90'</td>
<td>'00'</td>
<td>Normal processing</td>
</tr>
</tbody>
</table>
5.8 Read Record

5.8.1 Definition and Scope

The READ RECORD command reads a file record in a linear file. The response of the Card consists of returning the record.

5.8.2 Command Message

The READ RECORD command message is coded according to Table 5.25.

<table>
<thead>
<tr>
<th>Code</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>CLA</td>
<td>'00'</td>
</tr>
<tr>
<td>INS</td>
<td>'B2'</td>
</tr>
<tr>
<td>P1</td>
<td>Record number</td>
</tr>
<tr>
<td>P2</td>
<td>See Table 5.26</td>
</tr>
<tr>
<td>Lc</td>
<td>Not present</td>
</tr>
<tr>
<td>Data</td>
<td>Not present</td>
</tr>
<tr>
<td>Le</td>
<td>'00'</td>
</tr>
</tbody>
</table>

Table 5.26 specifies the coding of P2 of the READ RECORD command.

<table>
<thead>
<tr>
<th>b8</th>
<th>b7</th>
<th>b6</th>
<th>b5</th>
<th>b4</th>
<th>b3</th>
<th>b2</th>
<th>b1</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>x</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>P1 is a record number</td>
</tr>
</tbody>
</table>

5.8.3 Data Field Returned in the Response Message

The data field in the Card response contains the record requested by the command. For SFIs in the range 1-10, the record is a TLV constructed data object with tag '70' as shown in Table 5.27.

<table>
<thead>
<tr>
<th>'70'</th>
<th>Length</th>
<th>Record Template</th>
</tr>
</thead>
</table>

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5.8.4 Status Bytes

The status bytes that may be sent in response to the READ RECORD command are listed in Table 5.28.

Table 5.28—Status Bytes for Read Record Command

<table>
<thead>
<tr>
<th>SW1</th>
<th>SW2</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>'69'</td>
<td>'85'</td>
<td>Conditions of use not satisfied</td>
</tr>
<tr>
<td>'6A'</td>
<td>'82'</td>
<td>Wrong parameters P1 P2; file not found</td>
</tr>
<tr>
<td>'6A'</td>
<td>'83'</td>
<td>Wrong parameters P1 P2; record not found</td>
</tr>
<tr>
<td>'6A'</td>
<td>'86'</td>
<td>Incorrect parameters P1 P2</td>
</tr>
<tr>
<td>'90'</td>
<td>'00'</td>
<td>Normal processing</td>
</tr>
</tbody>
</table>
5.9 Recover AC

5.9.1 Definition and Scope

The RECOVER AC command recovers from the Card the last transaction that was completed by this Card.

5.9.2 Command Message

The RECOVER AC command message is coded according to Table 5.29.

<table>
<thead>
<tr>
<th>Code</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>CLA</td>
<td>'80'</td>
</tr>
<tr>
<td>INS</td>
<td>'D0'</td>
</tr>
<tr>
<td>P1</td>
<td>'00'</td>
</tr>
<tr>
<td>P2</td>
<td>'00'</td>
</tr>
<tr>
<td>Lc</td>
<td>var.</td>
</tr>
<tr>
<td>Data</td>
<td>DRDOL Related Data</td>
</tr>
<tr>
<td>Le</td>
<td>'00'</td>
</tr>
</tbody>
</table>

The data field of the command message contains DRDOL Related Data.
5.9.3 Data Field Returned in the Response Message

The data object returned in the response message varies depending on whether CDA was performed or not.

CDA Not Performed

If CDA is not performed, the data object returned in the response message is a constructed data object with tag equal to '77', as specified in Table 5.30.

<table>
<thead>
<tr>
<th>Tag</th>
<th>Value</th>
<th>Presence</th>
</tr>
</thead>
<tbody>
<tr>
<td>'77'</td>
<td>Response Message Template Format 2</td>
<td>M</td>
</tr>
<tr>
<td>'9F27'</td>
<td>Cryptogram Information Data</td>
<td>M</td>
</tr>
<tr>
<td>'9F36'</td>
<td>Application Transaction Counter</td>
<td>M</td>
</tr>
<tr>
<td>'9F26'</td>
<td>Application Cryptogram</td>
<td>M</td>
</tr>
<tr>
<td>'9F10'</td>
<td>Issuer Application Data</td>
<td>O</td>
</tr>
<tr>
<td>'DF4B'</td>
<td>POS Cardholder Interaction Information</td>
<td>O</td>
</tr>
</tbody>
</table>

CDA Performed

If CDA is performed, the data object returned in the response message is a constructed data object with tag equal to '77'. It contains at least the three mandatory data objects specified in Table 5.31, and optionally the Issuer Application Data.

<table>
<thead>
<tr>
<th>Tag</th>
<th>Value</th>
<th>Presence</th>
</tr>
</thead>
<tbody>
<tr>
<td>'77'</td>
<td>Response Message Template Format 2</td>
<td>M</td>
</tr>
<tr>
<td>'9F27'</td>
<td>Cryptogram Information Data</td>
<td>M</td>
</tr>
<tr>
<td>'9F36'</td>
<td>Application Transaction Counter</td>
<td>M</td>
</tr>
<tr>
<td>'9F4B'</td>
<td>Signed Dynamic Application Data</td>
<td>M</td>
</tr>
<tr>
<td>'9F10'</td>
<td>Issuer Application Data</td>
<td>O</td>
</tr>
<tr>
<td>'DF4B'</td>
<td>POS Cardholder Interaction Information</td>
<td>O</td>
</tr>
</tbody>
</table>
5.9.4 Status Bytes

The status bytes that may be sent in response to the RECOVER AC command are listed in Table 5.32.

Table 5.32—Status Bytes for Recover AC Command

<table>
<thead>
<tr>
<th>SW1</th>
<th>SW2</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>'67'</td>
<td>'00'</td>
<td>Wrong length</td>
</tr>
<tr>
<td>'69'</td>
<td>'85'</td>
<td>Conditions of use not satisfied</td>
</tr>
<tr>
<td>'6A'</td>
<td>'86'</td>
<td>Incorrect parameters P1-P2</td>
</tr>
<tr>
<td>'6A'</td>
<td>'88'</td>
<td>Transaction cannot be recovered</td>
</tr>
<tr>
<td>'90'</td>
<td>'00'</td>
<td>Normal processing</td>
</tr>
</tbody>
</table>
6 Kernel State Diagrams

This chapter describes the transaction processing of the Kernel after it has been initiated by Process M.

Additional functionality that is not specified in this chapter (and the procedures it invokes) can be considered optional for the implementation, provided that the principles contained in [EMV Book 3] and [EMV Book 4] are respected, and that the functionality specified here is not compromised.

- 6.1 Implementation Principles
- 6.2 Kernel Started
- 6.3 State 1 – Idle
- 6.4 State 2 – Waiting for PDOL Data
- 6.5 State 3 – Waiting for GPO Response
- 6.6 State R1 – Waiting for Exchange Relay Resistance Data Response
- 6.7 States 3, R1 – Common Processing
- 6.8 State 4 – Waiting for EMV Read Record Response
- 6.9 State 4’ – Terminate on Next RA
- 6.10 State 5 – Waiting for Get Data Response
- 6.11 State 6 – Waiting for EMV Mode First Write Flag
- 6.12 States 4, 5, and 6 – Common Processing
- 6.13 State 7 – Waiting for Mag-stripe Read Record Response
- 6.14 State 8 – Waiting for Mag-stripe First Write Flag
- 6.15 States 7 and 8 – Common Processing
- 6.16 State 9 – Waiting for Generate AC Response – 1
- 6.17 State 10 – Waiting for Recover AC Response
- 6.18 States 9 and 10 – Common Processing
- 6.19 State 11 – Waiting for Generate AC Response – 2
- 6.20 State 12 – Waiting for Put Data Response Before Generate AC
- 6.21 State 13 – Waiting for CCC Response – 1
- 6.22 State 14 – Waiting for CCC Response – 2
- 6.23 State 15 – Waiting for Put Data Response After Generate AC
6.1 Implementation Principles

The transaction processing is specified as a state machine that is triggered by external Signals that cause state transitions. The state machine is presented in more detail in Annex D.

These principles are used in order to present the application concepts. The same principles do not have to be followed in the actual implementation. However, the implementation must behave in a way that is indistinguishable from the behaviour specified in this chapter.

If there is a difference in priority between processes that generate events (see section 1.5.10), then pushing the STOP or DET Signal on the Queue of the Kernel may be deferred until after the next Signal from Process P (i.e. a Signal that carries either an R-APDU or a Level 1 error in response to a C-APDU) is pushed on the same Queue.

This implies that it may not be possible for the Terminal to force termination of a transaction via a STOP Signal if the Card erroneously requests more wait time whilst never giving a response. It also means that a STOP Signal sent by the Terminal after the Kernel has sent the final READ RECORD command (and therefore before procedures such as Terminal Action Analysis) will be ignored.

Similarly, if the queuing of a DET Signal is postponed, then in addition to the time penalty – the time spent waiting for a Card response could have been used for the processing of the DET Signal – the updates to the TLV Database linked to the DET Signal will be postponed or ignored.

A pending STOP Signal may not be put on the Queue of the Kernel immediately but it must be put on the Queue if there are no pending Signals from Process P, and will therefore be processed in the next state before the next response from Process P.

In a similar manner, a DET Signal can only remain pending until there are no outstanding events from Process P.

As an alternative to processing a deferred Signal in the next state, an implementation may check whether there is an outstanding DET or STOP Signal on the Queue and process it within the current state, immediately after the sending of each CA Signal to the Card.

For most use cases, this approach will give a Reader behaviour as if Signals were not deferred. More importantly, it does not suffer from a time penalty as the time spent waiting for the Card response can still be used for the processing of the DET Signal.
6.2 Kernel Started

6.2.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>T</td>
<td>var.</td>
<td>b</td>
<td>Tag of TLV encoded string</td>
</tr>
<tr>
<td>L</td>
<td>var.</td>
<td>b</td>
<td>Length of TLV encoded string</td>
</tr>
<tr>
<td>V</td>
<td>var. up to 253</td>
<td>b</td>
<td>Value of TLV encoded string</td>
</tr>
</tbody>
</table>

6.2.2 Flow Diagram

Figure 6.1 shows the flow diagram of startup of the Kernel. Symbols in this diagram are labelled KS.X.
Figure 6.1—Kernel Started Flow Diagram

1. Store default values for missing configuration data objects
2. Initialize generic payment-related data objects

s1 - Idle
6.2.3 Processing

KS.1
FOR every T for which a default value is defined in Table 4.3

\[
\begin{align*}
\text{IF} & \quad \text{[IsNotPresent(T)]} \\
\text{THEN} & \quad \text{Store LV as per Table 4.3 in the TLV Database for tag T} \\
\text{ENDIF}
\end{align*}
\]

KS.2

Mobile Support Indicator := '01'

Initialize Outcome Parameter Set as follows:

\[
\begin{align*}
\text{Outcome Parameter Set} & := '0000 \ldots 00' \\
\text{'Status'} & \text{ in Outcome Parameter Set} := \text{N/A} \\
\text{'Start'} & \text{ in Outcome Parameter Set} := \text{N/A} \\
\text{'CVM'} & \text{ in Outcome Parameter Set} := \text{N/A} \\
\text{CLEAR 'UI Request on Outcome Present' in Outcome Parameter Set} \\
\text{CLEAR 'UI Request on Restart Present' in Outcome Parameter Set} \\
\text{CLEAR 'Data Record Present' in Outcome Parameter Set} \\
\text{SET 'Discretionary Data Present' in Outcome Parameter Set} \\
\text{'Receipt'} & \text{ in Outcome Parameter Set} := \text{N/A} \\
\text{'Alternate Interface Preference' in Outcome Parameter Set} := \text{N/A} \\
\text{'Field Off Request' in Outcome Parameter Set} := \text{N/A} \\
\text{'Removal Timeout' in Outcome Parameter Set} := 0 \\
\text{'Online Response Data' in Outcome Parameter Set} := \text{N/A}
\end{align*}
\]

Initialize User Interface Request Data as follows:

\[
\begin{align*}
\text{User Interface Request Data} & := '0000 \ldots 00' \\
\text{'Message Identifier' in User Interface Request Data} & := \text{N/A} \\
\text{'Status' in User Interface Request Data} & := \text{N/A} \\
\text{'Hold Time' in User Interface Request Data} & := \text{Message Hold Time} \\
\text{'Language Preference' in User Interface Request Data} & := '0000000000000000' \\
\text{'Value Qualifier' in User Interface Request Data} & := \text{NONE} \\
\text{'Value' in User Interface Request Data} & := '0000000000000000' \\
\text{'Currency Code' in User Interface Request Data} & := '0000'
\end{align*}
\]
Initialize *Error Indication* as follows:

\[
\text{Error Indication} := '0000 \ldots 00' \\
'\text{L1}’ \text{ in Error Indication} := \text{OK} \\
'\text{L2}’ \text{ in Error Indication} := \text{OK} \\
'\text{L3}’ \text{ in Error Indication} := \text{OK} \\
'\text{SW12}’ \text{ in Error Indication} := '0000' \\
'\text{Msg On Error}’ \text{ in Error Indication} := \text{N/A}
\]
6.3 State 1 – Idle

6.3.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sync Data</td>
<td>var.</td>
<td>b</td>
<td>List of data objects returned with ACT Signal</td>
</tr>
<tr>
<td>T</td>
<td>var.</td>
<td>b</td>
<td>Tag of TLV encoded string</td>
</tr>
<tr>
<td>L</td>
<td>var.</td>
<td>b</td>
<td>Length of TLV encoded string</td>
</tr>
<tr>
<td>Missing PDOL Data</td>
<td></td>
<td></td>
<td>Boolean used to indicate if data referenced in PDOL is not present in the TLV Database.</td>
</tr>
</tbody>
</table>

6.3.2 Flow Diagram

Figure 6.2 shows the flow diagram of $s1$ – idle. Symbols in this diagram are labelled S1.X.
Figure 6.2—State 1 Flow Diagram

- **S1**: s1 - idle
- **1**: ACT
- **2**: STOP
- **3**: OUT (end application)
- **4**: CLEAN
- **5**: Remove old records from Torn Trx Log
- **6**: OUT (end application)
- **7**: Parse FCI Template and add transaction data to TLV Database
- **8**: OUT (select next)
- **9**: Initialize EMV data objects
- **Exit kernel**

- **NOK**
- **OK**

- **1**: Remove old records from Torn Trx Log
- **2**: OUT (end application)
- **3**: OUT (select next)
- **4**: Initialize EMV data objects
6.3 State 1 – Idle

1. Initialize DE data objects
2. Clear Missing PDOL Data Flag
3. Missing PDOL data?
   - No
     10. Prepare PDOL data and GPO command
     13. Add known data listed in Tags To Read Yet to Data To Send
   - Yes
     11. CA (GPO)
     12. Add known data listed in Tags To Read Yet to Data To Send

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6 Kernel State Diagrams
6.3 State 1 – Idle

- 16: Initialize EMV/DE data objects
- 17: Reader supports IDS?
- 18: Add DS ID and Appl. Cap. Info to Data To Send
- 19: Card supports IDS?
- 20: Set IDS Read Flag

No
Yes
No
Yes

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6.3 State 1 – Idle

**State Diagram:**

- **S1**
  - **3**
  - **21**
    - **Missing PDOL Data Flag set?**
    - **Yes**: **22**
    - **No**: **21**
  - **22**
    - **DEK**
  - **23**
    - **Start Timer**
  - **s2 – waiting for PDOL data**
  - **s3 – waiting for GPO response**
6.3.3 Processing

S1.1
Receive ACT Signal with Sync Data

S1.2
Receive STOP Signal

S1.3
'Status' in Outcome Parameter Set := END APPLICATION
'L3' in Error Indication := STOP
Initialize(Discretionary Data)
AddToList(GetTLV(TagOf(Error Indication)), Discretionary Data)
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data))) Signal

S1.4
Receive CLEAN Signal with Sync Data
\textbf{S1.5}

FOR every TLV in Sync Data

\begin{enumerate}
\item If [(IsKnown(T) OR IsPresent(T)) AND update conditions of T include ACT Signal] THEN Store LV in the TLV Database for tag T ENDIF
\end{enumerate}

'\textit{Status}' in \textit{Outcome Parameter Set} := END APPLICATION

Remove old records from Torn Transaction Log as follows:

FOR every Record in Torn Transaction Log

\begin{enumerate}
\item If [Difference between \textit{Transaction Date} and \textit{Transaction Time} in Record and \textit{Transaction Date} and \textit{Transaction Time} in TLV Database is greater than \textit{Max Lifetime of Torn Transaction Log Record}] THEN
Initialize(\textit{Discretionary Data})
AddToList(Record, \textit{Discretionary Data})
Remove Record from Torn Transaction Log
Send OUT(GetTLV(TagOf(\textit{Outcome Parameter Set})), GetTLV(TagOf(\textit{Discretionary Data}))) Signal
ENDIF
\end{enumerate}

\textbf{S1.6}

Initialize(\textit{Discretionary Data})
Send OUT(GetTLV(TagOf(\textit{Outcome Parameter Set})), GetTLV(TagOf(\textit{Discretionary Data}))) Signal
S1.7
Add the transaction data provided in the ACT Signal to the TLV Database
Parse and store the *File Control Information Template* if included in Sync Data

FOR every TLV in Sync Data

{ 
  IF [T = TagOf(File Control Information Template)]
  THEN
    IF [NOT ParseAndStoreCardResponse(TLV)]
    THEN
      'L2' in *Error Indication* := PARSING ERROR
      GOTO S1.8
    ENDIF
  ELSE
    IF [(IsKnown(T) OR IsPresent(T)) AND
         update conditions of T include ACT Signal]
    THEN
      Store LV in the TLV Database for tag T
    ENDIF
  ENDIF
}

If the *Language Preference* is returned from the Card, then copy it to 'Language Preference' in *User Interface Request Data:*

IF [IsNotEmpty(TagOf(Language Preference))]
THEN
  'Language Preference' in *User Interface Request Data* := Language Preference
  If the length of *Language Preference* is less than 8 bytes, then pad 'Language Preference' in *User Interface Request Data* with trailing hexadecimal zeroes to 8 bytes.
ENDIF

IF [IsNotPresent(TagOf(DF Name)) OR IsEmpty(TagOf(DF Name))]
THEN
  'L2' in *Error Indication* := CARD DATA MISSING
  GOTO S1.8
ENDIF
IF [IsNotEmpty(TagOf(Application Capabilities Information))]
  THEN
    IF ['Support for field off detection' in Application Capabilities Information is set]
      THEN
        'Field Off Request' in Outcome Parameter Set := Hold Time Value
      ENDIF
    ENDIF
  ENDIF
GOTO S1.9

S1.8
'Status' in Outcome Parameter Set := SELECT NEXT
'Start' in Outcome Parameter Set := C
Initialize(Discretionary Data)
AddToList(GetTLV(TagOf(Error Indication)), Discretionary Data)
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
          GetTLV(TagOf(Discretionary Data))) Signal

S1.9
CVM Results := '000000'
'AC type' in AC Type := TC
Terminal Verification Results := '0000000000'
ODA Status := '00'
RRP Counter := '00'
Terminal Capabilities[1] := Card Data Input Capability
Terminal Capabilities[2] := '00'
Initialize(Static Data To Be Authenticated)
Generate Unpredictable Number as specified in section 8.1 and store in the TLV Database for TagOf(Unpredictable Number)
S1.10
Initialize(Data Needed)
Initialize(Data To Send)
Initialize(Tags To Read Yet)
IF  [IsNotEmptyList(TagOf(Tags To Read))]  THEN
    AddListToList(Tags To Read, Tags To Read Yet)
ENDIF
IF  [IsEmptyList(TagOf(Tags To Read))]  THEN
    AddToList(TagOf(Tags To Read), Data Needed)
ENDIF
S1.11
CLEAR Missing PDOL Data Flag
S1.12
FOR every TL entry in the PDOL
  {  
    IF  [IsEmpty(T)]  THEN
      SET Missing PDOL Data Flag
      AddToList(T, Data Needed)
    ENDIF
  }
IF  [Missing PDOL Data Flag]  THEN
  THEN
    GOTO S1.15
ELSE
    GOTO S1.13
ENDIF
S1.13
Prepare GET PROCESSING OPTIONS command as specified in section 5.6. Use PDOL to create PDOL Related Data as a concatenated list of data objects without tags or lengths following the rules specified in section 4.1.4.
S1.14
Send CA(GET PROCESSING OPTIONS) Signal
S1.15
FOR every T in Tags To Read Yet
{
    IF [IsNotEmpty(T)]
        THEN
            AddToList(GetTLV(T), Data To Send)
            RemoveFromList(T, Tags To Read Yet)
        ENDIF
}

S1.16
IDS Status := '00'
DS Summary Status := '00'
Post-Gen AC Put Data Status := '00'
Pre-Gen AC Put Data Status := '00'
DS Digest H := '00000000000000000000000000000000'
Initialize(Tags To Write Yet After Gen AC)
Initialize(Tags To Write Yet Before Gen AC)
IF [IsNotEmptyList(TagOf(Tags To Write Before Gen AC))]
    THEN
        AddListToList(Tags To Write Before Gen AC, Tags To Write Yet Before Gen AC)
    ENDIF
IF [IsNotEmptyList(TagOf(Tags To Write After Gen AC))]
    THEN
        AddListToList(Tags To Write After Gen AC, Tags To Write Yet After Gen AC)
    ENDIF
IF [IsEmptyList(TagOf(Tags To Write Before Gen AC))]
    THEN
        AddToList(TagOf(Tags To Write Before Gen AC), Data Needed))
    ENDIF
IF [IsEmptyList(TagOf(Tags To Write After Gen AC))]
    THEN
        AddToList(TagOf(Tags To Write After Gen AC), Data Needed))
    ENDIF
S1.17
IF [IsNotEmpty(TagOf(DSVN Term))
   AND IsPresent(TagOf(DS Requested Operator ID))] THEN
   GOTO S1.18
ELSE
   GOTO S1.21
ENDIF

S1.18
IF [IsPresent(TagOf(DS ID))] THEN
   AddToList(GetTLV(TagOf(DS ID)), Data To Send)
ELSE
   Add empty DS ID to Data To Send:
   AddToList(TagOf(DS ID) || '00', Data To Send)
ENDIF

IF [IsPresent(TagOf(Application Capabilities Information))] THEN
   AddToList(GetTLV(TagOf(Application Capabilities Information)), Data To Send)
ELSE
   Add empty Application Capabilities Information to Data To Send:
   AddToList(TagOf(Application Capabilities Information) || '00', Data To Send)
ENDIF

S1.19
IF [IsNotEmpty(TagOf(Application Capabilities Information)) AND
   ('Data Storage Version Number' in Application Capabilities Information = VERSION 1)
   OR
   ('Data Storage Version Number' in Application Capabilities Information = VERSION 2))
   AND IsNotEmpty(TagOf(DS ID))] THEN
   GOTO S1.20
ELSE
   GOTO S1.21
ENDIF

S1.20
SET 'Read' in IDS Status
S1.21
IF [Missing PDOL Data Flag is set] THEN
   GOTO S1.22
ELSE
   GOTO s3 - waiting for GPO response
ENDIF
S1.22
Send DEK(Data To Send, Data Needed) Signal
Initialize(Data To Send)
Initialize(Data Needed)
S1.23
Start Timer (Time Out Value)
6.4 State 2 – Waiting for PDOL Data

6.4.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sync Data</td>
<td>var.</td>
<td>b</td>
<td>List of data objects returned with DET Signal</td>
</tr>
<tr>
<td>T</td>
<td>var.</td>
<td>b</td>
<td>Tag of TLV encoded string</td>
</tr>
<tr>
<td>L</td>
<td>var.</td>
<td>b</td>
<td>Length of TLV encoded string</td>
</tr>
<tr>
<td>Missing PDOL Data Flag</td>
<td>1</td>
<td>b</td>
<td>Boolean used to indicate if data referenced in PDOL is not present in the TLV Database.</td>
</tr>
</tbody>
</table>

6.4.2 Flow Diagram

Figure 6.3 shows the flow diagram of s2 – waiting for PDOL data. Symbols in this diagram are labelled S2.X.
Figure 6.3—State 2 Flow Diagram

s2 – waiting for PDOL data

1. TIMEOUT

2. STOP

3. OUT (end application)

4. OUT (end application)

5. DET

6. Update TLV Database

7. Missing PDOL data?

8. Prepare PDOL data and GPO command

9. Stop Timer

10. CA (GPO)

s3 – waiting for GPO response

s2 – waiting for PDOL data
### 6.4.3 Processing

**S2.1**
Receive TIMEOUT Signal

**S2.2**
Receive STOP Signal

**S2.3**
'Status' in *Outcome Parameter Set* := END APPLICATION
'L3' in *Error Indication* := TIME OUT
Initialize(*Discretionary Data*)
`AddToList(GetTLV(TagOf(*Error Indication*)), *Discretionary Data*))`
Send OUT(*GetTLV(TagOf(*Outcome Parameter Set*))*,
`GetTLV(TagOf(*Discretionary Data*))`) Signal

**S2.4**
'Status' in *Outcome Parameter Set* := END APPLICATION
'L3' in *Error Indication* := STOP
Initialize(*Discretionary Data*)
`AddToList(GetTLV(TagOf(*Error Indication*)), *Discretionary Data*))`
Send OUT(*GetTLV(TagOf(*Outcome Parameter Set*))*,
`GetTLV(TagOf(*Discretionary Data*))`) Signal

**S2.5**
Receive DET Signal with Sync Data

**S2.6**
UpdateWithDetData(Sync Data)
S2.7
CLEAR Missing PDOL Data Flag
FOR every TL entry in PDOL
{
    IF [IsEmpty(T)]
    THEN
        SET Missing PDOL Data Flag
    ENDIF
}
IF [Missing PDOL Data Flag]
THEN
    GOTO s2 – waiting for PDOL data
ELSE
    GOTO S2.8
ENDIF
S2.8
Prepare GET PROCESSING OPTIONS command as specified in section 5.6. Use PDOL to create PDOL Related Data as a concatenated list of data objects without tags or lengths following the rules specified in section 4.1.4.
S2.9
Stop Timer
S2.10
Send CA(GET PROCESSING OPTIONS) Signal
6.5 State 3 – Waiting for GPO Response

6.5.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return Code</td>
<td>1</td>
<td>b</td>
<td>Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR)</td>
</tr>
<tr>
<td>Sync Data</td>
<td>var.</td>
<td>b</td>
<td>List of data objects returned with DET Signal</td>
</tr>
<tr>
<td>Parsing Result</td>
<td>1</td>
<td>b</td>
<td>Boolean used to store result of parsing a TLV string</td>
</tr>
<tr>
<td>SW12</td>
<td>2</td>
<td>b</td>
<td>Status bytes</td>
</tr>
<tr>
<td>Response Message Data</td>
<td>var. up to 256</td>
<td>b</td>
<td>TLV encoded string included in R-APDU of GET PROCESSING OPTIONS</td>
</tr>
<tr>
<td>Field</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>T</td>
<td>var.</td>
<td>b</td>
<td>Tag of TLV encoded string</td>
</tr>
<tr>
<td>L</td>
<td>var.</td>
<td>b</td>
<td>Length of TLV encoded string</td>
</tr>
<tr>
<td>V</td>
<td>var. up to 253</td>
<td>b</td>
<td>Value of TLV encoded string</td>
</tr>
</tbody>
</table>

6.5.2 Flow Diagram

Figure 6.4 shows the flow diagram of State 3 – waiting for GPO response. Symbols in this diagram are labelled S3.X.
Figure 6.4—State 3 Flow Diagram

1. RA
2. DET
3. Update TLV Database
4. L1RSP
5. OUT (try again)
6. STOP
7. OUT (end application)
8. SW12 = '9000'
9.1 Error Indication := STATUS BYTES
9.2 OUT (select next)
10. Parse response
    Update TLV Database
11. Exit kernel
12. s3 – waiting for GPO response
13. s3 – waiting for GPO response
14. Exit kernel
6.5 State 3 – Waiting for GPO Response

1. Parsing OK?
   - Yes → 12: Error Indication := PARSING ERROR
   - No → 13: AFL, AIP not empty?
      - Yes → 14: Error Indication := CARD DATA MISSING
      - No → 15: Only mag-stripe mode supported?
         - Yes → Invalid response
         - No → 2

3

C

S3
AIP indicates EMV mode?

- Yes: A (EMV mode)
- No: 3

Only EMV mode supported?

- Yes: Error Indication := MAGSTRIPE NOT SUPPORTED
- No: B (Mag-stripe mode)

Invalid response
6.5 State 3 – Waiting for GPO Response

**EMV Contactless Book C-2**
**Kernel 2 Spec v2.6**

**S3**

EMV mode

30

Using optimised AFL?

Yes

31

Set Active AFL to AFL

No

32

Set Active AFL to optimised EMV Mode AFL

33

On device cardholder verification supported?

Yes

34

Contactless Trx Limit := Trx Limit without On-device CVM

No

35

Contactless Trx Limit := Trx Limit with On-device CVM

4
6.5 State 3 – Waiting for GPO Response

- S3
- RRP supported?
  - Yes:
    - Generate Terminal Entropy
    - Prepare EXCHANGE RELAY RESISTANCE DATA command
    - Start Timer
    - CA (EXCHANGE RELAY RESISTANCE DATA)
  - No:
    - Indicate relay resistance not performed in TVR

- sR1 - waiting for exchange relay resistance data response
6.5 State 3 – Waiting for GPO Response

- **S3**

  - **B**
    - **70** Using optimized AFL?
      - **72** Set Active AFL to optimized Mag-stripe AFL
        - **73** On device cardholder verification supported?
          - **74** Contactless Trx Limit := Trx Limit without On-device CVM
          - **75** Contactless Trx Limit := Trx Limit with On-device CVM
      - **71** Set Active AFL to AFL
        - **74** Contactless Trx Limit := Trx Limit without On-device CVM
        - **75** Contactless Trx Limit := Trx Limit with On-device CVM
  - **70** Mag-stripe mode

Add known data listed in Tags To Read Yet to Data To Send

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Data Needed not empty OR (Data To Send not empty AND Tags To Read Yet empty)?

Prepare READ RECORD command

s7 - waiting for mag stripe read record response
Invalid response

C

Prepare UI Request (Other Card)

OUT (end application)

Exit kernel
6.5.3 Processing

S3.1 Receive RA Signal with Response Message Data Field and SW12

S3.2 Receive DET Signal with Sync Data

S3.3 UpdateWithDetData(Sync Data)

S3.4 Receive L1RSP Signal with Return Code

S3.5 'Status' in Outcome Parameter Set := TRY AGAIN
'TStart' in Outcome Parameter Set := B
'L1' in Error Indication := Return Code
Initialize(Discretionary Data)
AddToList(GetTLV(TagOf(Error Indication)), Discretionary Data)
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data))) Signal

S3.6 Receive STOP Signal

S3.7 'Status' in Outcome Parameter Set := END APPLICATION
'L3' in Error Indication := STOP
Initialize(Discretionary Data)
AddToList(GetTLV(TagOf(Error Indication)), Discretionary Data)
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data))) Signal

S3.8 IF [SW12 = '9000'] THEN
GOTO S3.10
ELSE   GOTO S3.9.1
ENDIF

S3.9.1 'L2' in Error Indication := STATUS BYTES
'SW12' in Error Indication := SW12
S3.9.2
'Field Off Request' in Outcome Parameter Set := N/A
'Status' in Outcome Parameter Set := SELECT NEXT
'Start' in Outcome Parameter Set := C
Initialize(Discretionary Data)
AddToList(GetTLV(TagOf(Error Indication)), Discretionary Data)
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data))) Signal

S3.10
Parsing Result := FALSE
IF [(Length of Response Message Data Field > 0) AND
(Response Message Data Field[1] = '77') ]
THEN
Parsing Result := ParseAndStoreCardResponse(Response Message Data Field)
ELSE
IF [(Length of Response Message Data Field > 0) AND
(Response Message Data Field[1] = '80') ]
THEN
Parse the Response Message Data Field according to section 5.6.3 as follows:
IF [The length of the value field of the Response Message Data Field is less than 6 OR
The length of the value field of the Response Message Data Field – 2 is not a multiple of 4 OR
IsNotEmpty(TagOf(Application Interchange Profile)) OR
IsNotEmpty(TagOf(Application File Locator)) ]
THEN
Parsing Result := FALSE
ELSE
Store the first two bytes of the value field of Response Message Data Field in the TLV Database for tag TagOf(Application Interchange Profile).
Store from the third up to the last byte of the value field of Response Message Data Field in the TLV Database for tag TagOf(Application File Locator).
Parsing Result := TRUE
ENDIF
ENDIF
ENDIF
S3.11
IF  [Parsing Result]
THEN
    GOTO S3.13
ELSE
    GOTO S3.12
ENDIF

S3.12
'\texttt{L2}' in \textit{Error Indication} := PARSING ERROR

S3.13
IF  [IsNotEmpty(TagOf(Application File Locator)) AND
     IsNotEmpty(TagOf(Application Interchange Profile))]
THEN
    GOTO S3.15
ELSE
    GOTO S3.14
ENDIF

S3.14
'\texttt{L2}' in \textit{Error Indication} := CARD DATA MISSING

S3.15
IF  ['EMV mode contactless transactions not supported' in \textit{Kernel Configuration} is set]
THEN
    GOTO S3.17
ELSE
    GOTO S3.16
ENDIF

S3.16
IF  ['EMV mode is supported' in \textit{Application Interchange Profile} is set]
THEN
    GOTO S3.30
ELSE
    GOTO S3.17
ENDIF
S3.17
IF ['Magstripe mode contactless transactions not supported' in Kernel Configuration is set]
THEN
  GOTO S3.18
ELSE
  GOTO S3.70
ENDIF

S3.18
'L2' in Error Indication := MAGSTRIPE NOT SUPPORTED
**EMV Mode**

**S3.30**

IF 

\[(\text{GetLength(TagOf(Application File Locator))} \geq 4) \text{ AND} \]

\[(\text{Application File Locator[1:4]} = '08010100') \text{ AND} \]

'Mag-stripe mode contactless transactions not supported' in Kernel Configuration is not set ]

THEN

GOTO S3.32
ELSE

GOTO S3.31
ENDIF

**S3.31**

Active AFL := Application File Locator

**S3.32**

Active AFL := Application File Locator[5:n], where n = GetLength(TagOf(Application File Locator))

**S3.33**

IF 

'On device cardholder verification is supported' in Application Interchange Profile is set AND

'On device cardholder verification supported' in Kernel Configuration is set]

THEN

GOTO S3.35
ELSE

GOTO S3.34
ENDIF

**S3.34**

Reader Contactless Transaction Limit := Reader Contactless Transaction Limit (No On-device CVM)

**S3.35**

Reader Contactless Transaction Limit := Reader Contactless Transaction Limit (On-device CVM)
S3.60
IF ['Relay resistance protocol supported' in Kernel Configuration is set AND 'Relay resistance protocol is supported' in Application Interchange Profile is set] THEN
GOTO S3.61
ELSE
GOTO S3.65
ENDIF

S3.61
Generate Unpredictable Number as specified in section 8.1 and store in the TLV Database for TagOf(Unpredictable Number)
Terminal Relay Resistance Entropy := Unpredictable Number

S3.62
Prepare EXCHANGE RELAY RESISTANCE DATA command as specified in section 5.3.

S3.63
A timer is started to measure the time taken by the EXCHANGE RELAY RESISTANCE DATA command
Start Timer()

S3.64
Send CA(EXCHANGE RELAY RESISTANCE DATA) Signal

S3.65
'Relay resistance performed' in Terminal Verification Results := RRP NOT PERFORMED
Mag-stripe Mode

S3.70
IF  
  [(GetLength(TagOf(Application File Locator)) ≥ 4) AND  
   (Application File Locator[1:4] = '08010100')]  
THEN
  GOTO S3.72
ELSE
  GOTO S3.71
ENDIF

S3.71
Active AFL := Application File Locator

S3.72
Active AFL := Application File Locator[1:4]

S3.73
IF  
  ['On device cardholder verification is supported' in Application Interchange Profile is set AND  
   'On device cardholder verification supported' in Kernel Configuration is set]  
THEN
  GOTO S3.75
ELSE
  GOTO S3.74
ENDIF

S3.74
Reader Contactless Transaction Limit := Reader Contactless Transaction Limit (No On-device CVM)

S3.75
Reader Contactless Transaction Limit := Reader Contactless Transaction Limit (On-device CVM)

S3.76
FOR every entry T in Tags To Read Yet
{
  IF  
    [NotEmpty(T)]
  THEN
    AddToList(GetTLV(T), Data To Send)
    RemoveFromList(T, Tags To Read Yet)
  ENDIF
}
S3.77
IF  [IsNotEmptyList(Data Needed) OR
     (IsNotEmptyList(Data To Send) AND IsEmptyList(Tags To Read Yet))]
THEN
  GOTO S3.78
ELSE
  GOTO S3.80
ENDIF

S3.78
Send DEK(Data To Send, Data Needed) Signal
Initialize(Data To Send)
Initialize(Data Needed)

S3.80
Build command data for READ RECORD for the first record indicated by Active AFL
as defined in section 5.8

S3.81
Send CA(READ RECORD) Signal
Invalid Response

S3.90.1
'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
'Status' in User Interface Request Data := NOT READY

S3.90.2
'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication := ERROR – OTHER CARD
Initialize(Discretionary Data)
AddToList(GetTLV(TagOf(Error Indication)), Discretionary Data)
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
        GetTLV(TagOf(Discretionary Data)),
        GetTLV(TagOf(User Interface Request Data))) Signal
6.6 State R1 – Waiting for Exchange Relay Resistance Data Response

6.6.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return Code</td>
<td>1</td>
<td>b</td>
<td>Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR)</td>
</tr>
<tr>
<td>Sync Data</td>
<td>var.</td>
<td>b</td>
<td>List of data objects returned with DET Signal</td>
</tr>
<tr>
<td>Parsing Result</td>
<td>1</td>
<td>b</td>
<td>Boolean used to store result of parsing a TLV string</td>
</tr>
<tr>
<td>SW12</td>
<td>2</td>
<td>b</td>
<td>Status bytes</td>
</tr>
<tr>
<td>Response Message Data</td>
<td>var. up to 256</td>
<td>b</td>
<td>TLV encoded string included in R-APDU of EXCHANGE RELAY RESISTANCE DATA</td>
</tr>
<tr>
<td>Time Taken</td>
<td>4</td>
<td>b</td>
<td>Time of processing the EXCHANGE RELAY RESISTANCE DATA command measured by Timer. Time Taken is expressed in microseconds.</td>
</tr>
<tr>
<td>T</td>
<td>var.</td>
<td>b</td>
<td>Tag of TLV encoded string</td>
</tr>
<tr>
<td>L</td>
<td>var.</td>
<td>b</td>
<td>Length of TLV encoded string</td>
</tr>
<tr>
<td>V</td>
<td>var. up to 253</td>
<td>b</td>
<td>Value of TLV encoded string</td>
</tr>
</tbody>
</table>

6.6.2 Flow Diagram

Figure 6.5 shows the flow diagram of SR1 – waiting for exchange relay resistance data response. Symbols in this diagram are labelled SR1.X.
Figure 6.5—State R1 Flow Diagram

SR1

sR1 – waiting for exchange relay resistance data response

1. DET
2. Update TLV Database
3. L1RSP
4. Stop Timer
5.1. Prepare UI Request (Try Again)
5.2. OUT (end application)
6. STOP

SR1

7. Stop Timer
8. OUT (end application)

SW12 = '9000'

9. RA
10. Stop Timer Compute Time Taken
12. Prepare UI Request (Other Card)
13. OUT (end application)
14. Parse response Update TLV Database

No

Yes

Exit kernel

Exit kernel
6 Kernel State Diagrams

6.6 State R1 – Waiting for Exchange Relay Resistance Data Response

Kernel State Diagrams

- State R1 - Waiting for Exchange Relay Resistance Data Response

1. Parsing OK?
   - Yes: Calculate Measured RRP Time
   - No: Prepare UI Request (Other Card)

2. Measure RRP Time < Minimum Time?
   - Yes: Repeat EXCHANGE RELAY RESISTANCE DATA command?
     - Yes: Generate Terminal Entropy
     - No: Prepare UI Request (Other Card)
   - No: OUT (end application)

3. Exit kernel

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SR1

2

Increment RRP Counter

24

Prepare EXCHANGE RELAY RESISTANCE DATA command

25

Start Timer

26

CA (EXCHANGE RELAY RESISTANCE DATA)

27

sR1 - waiting for exchange relay resistance data response
6.6 State R1 – Waiting for Exchange Relay Resistance Data Response

6 Kernel State Diagrams

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6.6.3 Processing

**SR1.1**
Receive DET Signal with Sync Data

**SR1.2**
UpdateWithDetData(Sync Data)

**SR1.3**
Receive L1RSP Signal with Return Code

**SR1.4**
Stop Timer

**SR1.5.1**
'Message Identifier' in *User Interface Request Data* := TRY AGAIN
'Status' in *User Interface Request Data* := READY TO READ
'Hold Time' in *User Interface Request Data* := '000000'

**SR1.5.2**
'Status' in *Outcome Parameter Set* := END APPLICATION
'Start' in *Outcome Parameter Set* := B
SET 'UI Request on Restart Present' in *Outcome Parameter Set
'L1' in *Error Indication* := Return Code
'Msg On Error' in *Error Indication* := TRY AGAIN
CreateEMVDiscretionaryData ()
Send OUT(GetTLV(TagOf(*Outcome Parameter Set*)),
    GetTLV(TagOf(*Discretionary Data*)),
    GetTLV(TagOf(*User Interface Request Data*))) Signal

**SR1.6**
Receive STOP Signal

**SR1.7**
Stop Timer

**SR1.8**
'Status' in *Outcome Parameter Set* := END APPLICATION
'L3' in *Error Indication* := STOP
CreateEMVDiscretionaryData ()
Send OUT(GetTLV(TagOf(*Outcome Parameter Set*)),
    GetTLV(TagOf(*Discretionary Data*))) Signal

**SR1.9**
Receive RA Signal with Response Message Data Field and SW12

**SR1.10**
Stop Timer
Compute Time Taken from the start and stop times.
SR1.11
IF \(\text{[SW12 = '9000']})\nTHEN
  GOTO SR1.14
ELSE
  GOTO SR1.12
ENDIF

SR1.12
'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
'Status' in User Interface Request Data := NOT READY

SR1.13
'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication := ERROR – OTHER CARD
'L2' in Error Indication := STATUS BYTES
'SW12' in Error Indication := SW12
CreateEMVDiscretionaryData ()
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)), GetTLV(TagOf(Discretionary Data)), GetTLV(TagOf(User Interface Request Data))) Signal

SR1.14
Parsing Result := FALSE
IF \([\text{[(Length of Response Message Data Field > 11) AND}} \]
  \((\text{Response Message Data Field}[1] = '80') \text{ AND}} \]
  \(\text{Length of the value field of the Response Message Data Field = 10}]\)
THEN
  Store the first four bytes of the value field of Response Message Data Field in the TLV Database for tag TagOf(Device Relay Resistance Entropy).
  Store from the fifth up to the sixth byte of the value field of Response Message Data Field in the TLV Database for tag TagOf(Min Time For Processing Relay Resistance APDU).
  Store from the seventh up to the eighth byte of the value field of Response Message Data Field in the TLV Database for tag TagOf(Max Time For Processing Relay Resistance APDU).
  Store from the ninth up to the tenth byte of the value field of Response Message Data Field in the TLV Database for tag TagOf(Device Estimated Transmission Time For Relay Resistance R-APDU).
  Parsing Result := TRUE
ENDIF
**SR1.15**

IF [Parsing Result]
THEN
  GOTO SR1.18
ELSE
  GOTO SR1.16
ENDIF

**SR1.16**

'Message Identifier' in *User Interface Request Data* := ERROR – OTHER CARD

'Status' in *User Interface Request Data* := NOT READY

**SR1.17**

'Status' in *Outcome Parameter Set* := END APPLICATION

'Msg On Error' in *Error Indication* := ERROR – OTHER CARD

'L2' in *Error Indication* := PARSING ERROR

CREATEEMVDiscretionaryData ()

SET 'UI Request on Outcome Present' in *Outcome Parameter Set*

Send OUT(GetTLV(TagOf(*Outcome Parameter Set*)),
  GetTLV(TagOf(*Discretionary Data*)),
  GetTLV(TagOf(*User Interface Request Data*))) Signal

**SR1.18**


Note that the implementation should compensate for any known fixed timing latency. All implementations will have some inevitable delay between starting the timer and sending the C-APDU and between receiving the R-APDU and stopping the timer. If this latency is predictable and can be compensated for by the implementation then it does not need to be compensated by increasing the maximum grace period.

**SR1.19**

IF [*Measured Relay Resistance Processing Time* < (Minimum Time For Processing Relay Resistance APDU – Minimum Relay Resistance Grace Period)]
THEN
  GOTO SR1.20
ELSE
  GOTO SR1.22
ENDIF
SR1.20
'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
'Status' in User Interface Request Data := NOT READY

SR1.21
'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication := ERROR – OTHER CARD
'L2' in Error Indication := CARD DATA ERROR
CreateEMVDiscretionaryData ()
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
    GetTLV(TagOf(Discretionary Data)),
    GetTLV(TagOf(User Interface Request Data))) Signal

SR1.22
IF [(RRP Counter < 2) AND
    Measured Relay Resistance Processing Time > Max Time For Processing
    Relay Resistance APDU + Maximum Relay Resistance Grace Period]
THEN
    GOTO SR1.23
ELSE
    GOTO SR1.28
ENDIF

SR1.23
Generate Unpredictable Number as specified in section 8.1 and store in the TLV
Database for TagOf(Unpredictable Number)
Terminal Relay Resistance Entropy := Unpredictable Number

SR1.24
RRP Counter := RRP Counter + 1

SR1.25
Prepare EXCHANGE RELAY RESISTANCE DATA command as specified in
section 5.3.

SR1.26
A timer is started to measure the time taken by the EXCHANGE RELAY
RESISTANCE DATA command
Start Timer ()

SR1.27
Send CA(EXCHANGE RELAY RESISTANCE DATA) Signal
SR1.28
IF \([\text{Measured Relay Resistance Processing Time} > (\text{Max Time For Processing Relay Resistance APDU} + \text{Maximum Relay Resistance Grace Period})]\) THEN
GOTO SR1.29
ELSE
GOTO SR1.30
ENDIF

SR1.29
SET 'Relay resistance time limits exceeded' in Terminal Verification Results

SR1.30
IF \([(\text{Device Estimated Transmission Time For Relay Resistance R-APDU} / \text{Terminal Expected Transmission Time For Relay Resistance R-APDU}) * 100 < \text{Relay Resistance Transmission Time Mismatch Threshold}] OR \([(\text{Terminal Expected Transmission Time For Relay Resistance R-APDU} / \text{Device Estimated Transmission Time For Relay Resistance R-APDU}) * 100 < \text{Relay Resistance Transmission Time Mismatch Threshold}] OR \([(\text{Measured Relay Resistance Processing Time} – \text{Min Time For Processing Relay Resistance APDU}) > \text{Relay Resistance Accuracy Threshold})]\) THEN
GOTO SR1.31
ELSE
GOTO SR1.32
ENDIF

SR1.31
SET 'Relay resistance threshold exceeded' in Terminal Verification Results

SR1.32
'Relay resistance performed' in Terminal Verification Results := RRP PERFORMED
6.7 States 3, R1 – Common Processing

6.7.1 Local Variables

Local variables for common processing are defined in states 3 and R1.

6.7.2 Flow Diagram

Figure 6.6 shows the flow diagram for common processing between states 3 and R1. Symbols in this diagram are labelled S3R1.X.
Figure 6.6—States 3 and R1 – Common Processing – Flow Diagram

1. Any GET DATA to be done?
   - Yes: Prepare GET DATA command
   - No: Active AFL empty?

2. Prepare GET DATA command

3. CA (GET DATA)

4. Next Cmd := GET DATA

5. Active AFL empty?
   - Yes: Prepare READ RECORD command
   - No: Error Indication := CARD DATA ERROR

6. CA (READ RECORD)

7. CA (READ RECORD)

8. Next Cmd := READ RECORD

9. Invalid response (see State 3)
6 Kernel State Diagrams
6.7 States 3, R1 – Common Processing

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Data Needed not empty OR (Data To Send not empty AND Tags To Read Yet empty)?

Card and Kernel support CDA?

IDS Read Flag set?

Set CDA Flag

Set ODA not performed in TVR
6.7.3  Processing

**S3R1.1**

*Active Tag* := GetNextGetDataTagFromList(*Tags To Read Yet*)

IF  
[Active Tag = NULL]
THEN
GOTO S3R1.5
ELSE
GOTO S3R1.2
ENDIF

**S3R1.2**

Build GET DATA command for *Active Tag* as defined in section 5.5

**S3R1.3**

Send CA(GET DATA) Signal

**S3R1.4**

'Next Cmd' in *Next Cmd* := GET DATA

**S3R1.5**

IF  
[Active AFL is empty]
THEN
GOTO S3R1.6
ELSE
GOTO S3R1.7
ENDIF

**S3R1.6**

'L2' in *Error Indication* := CARD DATA ERROR

**S3R1.7**

Build READ RECORD command for the first record indicated by *Active AFL* as defined in section 5.8

**S3R1.8**

Send CA(READ RECORD) Signal

**S3R1.9**

'Next Cmd' in *Next Cmd* := READ RECORD
S3R1.10
IF ['Read' in IDS Status is set]
THEN
   GOTO S3R1.11
ELSE
   GOTO S3R1.14
ENDIF

S3R1.11
IF [IsNotEmpty(TagOf(DS Slot Availability))]
THEN
   AddToList(GetTLV(TagOf(DS Slot Availability)), Data To Send)
ENDIF
IF [IsNotEmpty(TagOf(DS Summary 1))]
THEN
   AddToList(GetTLV(TagOf(DS Summary 1)), Data To Send)
ENDIF
IF [IsNotEmpty(TagOf(DS Unpredictable Number))]
THEN
   AddToList(GetTLV(TagOf(DS Unpredictable Number)), Data To Send)
ENDIF
IF [IsNotEmpty(TagOf(DS Slot Management Control))]
THEN
   AddToList(GetTLV(TagOf(DS Slot Management Control)), Data To Send)
ENDIF
IF [IsPresent(TagOf(DS ODS Card))]
THEN
   AddToList(GetTLV(TagOf(DS ODS Card)), Data To Send)
ENDIF
AddToList(GetTLV(TagOf(Unpredictable Number)), Data To Send)
S3R1.12
Continue with IDS when:

- *DS Requested Operator ID* is not known by the Card, but all the necessary data objects are returned by the Card to perform an IDS write, or
- *DS Requested Operator ID* is known by the Card

This is done as follows:

IF 
[\[(\text{IsNotEmpty}(\text{TagOf}(\text{DS Slot Availability})) \ \text{AND} \ \text{IsNotEmpty}(\text{TagOf}(\text{DS Summary 1})) \ \text{AND} \ \text{IsNotEmpty}(\text{TagOf}(\text{DS Unpredictable Number})) \ \text{AND} \ \text{IsNotPresent}(\text{TagOf}(\text{DS ODS Card})) \ \text{OR} \ (\text{IsNotEmpty}(\text{TagOf}(\text{DS Summary 1})) \ \text{AND} \ \text{IsPresent}(\text{TagOf}(\text{DS ODS Card}))) \ ]

THEN  
GOTO S3R1.14
ELSE  
GOTO S3R1.13
ENDIF

S3R1.13
CLEAR 'Read' in *IDS Status*

S3R1.14
FOR every entry T in *Tags To Read Yet*

{  
  IF \[(\text{IsNotEmpty}(T))\]
  THEN
    AddToList(GetTLV(T), *Data To Send*)
    RemoveFromList(T, *Tags To Read Yet*)
  ENDIF
}

S3R1.15
IF \[(\text{IsNotEmptyList}(\text{Data Needed}) \ \text{OR} \ (\text{IsNotEmptyList}(\text{Data To Send}) \ \text{AND} \ \text{IsEmptyList}(\text{Tags To Read Yet}))]\]

THEN  
GOTO S3R1.16
ELSE  
GOTO S3R1.17
ENDIF
**S3R1.16**
Send DEK(Data To Send, Data Needed) Signal
Initialize(Data To Send)
Initialize(Data Needed)

**S3R1.17**
IF ['CDA supported' in Application Interchange Profile is set
AND 'CDA' in Terminal Capabilities is set)] THEN
  GOTO S3R1.19
ELSE
  GOTO S3R1.18
ENDIF

**S3R1.18**
IF ['Read' in IDS Status is set] THEN
  GOTO S3R1.19
ELSE
  GOTO S3R1.20
ENDIF

**S3R1.19**
SET 'CDA' in ODA Status

**S3R1.20**
SET 'Offline data authentication was not performed' in Terminal Verification Results

**S3R1.21**
IF ['Next Cmd' in Next Cmd = READ RECORD] THEN
  GOTO s4 - waiting for EMV read record response
ELSE
  GOTO s5 - waiting for get data response
ENDIF
6.8 State 4 – Waiting for EMV Read Record Response

6.8.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return Code</td>
<td>1</td>
<td>b</td>
<td>Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR)</td>
</tr>
<tr>
<td>Sync Data</td>
<td>var.</td>
<td>b</td>
<td>List of data objects returned with DET Signal</td>
</tr>
<tr>
<td>Parsing Result</td>
<td>1</td>
<td>b</td>
<td>Boolean used to store result of parsing a TLV string</td>
</tr>
<tr>
<td>SW12</td>
<td>2</td>
<td>b</td>
<td>Status bytes</td>
</tr>
<tr>
<td>Record</td>
<td>var. up to 254</td>
<td>b</td>
<td>Response Message Data Field of the R-APDU of READ RECORD</td>
</tr>
<tr>
<td>Signed Flag</td>
<td>1</td>
<td>b</td>
<td>Boolean used to indicate if current record is signed</td>
</tr>
<tr>
<td>Sfi</td>
<td>1</td>
<td>b</td>
<td>SFI of current record</td>
</tr>
<tr>
<td>T</td>
<td>var.</td>
<td>b</td>
<td>Tag of TLV encoded string</td>
</tr>
<tr>
<td>L</td>
<td>var.</td>
<td>b</td>
<td>Length of TLV encoded string</td>
</tr>
<tr>
<td>V</td>
<td>var. up to 253</td>
<td>b</td>
<td>Value of TLV encoded string</td>
</tr>
</tbody>
</table>

6.8.2 Flow Diagram

Figure 6.7 shows the flow diagram of s4 – waiting for EMV read record response. Symbols in this diagram are labelled S4.X.

Note: The preparation of data read from the Card for offline data authentication begins in the following flow diagram. While the implementer may follow the steps described here, it is also possible to optimize the process as described in Annex C.
6.8 State 4 – Waiting for EMV Read Record Response

S4

1

Update Active AFL

14

GET DATA to be done?

15

Yes

16

Prepare GET DATA

No

17

CA (GET DATA)

18

Next Cmd := GET DATA

19

Active AFL empty?

No

21

Prepare READ RECORD

Yes

20

Next Cmd := NONE

22

CA (READ RECORD)

23

Next Cmd := READ RECORD

2

Update Active AFL

CA (GET DATA)
S4

2

Parse response
Update TLV Database

24

 Parsing OK?

25

Next Cmd = NONE?

26

Yes

27.1

Prepare UI Request (Other Card)

No

27.2

OUT (end application)

s4’ – terminate on next RA

28

CDOL1 included in record?

29

Yes

Parse CDOL1
Update Data Needed

4

No

Exit kernel

No

Prepare UI Request (Other Card)
6 Kernel State Diagrams

6.8 State 4 – Waiting for EMV Read Record Response

S4

4

DSDOL included in record?

30

IDS Read Flag set?

31

Yes

No

Slot locked?

32

Yes

No

Parse DSDOL Update Data Needed

33

CDA Flag set AND Signed Flag set?

34

Yes

No

Include record in Static Data To Be Authenticated

35

A

S456
6.8.3 Processing

S4.1 Receive DET Signal with Sync Data

S4.2 UpdateWithDetData(Sync Data)

S4.3 Receive RA Signal with Record and SW12

S4.4 Receive L1RSP Signal with Return Code

S4.5 'Message Identifier' in User Interface Request Data := TRY AGAIN
'Status' in User Interface Request Data := READY TO READ
'Hold Time' in User Interface Request Data := '000000'

S4.6 'Status' in Outcome Parameter Set := END APPLICATION
'Start' in Outcome Parameter Set := B
SET 'UI Request on Restart Present' in Outcome Parameter Set
'L1' in Error Indication := Return Code
'Msg On Error' in Error Indication := TRY AGAIN
CreateEMVDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data)),
GetTLV(TagOf(User Interface Request Data))) Signal

S4.7 Receive STOP Signal

S4.8 'Status' in Outcome Parameter Set := END APPLICATION
'L3' in Error Indication := STOP
CreateEMVDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data))) Signal
S4.9
IF [SW12 = '9000']
THEN
    GOTO S4.11
ELSE
    GOTO S4.10.1
ENDIF
S4.10.1
'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
'Status' in User Interface Request Data := NOT READY
S4.10.2
'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication := ERROR – OTHER CARD
'L2' in Error Indication := STATUS BYTES
'SW12' in Error Indication := SW12
CreateEMVDiscretionaryData ()
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
        GetTLV(TagOf(Discretionary Data)),
        GetTLV(TagOf(User Interface Request Data))) Signal
S4.11
IF [Active AFL indicates first record (i.e. current record) is signed]
THEN
    GOTO S4.12
ELSE
    GOTO S4.13
ENDIF
S4.12
SET Signed Flag
S4.13
CLEAR Signed Flag
S4.14
Sfi := SFI of first record in Active AFL
Remove first record from Active AFL
S4.15
Active Tag := GetNextGetDataTagFromList (Tags To Read Yet)
IF [Active Tag is not NULL]
THEN
  GOTO S4.16
ELSE
  GOTO S4.19
ENDIF
S4.16
Prepare GET DATA command for Active Tag as specified in section 5.5
S4.17
Send CA(GET DATA command) Signal
S4.18
'Next Cmd' in Next Cmd := GET DATA
S4.19
IF [Active AFL is empty]
THEN
  GOTO S4.20
ELSE
  GOTO S4.21
ENDIF
S4.20
'Next Cmd' in Next Cmd := NONE
S4.21
Prepare READ RECORD command for first record in Active AFL as specified in section 5.8
S4.22
Send CA(READ RECORD command) Signal
S4.23
'Next Cmd' in Next Cmd := READ RECORD
S4.24
IF [Sfi ≤ 10]
THEN
  IF [(Length of Record > 0) AND (Record[1] = '70')] THEN
    Parsing Result := ParseAndStoreCardResponse(Record)
  ELSE
    Parsing Result := FALSE
  ENDIF
ELSE
  Processing of records in proprietary files is beyond the scope of this specification
ENDIF

S4.25
IF [Parsing Result]
THEN
  GOTO S4.28
ELSE
  GOTO S4.26
ENDIF

S4.26
IF ['Next Cmd' in Next Cmd = NONE]
THEN
  GOTO S4.27.1
ELSE
  GOTO s4' - terminate on next RA
ENDIF

S4.27.1
'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
'Status' in User Interface Request Data := NOT READY

S4.27.2
'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication := ERROR – OTHER CARD
'L2' in Error Indication := PARSING ERROR
CreateEMVDiscretionaryData ()
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
          GetTLV(TagOf(Discretionary Data)),
          GetTLV(TagOf(User Interface Request Data))) Signal
\textbf{S4.28}  
IF \{Record includes data object with tag equal to TagOf(CDOL1)\} 
THEN  
\hspace{1em} GOTO S4.29  
ELSE  
\hspace{1em} GOTO S4.30  
ENDIF  

\textbf{S4.29}  
FOR every TL in CDOL1  
\{  
\hspace{1em} IF \{IsEmpty(T)\}  
\hspace{2em} THEN  
\hspace{3em} AddToList(T, Data Needed)  
\hspace{2em} ENDIF  
\}  

\textbf{S4.30}  
IF \{Record includes data object with tag equal to TagOf(DSDOL)\}  
THEN  
\hspace{1em} GOTO S4.31  
ELSE  
\hspace{1em} GOTO S4.34  
ENDIF  

\textbf{S4.31}  
IF \{'Read' in IDS Status is set}  
THEN  
\hspace{1em} GOTO S4.32  
ELSE  
\hspace{1em} GOTO S4.34  
ENDIF  

\textbf{S4.32}  
IF \{IsNotEmpty(TagOf(DS Slot Management Control)) AND \}'Locked slot' in DS Slot Management Control is set\}  
THEN  
\hspace{1em} GOTO S4.34  
ELSE  
\hspace{1em} GOTO S4.33  
ENDIF
S4.33
FOR every TL in DSDOL
{
    IF [IsEmpty(T)]
    THEN
        AddToList(T, Data Needed)
    ENDIF
}

S4.34
IF [Signed Flag AND 'CDA' in ODA Status is set]
THEN
    GOTO S4.35
ELSE
    GOTO S456.1
ENDIF

S4.35
IF [Sfi ≤ 10]
THEN
    IF [Enough space left in Static Data To Be Authenticated to append Record (without tag '70' and length)]
    THEN
        Append Record (excluding tag '70' and length) at the end of Static Data To Be Authenticated
    ELSE
        SET 'CDA failed' in Terminal Verification Results
    ENDIF
ELSE
    IF [(Record[1] = '70') AND
        Record is TLV encoded AND
        Enough space left in Static Data To Be Authenticated to append Record]
    THEN
        Append Record (including tag '70' and length) at the end of Static Data To Be Authenticated
    ELSE
        SET 'CDA failed' in Terminal Verification Results
    ENDIF
ENDIF
6.9 State 4’ – Terminate on Next RA

6.9.1 Local Variables

None

6.9.2 Flow Diagram

Figure 6.8 shows the flow diagram of \( s4' - \) terminate on next RA. Symbols in this diagram are labelled S4'.X.
Figure 6.8—State 4’ Flow Diagram

- **State 4’ – terminate on next RA**
  - **1** RA
  - **2** L1RSP
  - **3** STOP
  - **4.1** Prepare UI Request (Other Card)
    - **4.2** OUT (end application)
  - **5** OUT (end application)

- Exit kernel
### 6.9.3 Processing

**S4'.E1**
Receive RA Signal

**S4'.E2**
Receive L1RSP Signal

**S4'.E3**
Receive STOP Signal

**S4'.E4.1**
'Message Identifier' in *User Interface Request Data* := ERROR – OTHER CARD
'Status' in *User Interface Request Data* := NOT READY

**S4'.E4.2**
'Status' in *Outcome Parameter Set* := END APPLICATION
'Msg On Error' in *Error Indication* := ERROR – OTHER CARD
'L2' in *Error Indication* := PARSING ERROR
CreateEMVDiscretionaryData ()
SET 'UI Request on Outcome Present' in *Outcome Parameter Set*
Send OUT(GetTLV(TagOf(*Outcome Parameter Set*)),
    GetTLV(TagOf(*Discretionary Data*)),
    GetTLV(TagOf(*User Interface Request Data*))) Signal

**S4'.E5**
'Status' in *Outcome Parameter Set* := END APPLICATION
'L3' in *Error Indication* := STOP
CreateEMVDiscretionaryData ()
Send OUT(GetTLV(TagOf(*Outcome Parameter Set*)),
    GetTLV(TagOf(*Discretionary Data*))) Signal
6.10 State 5 – Waiting for Get Data Response

6.10.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return Code</td>
<td>1</td>
<td>b</td>
<td>Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR)</td>
</tr>
<tr>
<td>Sync Data</td>
<td>var.</td>
<td>b</td>
<td>List of data objects returned with DET Signal</td>
</tr>
<tr>
<td>Parsing Result</td>
<td>1</td>
<td>b</td>
<td>Boolean used to store result of parsing a TLV string</td>
</tr>
<tr>
<td>SW12</td>
<td>2</td>
<td>b</td>
<td>Status bytes</td>
</tr>
<tr>
<td>Response Message</td>
<td>var. up to 256</td>
<td>b</td>
<td>TLV encoded string included in R-APDU of GET DATA</td>
</tr>
<tr>
<td>Data Field</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Tag</td>
<td>var.</td>
<td>b</td>
<td>Tag indicating the tag of the current GET DATA</td>
</tr>
<tr>
<td>T</td>
<td>var.</td>
<td>b</td>
<td>Tag of TLV encoded string</td>
</tr>
<tr>
<td>L</td>
<td>var.</td>
<td>b</td>
<td>Length of TLV encoded string</td>
</tr>
<tr>
<td>V</td>
<td>var. up to 252</td>
<td>b</td>
<td>Value of TLV encoded string</td>
</tr>
</tbody>
</table>

6.10.2 Flow Diagram

Figure 6.9 shows the flow diagram of s5 – waiting for get data response. Symbols in this diagram are labelled S5.X.
Figure 6.9—State 5 Flow Diagram

1. DET
2. Update TLV Database
   - s5 - waiting for get data response
3. RA
4. L1RSP
   - Prepare UI Request (Try Again)
5. STOP
   - OUT (end application)
6. OUT (end application)
7. Exit kernel
8. Current Tag := Active Tag
9. Exit kernel

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6.10 State 5 – Waiting for Get Data Response

- **State S5**
  - **GET DATA to be done?**
    - **Yes**
      - Prepare GET DATA
      - **CA (GET DATA)**
    - **No**
      - Active AFL empty?
        - **No**
          - Prepare READ RECORD
        - **Yes**
          - Next Cmd := NONE

- **Next Cmd := GET DATA**

- **Next Cmd := READ RECORD**
6 Kernel State Diagrams

6.10 State 5 – Waiting for Get Data Response

Kernel State Diagrams

EMV Contactless Book C-2

Kernel 2 Spec v2.6

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6.10.3 Processing

S5.1
Receive DET Signal with Sync Data

S5.2
UpdateWithDetData(Sync Data)

S5.3
Receive RA Signal with Response Message Data Field and SW12

S5.4
Receive L1RSP Signal with Return Code

S5.5
'Message Identifier' in User Interface Request Data := TRY AGAIN
'Status' in User Interface Request Data := READY TO READ
'Hold Time' in User Interface Request Data := '000000'

S5.6
'Status' in Outcome Parameter Set := END APPLICATION
'Start' in Outcome Parameter Set := B
SET 'UI Request on Restart Present' in Outcome Parameter Set
'L1' in Error Indication := Return Code
'Msg On Error' in Error Indication := TRY AGAIN
CreateEMVDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
    GetTLV(TagOf(Discretionary Data)),
    GetTLV(TagOf(User Interface Request Data))) Signal

S5.7
Receive STOP Signal

S5.8
'Status' in Outcome Parameter Set := END APPLICATION
'L3' in Error Indication := STOP
CreateEMVDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
    GetTLV(TagOf(Discretionary Data))) Signal

S5.9
Current Tag := Active Tag
S5.10
Active Tag := GetNextGetDataTagFromList (Tags To Read Yet)
IF     [Active Tag is not NULL]
THEN
      GOTO S5.11
ELSE
      GOTO S5.14
ENDIF

S5.11
Prepare GET DATA command for Active Tag as specified in section 5.5

S5.12
Send CA(GET DATA command) Signal

S5.13
'Next Cmd' in Next Cmd := GET DATA

S5.14
IF     [Active AFL is empty]
THEN
      GOTO S5.15
ELSE
      GOTO S5.16
ENDIF

S5.15
'Next Cmd' in Next Cmd := NONE

S5.16
Prepare READ RECORD command for first record in Active AFL as specified in section 5.8

S5.17
Send CA(READ RECORD command) Signal

S5.18
'Next Cmd' in Next Cmd := READ RECORD

S5.19
IF     [SW12 = '9000']
THEN
      GOTO S5.20
ELSE
      GOTO S5.24
ENDIF
S5.20
Parsing Result := ParseAndStoreCardResponse(Response Message Data Field)

Retrieve T, L and V from Response Message Data Field

Table 6.1—Response Message Data Field

<table>
<thead>
<tr>
<th>T</th>
<th>L</th>
<th>V</th>
</tr>
</thead>
</table>

S5.21
IF [Parsing Result]
THEN
GOTO S5.22
ELSE
GOTO S5.24
ENDIF

S5.22
IF [Current Tag = T]
THEN
GOTO S5.23
ELSE
GOTO S5.24
ENDIF

S5.23
AddToList(TLV, Data To Send)

S5.24
Add Current Tag with zero length to Data To Send:
AddToList(Current Tag || '00', Data To Send)
6.11 State 6 – Waiting for EMV Mode First Write Flag

### 6.11.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sync Data</td>
<td>var.</td>
<td>b</td>
<td>List of data objects returned with DET Signal</td>
</tr>
<tr>
<td>T</td>
<td>var.</td>
<td>b</td>
<td>Tag of TLV encoded string</td>
</tr>
<tr>
<td>L</td>
<td>var.</td>
<td>b</td>
<td>Length of TLV encoded string</td>
</tr>
<tr>
<td>V</td>
<td>var. up to 252</td>
<td>b</td>
<td>Value of TLV encoded string</td>
</tr>
</tbody>
</table>

### 6.11.2 Flow Diagram

Figure 6.10 shows the flow diagram of s6 – waiting for EMV mode first write flag. Symbols in this diagram are labelled S6.X.
Figure 6.10—State 6 Flow Diagram

s6 - waiting for EMV mode first write flag

1. TIMEOUT
2. STOP
3. OUT (end application)
4. OUT (end application)
5. DET
6. Update TLV Database
7. Stop Timer
6.11 State 6 – Waiting for EMV Mode First Write Flag

GET DATA to be done?

Yes

Prepare GET DATA

No

Next Cmd := NONE

CA (GET DATA)

Next Cmd := GET DATA

A

S456
6.11.3 Processing

S6.1
Receive TIMEOUT Signal

S6.2
Receive STOP Signal

S6.3
'Status' in Outcome Parameter Set := END APPLICATION
'L3' in Error Indication := TIME OUT
CreateEMVDiscretionaryData()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data))) Signal

S6.4
'Status' in Outcome Parameter Set := END APPLICATION
'L3' in Error Indication := STOP
CreateEMVDiscretionaryData()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data))) Signal

S6.5
Receive DET Signal with Sync Data

S6.6
UpdateWithDetData(Sync Data)

S6.7
Stop Timer

S6.8
Active Tag := GetNextGetDataTagFromList (Tags To Read Yet)
IF [Active Tag is not NULL]
THEN
  GOTO S6.9
ELSE
  GOTO S6.12
ENDIF

S6.9
Prepare GET DATA command for Active Tag as specified in section 5.5

S6.10
Send CA(GET DATA command) Signal

S6.11
'Next Cmd' in Next Cmd := GET DATA
S6.12

'Next Cmd' in $Next\ Cmd := NONE$
6.12 States 4, 5, and 6 – Common Processing

6.12.1 Local Variables

Local variables for common processing are defined in states 4, 5, and 6.

6.12.2 Flow Diagram

Figure 6.11 shows the flow diagram for common processing between states 4, 5, and 6. Symbols in this diagram are labelled S456.X.
Figure 6.11—States 4, 5, and 6 – Common Processing – Flow Diagram
Add Proceed To First Write Flag to Data Needed

Add known data listed in Tags To Read Yet to Data To Send

Data Needed not empty OR (Data To Send not empty AND Tags To Read Yet empty)?

DEK

Start Timer

s6 - waiting for EMV mode first write flag
6.12 States 4, 5, and 6 – Common Processing

Amount Authorized present and not empty?

Max Trans Amount Limit exceeded?

Mandatory data objects present?

IDS Read Flag set?

Prepare UI Request (Other Card)

OUT (end application)

Exit kernel

OUT (select next)

OUT (end application)

Exit kernel

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6 Kernel State Diagrams

6.12 States 4, 5, and 6 – Common Processing

Flowchart:

- **4**
  - DS ID = PAN || PAN Seq Nr?
    - **19** Yes
        - **21** Add known data listed in Tags To Read Yet to Data To Send
        - **22** Data To Send empty?
          - **23** No
            - **24** CDA Flag?
              - **25** Yes
                - Check mandatory data objects for CDA Update TVR
              - **26** No
                - **20.1** Prepare UI Request (Other Card)
        - **20.2** OUT (end application)
    - **19** No
      - Exit kernel

- **5**

**Notes:**
- Prepare UI Request (Other Card)
- DS ID = PAN || PAN Seq Nr
- Data To Send empty
- CDA Flag
- Check mandatory data objects for CDA Update TVR

**References:**
- EMV Contactless Book C-2
- Kernel 2 Spec v2.6
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6.12 States 4, 5, and 6 – Common Processing

- SDA Tag List includes only AIP?
  - Yes: Include AIP in Static Data To Be Authenticated
  - No: Prepare UI Request (Other Card)

- CVM Limit exceeded?
  - Yes: Set Receipt in Outcome Parameter Set
  - No: CVM Capability := CVM Capability – CVM Required

- OUT (end application)
  - Yes: Exit kernel
  - No: CVM Capability := CVM Capability – No CVM Required

- Include AIP in Static Data To Be Authenticated

- Prepare UI Request (Other Card)

- Exit kernel
Process pre-gen ac balance reading

Processing Restrictions

CVM Selection

Floor Limit exceeded?

Yes

Set 'Transaction exceeds floor limit' in TVR

No

Terminal Action Analysis

Floor Limit exceeded?

Yes

Set 'Transaction exceeds floor limit' in TVR

No

Terminal Action Analysis
6.12 States 4, 5, and 6 – Common Processing

Pre GEN AC PUT DATA?

Recovery supported?

Torn Transaction?
  If yes, store reference to torn record in Torn Entry

Prepare GENERATE AC

CA (GENERATE AC)

Prepare PUT DATA Update Tags To Write Yet Before Gen AC

CA (PUT DATA)

S9 - waiting for generate AC response - 1

S12 - waiting for put data response before generate AC
Copy record referenced by Torn Entry in Torn Temp Record

Prepare RECOVER AC

CA (RECOVER AC)

s10 - waiting for recover ac response
6.12.3  Processing

S456.1
IF  ['Next Cmd' in Next Cmd = READ RECORD]
THEN
  GOTO S456.2
ELSE
  IF ['Next Cmd' in Next Cmd = GET DATA]
    THEN
      GOTO s5 - waiting for get data response
    ELSE
      GOTO S456.5
    ENDIF
 ENDIF
ENDIF

S456.2
FOR every T in Tags To Read Yet
{
  IF  [IsEmptyList(T)]
    THEN
      AddToList(GetTLV(T), Data To Send)
      RemoveFromList(T, Tags To Read Yet)
    ENDIF
}

S456.3
IF  [IsEmptyList(Data To Send) AND IsEmptyList(Tags To Read Yet)]
THEN
  GOTO S456.4
ELSE
  GOTO s4 - waiting for EMV read record response
ENDIF

S456.4
Send DEK(Data To Send, Data Needed) Signal
Initialize(Data To Send)
Initialize(Data Needed)
S456.5
IF [IsEmpty(TagOf(Proceed To First Write Flag))] THEN
    GOTO S456.6
ELSE
    GOTO S456.11
ENDIF

S456.6
AddToList (TagOf (Proceed To First Write Flag), Data Needed)

S456.7
FOR every T in Tags To Read Yet
{
    IF [IsNotEmpty(T)] THEN
        AddToList(GetTLV(T), Data To Send)
        RemoveFromList(T, Tags To Read Yet)
    ENDIF
}

S456.8
IF [IsNotEmptyList(Data Needed) OR
    (IsNotEmptyList(Data To Send) AND IsEmptyList(Tags To Read Yet))] THEN
    GOTO S456.9
ELSE
    GOTO S456.10
ENDIF

S456.9
Send DEK(Data To Send, Data Needed) Signal
Initialize(Data To Send)
Initialize(Data Needed)

S456.10
Start Timer (Time Out Value)
S456.11
IF [IsPresent(TagOf(Proceed To First Write Flag)) AND
(Proceed To First Write Flag = '00')]
THEN
  GOTO S456.7
ELSE
  GOTO S456.12
ENDIF

S456.12
IF [IsNotEmpty(TagOfAmount, Authorized (Numeric))]
THEN
  GOTO S456.14
ELSE
  GOTO S456.13
ENDIF

S456.13
'Status' in Outcome Parameter Set := END APPLICATION
'L3' in Error Indication := AMOUNT NOT PRESENT
CreateEMVDiscritoryData()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
           GetTLV(TagOf(Discretionary Data))) Signal

S456.14
IF [Amount, Authorized (Numeric) > Reader Contactless Transaction Limit]
THEN
  GOTO S456.15
ELSE
  GOTO S456.16
ENDIF

S456.15
'Field Off Request' in Outcome Parameter Set := N/A
'Status' in Outcome Parameter Set := SELECT NEXT
'Start' in Outcome Parameter Set := C
'L2' in Error Indication := MAX LIMIT EXCEEDED
CreateEMVDiscritoryData()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
           GetTLV(TagOf(Discretionary Data))) Signal
S456.16
Check if all mandatory data objects are present in the TLV Database

<table>
<thead>
<tr>
<th>Data Object</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Expiration Date</td>
</tr>
<tr>
<td>Application PAN</td>
</tr>
<tr>
<td>CDOL1</td>
</tr>
</tbody>
</table>

IF [IsNotEmpty(TagOf(Application Expiration Date)) AND IsNotEmpty(TagOf(Application PAN)) AND IsNotEmpty(TagOf(CDOL1))] THEN GOTO S456.18 ELSE GOTO S456.17.1 ENDIF

S456.17.1
'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
'Status' in User Interface Request Data := NOT READY

S456.17.2
'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication := ERROR – OTHER CARD
'L2' in Error Indication := CARD DATA MISSING
CreateEMVDiscretionaryData ()
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)), GetTLV(TagOf(Discretionary Data)), GetTLV(TagOf(User Interface Request Data))) Signal

S456.18
IF ['Read' in IDS Status is set] THEN GOTO S456.19 ELSE GOTO S456.21 ENDIF
S456.19
Concatenate from left to right the Application PAN (without any 'F' padding) with the Application PAN Sequence Number (if the Application PAN Sequence Number is not present, then it is replaced by a '00' byte). The result, Y, must be padded to the left with a hexadecimal zero if necessary to ensure whole bytes. It must also be padded to the left with hexadecimal zeroes if necessary to ensure a minimum length of 8 bytes.

IF \([DS \text{ ID} = Y]\) THEN
  GOTO S456.21
ELSE
  GOTO S456.20.1
ENDIF

S456.20.1
'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
'Status' in User Interface Request Data := NOT READY

S456.20.2
'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication := ERROR – OTHER CARD
'L2' in Error Indication := CARD DATA ERROR
CreateEMVDiscretionaryData ()
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)), GetTLV(TagOf(Discretionary Data)), GetTLV(TagOf(User Interface Request Data))) Signal

S456.21
FOR every T in Tags To Read Yet
  

IF [IsPresent(T)]
THEN
   AddToList(GetTLV(T), Data To Send)
ELSE
   IF [IsKnown(T)]
      THEN
         Add an empty data object with tag T to Data To Send if the TLV Database does not include a data object with tag T:
         AddToList(T || '00', Data To Send)
      ENDIF
   ENDIF
   RemoveFromList(T, Tags To Read Yet)
}

S456.22
IF [IsEmptyList(Data To Send)]
THEN
   GOTO S456.24
ELSE
   GOTO S456.23
ENDIF

S456.23
Send DEK(Data To Send) Signal
Initialize(Data To Send)

S456.24
IF ['CDA' in ODA Status is set]
THEN
   GOTO S456.25
ELSE
   GOTO S456.30
ENDIF
S456.25
Check if all mandatory Card data objects for CDA are present in the TLV Database

Table 6.3—Mandatory Card CDA Data Objects

<table>
<thead>
<tr>
<th>Data Object</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA Public Key Index (Card)</td>
</tr>
<tr>
<td>Issuer Public Key Certificate</td>
</tr>
<tr>
<td>Issuer Public Key Exponent</td>
</tr>
<tr>
<td>ICC Public Key Certificate</td>
</tr>
<tr>
<td>ICC Public Key Exponent</td>
</tr>
<tr>
<td>Static Data Authentication Tag List</td>
</tr>
</tbody>
</table>

IF [NOT (IsNotEmpty(TagOf(CA Public Key Index (Card))) AND
     IsNotEmpty(TagOf(Issuer Public Key Certificate)) AND
     IsNotEmpty(TagOf(Issuer Public Key Exponent)) AND
     IsNotEmpty(TagOf(ICC Public Key Certificate)) AND
     IsNotEmpty(TagOf(ISS Public Key Exponent)) AND
     IsNotEmpty(TagOf(Static Data Authentication Tag List))
)]
THEN
SET 'ICC data missing’ in Terminal Verification Results
SET 'CDA failed' in Terminal Verification Results
ENDIF
IF [The CA Public Key Index (Card) is not present in the CA Public Key Database]
THEN
SET 'CDA failed' in Terminal Verification Results
ENDIF
S456.26
IF [IsNotEmpty(TagOf(Static Data Authentication Tag List)) AND
    (Static Data Authentication Tag List = '82')]
THEN
GOTO S456.28
ELSE
GOTO S456.27.1
ENDIF
S456.27.1
'Message Identifier' in *User Interface Request Data* := ERROR – OTHER CARD
'Status' in *User Interface Request Data* := NOT READY

S456.27.2
'Status' in *Outcome Parameter Set* := END APPLICATION
'Msg On Error' in *Error Indication* := ERROR – OTHER CARD
'L2' in *Error Indication* := CARD DATA ERROR
CreateEMVDiscretionaryData()
SET 'UI Request onOutcome Present' in *Outcome Parameter Set*
Send OUT(GetTLV(TagOf(Outcome Parameter Set)), GetTLV(TagOf(Discretionary Data)), GetTLV(TagOf(User Interface Request Data))) Signal

S456.28
IF [Enough space left in *Static Data To BeAuthenticated* to append *Application Interchange Profile*]
THEN
Append *Application Interchange Profile* at the end of *Static Data To Be Authenticated*
ELSE
SET 'CDA failed' in *Terminal Verification Results*
ENDIF

S456.30
IF [Amount, Authorized (Numeric) > Reader CVM Required Limit]
THEN
GOTO S456.31
ELSE
GOTO S456.33
ENDIF

S456.31
'Receipt' in *Outcome Parameter Set* := YES

S456.32
*Terminal Capabilities*[2] := CVM Capability – CVM Required

S456.33
*Terminal Capabilities*[2] := CVM Capability – No CVM Required

S456.34
Process pre-generate AC balance reading as specified in section 7.1

S456.35
Process Processing Restrictions as specified in section 7.7
S456.36
Process CVM Selection as specified in section 7.5

S456.37
IF [\text{Amount, Authorized (Numeric) > Reader Contactless Floor Limit}] THEN
  GOTO S456.38
ELSE
  GOTO S456.39
ENDIF

S456.38
SET 'Transaction exceeds floor limit' in Terminal Verification Results

S456.39
Process Terminal Action Analysis as specified in section 7.8

S456.42
IF [\text{NotEmptyList}(\text{Tags To Write Before Gen AC})] THEN
  GOTO S456.50
ELSE
  GOTO S456.43
ENDIF

S456.43
IF [\text{NotEmpty}(\text{TagOf}(\text{DRDOL})) \AND \text{Max Number of Torn Transaction Log Records} \neq 0] THEN
  GOTO S456.44
ELSE
  GOTO S456.45
ENDIF
**S456.44**
FOR every Record in Torn Transaction Log

{ 
    IF [IsNotEmpty(TagOf(Application PAN Sequence Number))] THEN
        IF [Application PAN in Record = Application PAN AND Application PAN Sequence Number in Record = Application PAN Sequence Number] THEN
            Store reference to Record in Torn Entry for later use
            GOTO S456.47
        ENDIF
    ELSE IF [Application PAN in Record = Application PAN AND Application PAN Sequence Number is not present in Record] THEN
            Store reference to Record in Torn Entry for later use
            GOTO S456.47
        ENDIF
    ENDIF
} 
GOTO S456.45

**S456.45**
Prepare GENERATE AC command as specified in section 7.6

**S456.46**
Send CA(GENERATE AC command) Signal

**S456.47**
Copy record referenced by Torn Entry into Torn Temp Record

**S456.48**

\[
\text{DRDOL Related Data} := \text{DRDOL Related Data in Torn Temp Record}
\]
Prepare RECOVER AC command as specified in section 5.9

**S456.49**
Send CA(RECOVER AC) Signal

**S456.50**

\[
\text{TLV} := \text{GetAndRemoveFromList(Tags To Write Yet Before Gen AC)}
\]
Prepare PUT DATA command for TLV as specified in section 5.7

**S456.51**
Send CA(PUT DATA command) Signal
6.13 State 7 – Waiting for Mag-stripe Read Record Response

6.13.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return Code</td>
<td>1</td>
<td>b</td>
<td>Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR)</td>
</tr>
<tr>
<td>Sync Data</td>
<td>var.</td>
<td>b</td>
<td>List of data objects returned with DET Signal</td>
</tr>
<tr>
<td>Parsing Result</td>
<td>1</td>
<td>b</td>
<td>Boolean used to store result of parsing a TLV string</td>
</tr>
<tr>
<td>SW12</td>
<td>2</td>
<td>b</td>
<td>Status bytes</td>
</tr>
<tr>
<td>Record</td>
<td>var. up to 256</td>
<td>b</td>
<td>Response Message Data Field of the R-APDU of READ RECORD</td>
</tr>
<tr>
<td>T</td>
<td>var.</td>
<td>b</td>
<td>Tag of TLV encoded string</td>
</tr>
<tr>
<td>L</td>
<td>var.</td>
<td>b</td>
<td>Length of TLV encoded string</td>
</tr>
<tr>
<td>V</td>
<td>var. up to 253</td>
<td>b</td>
<td>Value of TLV encoded string</td>
</tr>
</tbody>
</table>

6.13.2 Flow Diagram

Figure 6.12 shows the flow diagram of state 7 – waiting for mag stripe read record response. Symbols in this diagram are labelled S7.X.
Figure 6.12—State 7 Flow Diagram

1. DET
2. Update TLV Database
3. RA
4. L1RSP
5. Prepare UI Request (Try Again)
6. OUT (end application)
7. STOP
8. OUT (end application)

s7 - waiting for mag stripe read record response

s7 - waiting for mag stripe read record response

Exit kernel

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6.13 State 7 – Waiting for Mag-stripe Read Record Response

1. SW12 = ‘9000’
   - Yes: Parse response, Update TLV database
   - No: Prepare UI Request (Other Card)
2. Parsing OK?
   - Yes: Prepare UI Request (Other Card)
   - No: Update Data Needed
3. UDOL included
   - Yes: Parse UDOL
   - No: Exit kernel

Exit kernel
6 Kernel State Diagrams

6.13 State 7 – Waiting for Mag-stripe Read Record Response

S7

2

Update Active AFL

16

Active AFL empty?

17

Yes

No

18

Prepare READ RECORD

19

CA (READ RECORD)

20

Mandatory data objects present?

21.1

Prepare UI Request (Other Card)

21.2

OUT (end application)

22

Mag-stripe data OK?

23

Save discretionary data

24.1

Prepare UI Request (Other Card)

24.2

OUT (end application)

Exit kernel

A

S78

No

Yes

Exit kernel

Mandatory data objects present?

Prepare READ RECORD

CA (READ RECORD)

s7 - waiting for mag stripe read record response

OUT (end application)

Exit kernel

Mandatory data objects present?

Prepare UI Request (Other Card)

OUT (end application)

Exit kernel
6.13.3 Processing

S7.1
Receive DET Signal with Sync Data

S7.2
UpdateWithDetData(Sync Data)

S7.3
Receive RA Signal with Record and SW12

S7.4
Receive L1RSP Signal with Return Code

S7.5
'Message Identifier' in User Interface Request Data := TRY AGAIN
'Status' in User Interface Request Data := READY TO READ
'Hold Time' in User Interface Request Data := '000000'

S7.6
'Status' in Outcome Parameter Set := END APPLICATION
'Start' in Outcome Parameter Set := B
SET 'UI Request on Restart Present' in Outcome Parameter Set
'L1' in Error Indication := Return Code
'Msg On Error' in Error Indication := TRY AGAIN
CreateMSDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
    GetTLV(TagOf(Discretionary Data)),
    GetTLV(TagOf(User Interface Request Data)))) Signal

S7.7
Receive STOP Signal

S7.8
'Status' in Outcome Parameter Set := END APPLICATION
'L3' in Error Indication := STOP
CreateMSDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
    GetTLV(TagOf(Discretionary Data))) Signal
S7.9
IF [SW12 = '9000']
THEN
  GOTO S7.11
ELSE
  GOTO S7.10.1
ENDIF

S7.10.1
'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
'Status' in User Interface Request Data := NOT READY

S7.10.2
'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication := ERROR – OTHER CARD
'L2' in Error Indication := STATUS BYTES
'SW12' in Error Indication := SW12
CreateMSDiscretionaryData ()
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
  GetTLV(TagOf(Discretionary Data)),
  GetTLV(TagOf(User Interface Request Data))) Signal

S7.11
IF [SFI of file of Record ≤ 10]
THEN
  IF [(Length of Record > 0) AND (Record[1] = '70')]
  THEN
    Parsing Result := ParseAndStoreCardResponse(Record)
  ELSE
    Parsing Result := FALSE
  ENDIF
ELSE
  Processing of records in proprietary files is beyond the scope of this specification
ENDIF
6.13 State 7 – Waiting for Mag-stripe Read Record Response

$S7.12$

IF [Parsing Result]
THEN
    GOTO S7.14
ELSE
    GOTO S7.13.1
ENDIF

$S7.13.1$

'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
'Status' in User Interface Request Data := NOT READY

$S7.13.2$

'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication := ERROR – OTHER CARD
'L2' in Error Indication := PARSING ERROR

CreateMSDiscretionaryData ()
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
        GetTLV(TagOf(Discretionary Data)),
        GetTLV(TagOf(User Interface Request Data))) Signal

$S7.14$

IF [Record includes UDOL]
THEN
    GOTO S7.15
ELSE
    GOTO S7.16
ENDIF

$S7.15$

FOR every TL entry in the UDOL
{
    IF [IsEmpty(T)]
    THEN
        AddToList(T, Data Needed)
    ENDIF
}

$S7.16$

Remove first record from Active AFL
S7.17
IF  [Active AFL is empty]
THEN
GOTO S7.20
ELSE
GOTO S7.18
ENDIF

S7.18
Prepare READ RECORD command for first record in Active AFL as specified in section 5.8

S7.19
Send CA(READ RECORD command) Signal

S7.20
Check if all mandatory data objects are present in the TLV Database

Table 6.4—Mandatory Mag-stripe Mode Data Objects

<table>
<thead>
<tr>
<th>Data Object</th>
</tr>
</thead>
<tbody>
<tr>
<td>Track 2 Data</td>
</tr>
<tr>
<td>PUNATC(Track2)</td>
</tr>
<tr>
<td>PCVC3(Track2)</td>
</tr>
<tr>
<td>NATC(Track2)</td>
</tr>
</tbody>
</table>

IF  [IsNotEmpty(TagOf(Track 2 Data)) AND
    IsNotEmpty(TagOf(PUNATC(Track2))) AND
    IsNotEmpty(TagOf(PCVC3(Track2))) AND
    IsNotEmpty(TagOf(NATC(Track2)))]
THEN
GOTO S7.22
ELSE
GOTO S7.21.1
ENDIF

S7.21.1
'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
'Status' in User Interface Request Data := NOT READY
S7.21.2

'Status' in Outcome Parameter Set := END APPLICATION

'Msg On Error' in Error Indication := ERROR – OTHER CARD

'L2' in Error Indication := CARD DATA MISSING

CreateMSDiscretionaryData ()

SET 'UI Request on Outcome Present' in Outcome Parameter Set

Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
          GetTLV(TagOf(Discretionary Data)),
          GetTLV(TagOf(User Interface Request Data))) Signal
S7.22
Verify correctness of the mag-stripe mode data objects as follows:

\[ nUN := (\text{Number of non-zero bits in } PUNATC(\text{Track2})) - \text{NATC(Track2)} \]

IF \[(nUN < 0) \text{ OR } (nUN > 8)\]
THEN
    GOTO S7.24.1
ENDIF

IF \[\text{NotEmpty(TagOf(Track1 Data))}\]
THEN
    IF \[(\text{NotPresent(TagOf(NATC(Track1))) OR IsEmpty(TagOf(NATC(Track1))) OR IsNotPresent(TagOf(PCVC3(Track1))) OR IsEmpty(TagOf(PCVC3(Track1))) OR (Number of non-zero bits in } PUNATC(\text{Track1}) - \text{NATC(Track1) } \neq nUN) \]
THEN
        GOTO S7.24.1
ELSE
        GOTO S7.23
ENDIF
ELSE
    GOTO S7.23
ENDIF

Note that the Kernel must not validate the individual data fields in Track 1 Data and Track 2 Data. Specifically:

- Validation of the values 2 and 6 in the first digit of the service code present in Track 1 Data or Track 2 Data to determine if a contact chip transaction is required must not be performed.
- Validation of the cardholder name, including the presence of the surname separator, must not be performed.

Any existing data validation carried out to support individual payment products is outside the scope of this specification.

However, if the Kernel is not able to localize a required data field in Track 1 Data or Track 2 Data due to one or more format errors, the Kernel must terminate the transaction as described in S7.24.1
S7.23

\( DD \text{ Card (Track2)} := \text{'Discretionary Data' in Track 2 Data} \)

\[ \text{IF} \quad \text{[IsEmpty}(\text{TagOf}(\text{Track 1 Data}))]\]

\[ \text{THEN} \]

\( DD \text{ Card (Track1)} := \text{'Discretionary Data' in Track 1 Data} \)

\[ \text{ENDIF} \]

S7.24.1

'\text{Message Identifier}' in \text{User Interface Request Data} := \text{ERROR – OTHER CARD}

'\text{Status}' in \text{User Interface Request Data} := \text{NOT READY}

S7.24.2

'\text{Status}' in \text{Outcome Parameter Set} := \text{END APPLICATION}

'\text{Msg On Error}' in \text{Error Indication} := \text{ERROR – OTHER CARD}

'\text{L2}' in \text{Error Indication} := \text{CARD DATA ERROR}

\text{CreateDiscretionaryData} ()

\text{SET 'UI Request on Outcome Present' in Outcome Parameter Set}

\text{Send OUT} (\text{GetTLV} (\text{TagOf} (\text{Outcome Parameter Set})),

\quad \text{GetTLV} (\text{TagOf} (\text{Discretionary Data})),

\quad \text{GetTLV} (\text{TagOf} (\text{User Interface Request Data}))) \text{ Signal}
6.14 State 8 – Waiting for Mag-stripe First Write Flag

6.14.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sync Data</td>
<td>var.</td>
<td>b</td>
<td>List of data objects returned with DET Signal</td>
</tr>
<tr>
<td>T</td>
<td>var.</td>
<td>b</td>
<td>Tag of TLV encoded string</td>
</tr>
<tr>
<td>L</td>
<td>var.</td>
<td>b</td>
<td>Length of TLV encoded string</td>
</tr>
<tr>
<td>V</td>
<td>var. up to 253</td>
<td>b</td>
<td>Value of TLV encoded string</td>
</tr>
</tbody>
</table>

6.14.2 Flow Diagram

Figure 6.13 shows the flow diagram of s8 – waiting for mag stripe first write flag. Symbols in this diagram are labelled S8.X.
Figure 6.13—State 8 Flow Diagram

- **S8**
  - **s8** - waiting for mag stripe first write flag
  - 1. **TIMEOUT**
  - 2. **OUT (end application)**
  - Exit kernel
  - 3. **STOP**
  - 4. **OUT (end application)**
  - 5. **DET**
  - 6. **Update TLV Database**
  - 7. **Stop Timer**

- **OUT (end application)**
6.14.3 Processing

**S8.1**
Receive TIMEOUT Signal

**S8.2**
'Status' in *Outcome Parameter Set* := END APPLICATION
'L3' in *Error Indication* := TIME OUT
CreateMSDiscretionaryData ()
Send OUT(GetTLV(TagOf(*Outcome Parameter Set*)),
        GetTLV(TagOf(*Discretionary Data*))) Signal

**S8.3**
Receive STOP Signal

**S8.4**
'Status' in *Outcome Parameter Set* := END APPLICATION
'L3' in *Error Indication* := STOP
CreateMSDiscretionaryData ()
Send OUT(GetTLV(TagOf(*Outcome Parameter Set*)),
        GetTLV(TagOf(*Discretionary Data*))) Signal

**S8.5**
Receive DET Signal with Sync Data

**S8.6**
UpdateWithDetData(Sync Data)

**S8.7**
Stop Timer
6.15 States 7 and 8 – Common Processing

6.15.1 Local Variables

Local variables for common processing are defined in states 7 and 8.

6.15.2 Flow Diagram

Figure 6.14 shows the flow diagram for common processing between states 7 and 8. Symbols in this diagram are labelled S78.X.
Figure 6.14—States 7 and 8 – Common Processing – Flow Diagram

A

Yes

Proceed To First Write Flag Is empty?

No

Proceed To First Write Flag = '00'?

Yes

Add Proceed To First Write Flag to Data Needed

No

Add known data listed in Tags To Read Yet to Data To Send

Data Needed not empty OR (Data To Send not empty AND Tags To Read Yet empty)?

Yes

DEK

No

Start Timer

s8 - waiting for mag stripe first write flag

Yes

Amount Authorized present and not empty?

No

OUT (end application)

Exit kernel

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6.15 States 7 and 8 – Common Processing

Max Trans Amount Limit exceeded?

Add known data listed in Tags To Read Yet to Data To Send

Data To Send empty?

DEK

Exit kernel

OUT (select next)

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6 Kernel State Diagrams

6.15 States 7 and 8 – Common Processing

S78

2

Generate UN (Numeric)

15

On device cardholder verification supported?

16

Prepare COMPUTE CRYPTOGRAPHIC CHECKSUM

17

CA (COMPUTE CRYPTOGRAPHIC CHECKSUM)

18

s13 - waiting for CCC response - 1

19

CVM Required Limit exceeded?

20

Set Offline PIN Required in MSI to 1b
Set Transaction CVM to Confirmation Code Verified

21

Prepare COMPUTE CRYPTOGRAPHIC CHECKSUM

22

CA (COMPUTE CRYPTOGRAPHIC CHECKSUM)

s14 - waiting for CCC response - 2
6.15.3 Processing

S78.1
IF [IsEmpty(TagOf(Proceed To First Write Flag))]
THEN
GOTO S78.2
ELSE
GOTO S78.7
ENDIF

S78.2
AddToList(TagOf(Proceed To First Write Flag), Data Needed)

S78.3
FOR every T in Tags To Read Yet
{
IF [IsNotEmpty(T)]
THEN
AddToList(GetTLV(T), Data To Send)
RemoveFromList(T, Tags To Read Yet)
ENDIF
}

S78.4
IF [IsNotEmptyList(Data Needed) OR
(IsNotEmptyList(Data To Send) AND IsEmptyList(Tags To Read Yet))]
THEN
GOTO S78.5
ELSE
GOTO S78.6
ENDIF

S78.5
Send DEK(Data To Send, Data Needed) Signal
Initialize Data To Send
Initialize Data Needed

S78.6
Start Timer (Time Out Value)
S78.7
IF [IsPresent(TagOf(Proceed To First Write Flag)) AND
(Proceed To First Write Flag = '00')]
THEN
GOTO S78.3
ELSE
GOTO S78.8
ENDIF

S78.8
IF [IsNotEmpty(TagOf(Amount, Authorized (Numeric)))]
THEN
GOTO S78.10
ELSE
GOTO S78.9
ENDIF

S78.9
'Status' in Outcome Parameter Set := END APPLICATION
'L3' in Error Indication := AMOUNT NOT PRESENT
CreateMSDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data))) Signal

S78.10
IF [Amount, Authorized (Numeric) > Reader Contactless Transaction Limit]
THEN
GOTO S78.11
ELSE
GOTO S78.12
ENDIF

S78.11
'Field Off Request' in Outcome Parameter Set := N/A
'Status' in Outcome Parameter Set := SELECT NEXT
'Start' in Outcome Parameter Set := C
'L2' in Error Indication := MAX LIMIT EXCEEDED
CreateMSDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data))) Signal
**S78.12**  
FOR every T in *Tags To Read Yet*  

{  
  IF  [IsPresent(T)]  
  THEN  
    AddToList(GetTLV(T), *Data To Send*)  
  ELSE  
    IF [IsKnown(T)]  
      THEN  
        Add an empty data object with tag T to *Data To Send* if the TLV Database does not include a data object with tag T:  
          AddToList(T || '00', *Data To Send*)  
      ENDIF  
  ENDIF  
  RemoveFromList(T, *Tags To Read Yet*)  
}

**S78.13**  
IF  [IsEmptyList(*Data To Send*)]  
THEN  
  GOTO S78.15  
ELSE  
  GOTO S78.14  
ENDIF

**S78.14**  
Send DEK(*Data To Send*) Signal  
Initialize(*Data To Send*)

**S78.15**  
Generate a 4 byte random value as described in section 8.1. Convert the random value to a 4 byte BCD encoded value and set the 8 – nUN most significant digits to zero. Store this value in *Unpredictable Number (Numeric)*.  
Note that it is possible to generate the value of the *Unpredictable Number (Numeric)* at other times in parallel with the processing of a CA Signal without changing the external behaviour of the Kernel. The *Unpredictable Number (Numeric)* could for example be generated after S3.81.
S78.16
IF ['On device cardholder verification is supported' in Application Interchange Profile is set AND 'On device cardholder verification supported' in Kernel Configuration is set]
THEN
GOTO S78.19
ELSE
GOTO S78.17
ENDIF
S78.17
Prepare COMPUTE CRYPTOGRAPHIC CHECKSUM command as specified in section 5.2.2
S78.18
Send CA(COMPUTE CRYPTOGRAPHIC CHECKSUM) Signal
S78.19
IF [Amount, Authorized (Numeric) > Reader CVM Required Limit]
THEN
GOTO S78.20
ELSE
GOTO S78.21
ENDIF
S78.20
SET 'OD-CVM Required' in Mobile Support Indicator
'CVM' in Outcome Parameter Set := CONFIRMATION CODE VERIFIED
S78.21
Prepare COMPUTE CRYPTOGRAPHIC CHECKSUM command as specified in section 5.2.2
S78.22
Send CA(COMPUTE CRYPTOGRAPHIC CHECKSUM) Signal
6.16 State 9 – Waiting for Generate AC Response – 1

6.16.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return Code</td>
<td>1</td>
<td>b</td>
<td>Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR)</td>
</tr>
<tr>
<td>Parsing Result</td>
<td>1</td>
<td>b</td>
<td>Boolean used to store result of parsing a TLV string</td>
</tr>
<tr>
<td>SW12</td>
<td>2</td>
<td>b</td>
<td>Status bytes</td>
</tr>
<tr>
<td>Response Message Data Field</td>
<td>var. up to 256</td>
<td>b</td>
<td>TLV encoded string included in R-APDU of GENERATE AC</td>
</tr>
<tr>
<td>T</td>
<td>var.</td>
<td>b</td>
<td>Tag of TLV encoded string</td>
</tr>
<tr>
<td>L</td>
<td>var.</td>
<td>b</td>
<td>Length of TLV encoded string</td>
</tr>
<tr>
<td>V</td>
<td>var. up to 252</td>
<td>b</td>
<td>Value of TLV encoded string</td>
</tr>
</tbody>
</table>

6.16.2 Flow Diagram

Figure 6.15 shows the flow diagram of s9 – waiting for generate AC response – 1. Symbols in this diagram are labelled S9.X.
**Figure 6.15—State 9 Flow Diagram**

- **S9**
- **s9 – waiting for generate AC response - 1**

**Flow Diagram Details:**
- **1.** L1RSP
- **2.** RA
- **3.** STOP
- **4.** DET
- **5.** Transaction recovery supported?
- **6.** IDS Write Flag set?
- **7.** Prepare UI Request (Other Card)
- **8.** Prepare UI Request (Try Again)
- **9.** OUT (end application)
- **10.** OUT (end application)
- **Exit kernel**

---

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6.16 State 9 – Waiting for Generate AC Response – 1

S9

2

SW12 = '9000'

16

Yes

Parse response
Update TLV database

18

C

S910 Invalid response - 1

17

Error Indication := STATUS BYTES

Parse OK?

19

Yes

No

ATC, CID present?

21

Yes

No

Error Indication := PARSING ERROR

20

C

S910 Invalid response - 1

22

Error Indication := CARD DATA MISSING

C

S910 Invalid response - 1
6 Kernel State Diagrams

6.16 State 9 – Waiting for Generate AC Response – 1

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6.16.3 Processing

S9.1
Receive L1RSP Signal with Return Code

S9.2
Receive RA Signal with Response Message Data Field and SW12

S9.3
Receive STOP Signal

S9.4
Receive DET Signal

S9.5
IF [Max Number of Torn Transaction Log Records > 0
AND IsNotEmpty(TagOf(DRDOL))]
THEN
  GOTO S9.11
ELSE
  GOTO S9.6
ENDIF

S9.6
IF ['Write' in IDS Status is set]
THEN
  GOTO S9.7
ELSE
  GOTO S9.9
ENDIF

S9.7
'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
'Status' in User Interface Request Data := NOT READY
S9.8
'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication := ERROR – OTHER CARD
'L1' in Error Indication := Return Code
SET 'Data Record Present' in Outcome Parameter Set
CreateEMVDataRecord ()
CreateEMVDiscernionaryData ()
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
        GetTLV(TagOf(Data Record)),
        GetTLV(TagOf(Discretionary Data)),
        GetTLV(TagOf(User Interface Request Data))) Signal

S9.9
'Message Identifier' in User Interface Request Data := TRY AGAIN
'Status' in User Interface Request Data := READY TO READ
'Hold Time' in User Interface Request Data := '000000'

S9.10
'Status' in Outcome Parameter Set := END APPLICATION
'Start' in Outcome Parameter Set := B
SET 'UI Request on Restart Present' in Outcome Parameter Set
'L1' in Error Indication := Return Code
'Msg On Error' in Error Indication := TRY AGAIN
CreateEMVDiscernionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
        GetTLV(TagOf(Discretionary Data)),
        GetTLV(TagOf(User Interface Request Data))) Signal

S9.11
Use DRDOL to create DRDOL Related Data as a concatenated list of data objects without tags and lengths following the rules specified in section 4.1.4.
Initialize(Torn Temp Record).
FOR every Data Object in Table 4.2
{
    IF [IsNotEmpty(TagOf(Data Object))]
    THEN
        AddToList(GetTLV(TagOf(Data Object)), Torn Temp Record)
    ENDIF
}
S9.13
IF [Number of records in Torn Transaction Log = Max Number of Torn Transaction Log Records]
THEN
    Copy oldest record of Torn Transaction Log to Torn Record
    Replace oldest record of Torn Transaction Log with Torn Temp Record
ELSE
    Add Torn Temp Record to Torn Transaction Log
ENDIF

S9.14
'Message Identifier' in User Interface Request Data := TRY AGAIN
'Status' in User Interface Request Data := READY TO READ
'Hold Time' in User Interface Request Data := '000000'

S9.15
'Status' in Outcome Parameter Set := END APPLICATION
'Start' in Outcome Parameter Set := B
SET 'UI Request on Restart Present' in Outcome Parameter Set
'L1' in Error Indication := Return Code
'Msg On Error' in Error Indication := TRY AGAIN
CreateEMVDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
        GetTLV(TagOf(Discretionary Data)),
        GetTLV(TagOf(User Interface Request Data))) Signal

S9.16
IF [SW12 = '9000']
THEN
    GOTO S9.18
ELSE
    GOTO S9.17
ENDIF

S9.17
'L2' in Error Indication := STATUS BYTES
'SW12' in Error Indication := SW12
S9.18
Parsing Result := FALSE
IF [(Length of Response Message Data Field > 0) AND
    (Response Message Data Field[1] = '77') ]
THEN
    Parsing Result := ParseAndStoreCardResponse(Response Message Data Field)
ELSE
    IF [(Length of Response Message Data Field > 0) AND
        (Response Message Data Field[1] = '80') ]
    THEN
        Retrieve Cryptogram Information Data, Application Transaction Counter, Application Cryptogram and Issuer Application Data from Response Message Data Field according to section 5.4.3 as follows:
        IF [The length of the value field of the Response Message Data Field is less than 11 OR
            The length of the value field of the Response Message Data Field is greater than 43 OR
            IsNotEmpty(TagOf(Cryptogram Information Data)) OR
            IsNotEmpty(TagOf(Application Transaction Counter)) OR
            IsNotEmpty(TagOf(Application Cryptogram)) OR
            (The length of the value field of the Response Message Data Field is greater than 11 AND
            IsNotEmpty(TagOf(Issuer Application Data)))]
        THEN
            Parsing Result := FALSE
        ELSE
            Store the first byte of the value field of Response Message Data Field in the TLV Database for tag TagOf(Cryptogram Information Data).
            Store from the second up to the third byte of the value field of Response Message Data Field in the TLV Database for tag TagOf(Application Transaction Counter).
            Store from the fourth up to the eleventh byte of the value field of Response Message Data Field in the TLV Database for tag TagOf(Application Cryptogram).
            If the length of the value field of the Response Message Data Field is greater than 11, then store from the twelfth up to the last byte of the value field of Response Message Data Field in the TLV Database for tag TagOf(Issuer Application Data).
            Parsing Result := TRUE
        ENDIF
    ENDIF
S9.19
IF [Parsing Result]
THEN
  GOTO S9.21
ELSE
  GOTO S9.20
ENDIF

S9.20
'L2' in Error Indication := PARSING ERROR

S9.21
IF [IsNotEmpty(TagOf(Application Transaction Counter))
   AND IsNotEmpty(TagOf(Cryptogram Information Data))]
THEN
  GOTO S9.23
ELSE
  GOTO S9.22
ENDIF

S9.22
'L2' in Error Indication := CARD DATA MISSING

S9.23
IF [((Cryptogram Information Data AND 'C0' = '40')
   AND ('AC type' in Reference Control Parameter = TC))
   OR
   ((Cryptogram Information Data AND 'C0' = '80')
   AND
   ('AC type' in Reference Control Parameter = TC) OR
   ('AC type' in Reference Control Parameter = ARQC))]
THEN
  GOTO S9.25
ELSE
  GOTO S9.24
ENDIF

S9.24
'L2' in Error Indication := CARD DATA ERROR

S9.25
Perform Post-GenAC Balance Reading as specified in section 7.3
S9.26
IF [IsNotEmptyList(Tags To Write After Gen AC)]
THEN
   GOTO S9.28
ELSE
   GOTO S9.27
ENDIF

S9.27
'Message Identifier' in User Interface Request Data := CLEAR DISPLAY
'Status' in User Interface Request Data := CARD READ SUCCESSFULLY
'Hold Time' in User Interface Request Data := '000000'
Send MSG(User Interface Request Data) Signal

S9.28
IF [IsNotEmpty(TagOf(Signed Dynamic Application Data))]
THEN
   GOTO S910.1
ELSE
   GOTO S910.30
ENDIF
6.17 State 10 – Waiting for Recover AC Response

6.17.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return Code</td>
<td>1</td>
<td>b</td>
<td>Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR)</td>
</tr>
<tr>
<td>Parsing Result</td>
<td>1</td>
<td>b</td>
<td>Boolean used to store result of parsing a TLV string</td>
</tr>
<tr>
<td>SW12</td>
<td>2</td>
<td>b</td>
<td>Status bytes</td>
</tr>
<tr>
<td>Response Message Data Field</td>
<td>var. up to 256</td>
<td>b</td>
<td>TLV encoded string included in R-APDU of RECOVER AC</td>
</tr>
<tr>
<td>T</td>
<td>var.</td>
<td>b</td>
<td>Tag of TLV encoded string</td>
</tr>
<tr>
<td>L</td>
<td>var.</td>
<td>b</td>
<td>Length of TLV encoded string</td>
</tr>
<tr>
<td>V</td>
<td>var. up to 252</td>
<td>b</td>
<td>Value of TLV encoded string</td>
</tr>
</tbody>
</table>

6.17.2 Flow Diagram

Figure 6.16 shows the flow diagram of s10 – waiting for recover AC response. Symbols in this diagram are labelled S10.X.
Figure 6.16—State 10 Flow Diagram

1. Prepare UI Request (Try Again)
   - L1RSP

2. RA

3. STOP

4. DET

5. OUT (end application)
   - Exit kernel

6. SW12 = ‘9000’
   - Yes
     - 10. Remove Torn Entry from Torn Transaction Log
     - 11. Copy data from Torn Temp Record in TLV Database

   - No
     - s10 – waiting for recover AC response

7. SW12 = ‘9000’
   - Yes
     - 10. Remove Torn Entry from Torn Transaction Log
     - 11. Copy data from Torn Temp Record in TLV Database

   - No
     - s10 – waiting for recover AC response

8. Prepare Generate AC
   - s10 – waiting for gen AC response - 2

9. CA (GENERATE AC)

10. s10 – waiting for recover AC response - 2

11. s10 – waiting for gen AC response - 2
6 Kernel State Diagrams

6.17 State 10 – Waiting for Recover AC Response

S10

1

Parse response
Update TLV Database

12

13

Parse OK?

14

Error Indication := PARSING ERROR

C

S910
Invalid Response - 1

15

ATC, CID present?

Yes

16

Error Indication := CARD DATA MISSING

C

S910
Invalid response - 1

No

17

CID valid?

Yes

18

Error Indication := CARD DATA ERROR

C

S910
Invalid response - 1

No

2
6.17 State 10 – Waiting for Recover AC Response

**Diagram:**

- **S10:**
  - **2**: Post-gen ac balance reading
  - **19**: Post Gen AC PUT DATA to do?
    - Yes: E20
    - No:
      - **21**: MSG (card read OK)
        - Yes: 21
        - No: SDAD present?
          - Yes: S910 CDA
          - No: S910 No CDA
    - **22**: SDAD present?
      - Yes: 22
      - No: S910 CDA

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6.17.3  Processing

S10.1  Receive L1RSP Signal with Return Code

S10.2  Receive RA Signal with Response Message Data Field and SW12

S10.3  Receive STOP Signal

S10.4  Receive DET Signal

S10.5  'Message Identifier' in User Interface Request Data := TRY AGAIN
'Status' in User Interface Request Data := READY TO READ
'Hold Time' in User Interface Request Data := '000000'

S10.6  'Status' in Outcome Parameter Set := END APPLICATION
'Start' in Outcome Parameter Set := B
SET 'UI Request on Restart Present' in Outcome Parameter Set
'L1' in Error Indication := Return Code
'Msg On Error' in Error Indication:= TRY AGAIN
CreateEMVDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
   GetTLV(TagOf(Discretionary Data)),
   GetTLV(TagOf(User Interface Request Data))) Signal

S10.7  IF  [SW12 = '9000']
THEN
   GOTO S10.10
ELSE
   GOTO S10.8
ENDIF

S10.8  Prepare GENERATE AC command as specified in section 7.6

S10.9  Send the CA(GENERATE AC command) Signal

S10.10 Remove record referenced by Torn Entry from the Torn Transaction Log
S10.11
FOR every primitive TLV in *Torn Temp Record*
{
    Store LV in the TLV Database for tag T
}

S10.12
Parsing Result := FALSE
IF [(Length of Response Message Data Field > 0) AND
    (Response Message Data Field[1] = '77') ]
THEN
    Parsing Result := ParseAndStoreCardResponse(Response Message Data Field)
ENDIF

S10.13
IF [Parsing Result]
THEN
    GOTO S10.15
ELSE
    GOTO S10.14
ENDIF

S10.14
'L2' in *Error Indication* := PARSING ERROR

S10.15
IF [IsEmpty(TagOf(Application Transaction Counter))
    AND IsNotEmpty(TagOf(Cryptogram Information Data))]
THEN
    GOTO S10.17
ELSE
    GOTO S10.16
ENDIF

S10.16
'L2' in *Error Indication* := CARD DATA MISSING
S10.17
IF (((Cryptogram Information Data AND 'C0' = '40') AND ('AC type' in Reference Control Parameter = TC))
    OR ((Cryptogram Information Data AND 'C0' = '80')
        AND ('AC type' in Reference Control Parameter = TC) OR ('AC type' in Reference Control Parameter = ARQC)))
    OR (Cryptogram Information Data AND 'C0' = '00'))
THEN
    GOTO S10.19
ELSE
    GOTO S10.18
ENDIF

S10.18
'L2' in Error Indication := CARD DATA ERROR

S10.19
Perform Post-GenAC Balance Reading as specified in section 7.3

S10.20
IF [IsNotEmptyList(Tags To Write After Gen AC)]
THEN
    GOTO S10.22
ELSE
    GOTO S10.21
ENDIF

S10.21
'Message Identifier' in User Interface Request Data := CLEAR DISPLAY
'Status' in User Interface Request Data := CARD READ SUCCESSFULLY
'Hold Time' in User Interface Request Data := '000000'
Send MSG(User Interface Request Data) Signal

S10.22
IF [IsNotEmpty(TagOf(Signed Dynamic Application Data))]
THEN
    GOTO S910.1
ELSE
    GOTO S910.30
ENDIF
6.18 States 9 and 10 – Common Processing

6.18.1 Local Variables

Local variables for common processing are defined in states 9 and 10.

6.18.2 Flow Diagram

Figure 6.17 shows the flow diagram for common processing between states 9 and 10. Symbols in this diagram are labelled S910.X.
Figure 6.17—States 9 and 10 – Common Processing – Flow Diagram

1. Retrieve Issuer Public Key and ICC Public Key
2. IDS Read Flag set?
   - Yes
     - CDA
     - RRP performed?
       - Yes
         - Verify SDAD, retrieve AC, DS Summary 2, DS Summary 3 and check relay data
       - No
         - Verify SDAD and retrieve AC, DS Summary 2, DS Summary 3 and check relay data
   - No
     - 2.2
     - RRP performed?
       - Yes
         - Verify SDAD and retrieve AC
       - No
         - Verify SDAD, retrieve AC and check relay data

3. Verify SDAD, retrieve AC, DS Summary 2, DS Summary 3 and check relay data
4. Verify SDAD and retrieve AC
6.18 States 9 and 10 – Common Processing

**Kernel State Diagrams**

- **S910**
  - 1
  - 2
  - 5
  - 6
  - OK?
  - E
  - F
  - Valid response
  - 8
  - DS Summary 2 present?
  - 9
  - Error Indication := CARD DATA MISSING
  - 10
  - DS Summary 1 = DS Summary 2?
  - 11
  - Error Indication := IDS READ ERROR
  - 12
  - Set 'Read' in DS Summary Status
  - C
  - 3
  - Invalid response - 1

**Notes:**
- Valid response
- Invalid response - 1

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Error Indication := CAM FAILED

Set 'CDA failed' in TVR

Invalid response - 1
6.18 States 9 and 10 – Common Processing

**S910**

6

**RRP performed?**

Yes

38

Store relay resistant data in Track 2 Equivalent Data

No

E

Valid response
Invalid response - 1

C

Prepare UI Request (Other Card)

IDS Write Flag set?

YES

OUT (end application, Data Record)

NO

YES

Exit kernel

NO

OUT (end application)

Prepare UI Request (Other Card)

IDS Write Flag set?

YES

OUT (end application, Data Record)

NO

Exit kernel
6.18 States 9 and 10 – Common Processing

Invalid response - 2

D

Prepare UI Request (Other Card)

OUT (end application)

Exit kernel
Figure 6.18: State diagram for states 9 and 10 - Common Processing

1. **Build data record**
2. **Valid response**
3. **PCII indicates another tap needed?**
   - **Yes**
     - **Prepare Outcome Parameter Set for PCII**
   - **No**
     - **Prepare Outcome Parameter Set for CID**
4. **Prepare User Interface Request based on PCII**
5. **Prepare User Interface Request based on CID**
6. **Post Gen AC PUT DATA to do?**
   - **Yes**
     - **Prepare PUT DATA Update Tags To Write Yet After Gen AC**
   - **No**
     - **s15 – waiting for put data response after generate AC**
6 Kernel State Diagrams
6.18 States 9 and 10 – Common Processing

PCII indicates another tap needed?

Yes

MSG (User Interface Request)

79

80

OUT

Exit kernel

No

OUT

Exit kernel

81
6.18.3  Processing

**CDA**

**S910.1**
Retrieve with the *CA Public Key Index (Card)* the Certification Authority Public Key Modulus and Exponent and associated key related information, and the corresponding algorithm to be used from the CA Public Key Database (see section 4.5.2).
Retrieve the Issuer Public Key and ICC Public Key as described in section 6.3 and 6.4 of [EMV Book 2].
Check if the concatenation of the *CA Public Key Index (Card)* and the Certificate Serial Number recovered from the *Issuer Public Key Certificate* appears in the CRL. If this is the case, then ICC Public Key retrieval is not successful.
IF [ICC Public Key retrieval was successful]
THEN  
GOTO S910.2
ELSE  
GOTO S910.7
ENDIF

**S910.2**
IF ['Read' in *IDS Status* is set]
THEN  
GOTO S910.2.2
ELSE  
GOTO S910.2.1
ENDIF

**S910.2.1**
IF ['Relay resistance performed' in *Terminal Verification Results* = RRP PERFORMED]
THEN  
GOTO S910.4.1
ELSE  
GOTO S910.4
ENDIF
S910.2.2

IF ['Relay resistance performed' in Terminal Verification Results = RRP PERFORMED]

THEN

GOTO S910.3.1

ELSE

GOTO S910.3

ENDIF

S910.3

Verify Signed Dynamic Application Data as in section 6.6 of [EMV Book 2].

If the length of ICC Dynamic Data is less than 30 + Length of ICC Dynamic Number bytes, then CDA fails.

Retrieve from the ICC Dynamic Data (see Table 6.5) the ICC Dynamic Number, Application Cryptogram, DS Summary 2 and DS Summary 3 and store in the TLV Database.

If the ICC Dynamic Data does not include DS Summary 3 (i.e. there are less than 16 bytes after Hash Result (if 'Data Storage Version Number' in Application Capabilities Information = VERSION 1) or less than 32 bytes after Hash Result (if 'Data Storage Version Number' in Application Capabilities Information = VERSION 2)), then do not store DS Summary 3. This is not a reason to fail CDA.

If the ICC Dynamic Data also does not include DS Summary 2 (i.e. there are less than 8 bytes after Hash Result (if 'Data Storage Version Number' in Application Capabilities Information = VERSION 1) or less than 16 bytes after Hash Result (if 'Data Storage Version Number' in Application Capabilities Information = VERSION 2)), then do not store DS Summary 2. This is not a reason to fail CDA.

Table 6.5—ICC Dynamic Data (IDS)

<table>
<thead>
<tr>
<th>Value</th>
<th>Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>Length of ICC Dynamic Number</td>
<td>1</td>
</tr>
<tr>
<td>ICC Dynamic Number</td>
<td>2-8</td>
</tr>
<tr>
<td>Cryptogram Information Data</td>
<td>1</td>
</tr>
<tr>
<td>Application Cryptogram</td>
<td>8</td>
</tr>
<tr>
<td>Hash Result</td>
<td>20</td>
</tr>
<tr>
<td>DS Summary 2</td>
<td>8 or 16</td>
</tr>
<tr>
<td>DS Summary 3</td>
<td>8 or 16</td>
</tr>
</tbody>
</table>
S910.3.1
Verify Signed Dynamic Application Data as in section 6.6 of [EMV Book 2].
If the length of ICC Dynamic Data is less than 60 + Length of ICC Dynamic Number bytes (if 'Data Storage Version Number' in Application Capabilities Information = VERSION 1) or less than 76 + Length of ICC Dynamic Number bytes (if 'Data Storage Version Number' in Application Capabilities Information = VERSION 2)), then CDA fails.

Retrieve from the ICC Dynamic Data (see Table 6.6) the ICC Dynamic Number, Application Cryptogram, DS Summary 2 and DS Summary 3 and store in the TLV Database.
Check if the relay resistance related data objects in the ICC Dynamic Data match the corresponding data objects in the TLV Database as follows:
- Terminal Relay Resistance Entropy = Terminal Relay Resistance Entropy (CDA) and
- Device Relay Resistance Entropy = Device Relay Resistance Entropy (CDA) and
- Min Time For Processing Relay Resistance APDU = Min Time For Processing Relay Resistance APDU (CDA) and
- Max Time For Processing Relay Resistance APDU = Max Time For Processing Relay Resistance APDU (CDA) and
If this is not the case, then CDA fails.

Table 6.6—ICC Dynamic Data (IDS + RRP)

<table>
<thead>
<tr>
<th>Value</th>
<th>Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>Length of ICC Dynamic Number</td>
<td>1</td>
</tr>
<tr>
<td>ICC Dynamic Number</td>
<td>2-8</td>
</tr>
<tr>
<td>Cryptogram Information Data</td>
<td>1</td>
</tr>
<tr>
<td>Application Cryptogram</td>
<td>8</td>
</tr>
<tr>
<td>Hash Result</td>
<td>20</td>
</tr>
<tr>
<td>DS Summary 2</td>
<td>8 or 16</td>
</tr>
<tr>
<td>DS Summary 3</td>
<td>8 or 16</td>
</tr>
<tr>
<td>Terminal Relay Resistance Entropy (CDA)</td>
<td>4</td>
</tr>
<tr>
<td>Device Relay Resistance Entropy (CDA)</td>
<td>4</td>
</tr>
<tr>
<td>Min Time For Processing Relay Resistance APDU (CDA)</td>
<td>2</td>
</tr>
<tr>
<td>Max Time For Processing Relay Resistance APDU (CDA)</td>
<td>2</td>
</tr>
<tr>
<td>Device Estimated Transmission Time For Relay Resistance R-APDU (CDA)</td>
<td>2</td>
</tr>
</tbody>
</table>
S910.4
Verify *Signed Dynamic Application Data* as in section 6.6 of [EMV Book 2].
If the length of ICC Dynamic Data is less than 30 + Length of ICC Dynamic Number bytes, then CDA fails.
Retrieve from the ICC Dynamic Data (see Table 6.7) the *ICC Dynamic Number* and *Application Cryptogram* and store in the TLV Database.

<table>
<thead>
<tr>
<th>Value</th>
<th>Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>Length of ICC Dynamic Number</td>
<td>1</td>
</tr>
<tr>
<td>ICC Dynamic Number</td>
<td>2-8</td>
</tr>
<tr>
<td>Cryptogram Information Data</td>
<td>1</td>
</tr>
<tr>
<td>Application Cryptogram</td>
<td>8</td>
</tr>
<tr>
<td>Hash Result</td>
<td>20</td>
</tr>
</tbody>
</table>

S910.4.1
Verify *Signed Dynamic Application Data* as in section 6.6 of [EMV Book 2].
If the length of ICC Dynamic Data is less than 44 + Length of ICC Dynamic Number bytes, then CDA fails.
Retrieve from the ICC Dynamic Data (see Table 6.8) the *ICC Dynamic Number* and *Application Cryptogram* and store in the TLV Database.
Check if the relay resistance related data objects in the ICC Dynamic Data match the corresponding data objects in the TLV Database as follows:

- *Terminal Relay Resistance Entropy* = Terminal Relay Resistance Entropy (CDA) and
- *Device Relay Resistance Entropy* = Device Relay Resistance Entropy (CDA) and
- *Min Time For Processing Relay Resistance APDU* = Min Time For Processing Relay Resistance APDU (CDA) and
- *Max Time For Processing Relay Resistance APDU* = Max Time For Processing Relay Resistance APDU (CDA) and
If this is not the case, then CDA fails.
### Table 6.8—ICC Dynamic Data (RRP)

<table>
<thead>
<tr>
<th>Value</th>
<th>Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>Length of ICC Dynamic Number</td>
<td>1</td>
</tr>
<tr>
<td>ICC Dynamic Number</td>
<td>2-8</td>
</tr>
<tr>
<td>Cryptogram Information Data</td>
<td>1</td>
</tr>
<tr>
<td>Application Cryptogram</td>
<td>8</td>
</tr>
<tr>
<td>Hash Result</td>
<td>20</td>
</tr>
<tr>
<td>Terminal Relay Resistance Entropy (CDA)</td>
<td>4</td>
</tr>
<tr>
<td>Device Relay Resistance Entropy (CDA)</td>
<td>4</td>
</tr>
<tr>
<td>Min Time For Processing Relay Resistance APDU (CDA)</td>
<td>2</td>
</tr>
<tr>
<td>Max Time For Processing Relay Resistance APDU (CDA)</td>
<td>2</td>
</tr>
<tr>
<td>Device Estimated Transmission Time For Relay Resistance R-APDU (CDA)</td>
<td>2</td>
</tr>
</tbody>
</table>

**S910.5**

IF 
[Signed Dynamic Application Data verification is OK]
THEN
    GOTO S910.8
ELSE
    GOTO S910.7
ENDIF

**S910.6**

IF [Signed Dynamic Application Data verification is OK]
THEN
    GOTO S910.70
ELSE
    GOTO S910.7
ENDIF

**S910.7**

'L2' in Error Indication := CAM FAILED

**S910.7.1**

SET 'CDA Failed' in Terminal Verification Results
**S910.8**
IF \[\text{NotEmpty(TagOf(DS Summary 2))}\]
THEN
GOTO S910.10
ELSE
GOTO S910.9
ENDIF

**S910.9**
'L2' in Error Indication := CARD DATA MISSING

**S910.10**
IF \[DS Summary 1 = DS Summary 2\]
THEN
GOTO S910.12
ELSE
GOTO S910.11
ENDIF

**S910.11**
'L2' in Error Indication := IDS READ ERROR

**S910.12**
SET 'Successful Read' in DS Summary Status

**S910.13**
IF ['Write' in IDS Status is set]
THEN
GOTO S910.14
ELSE
GOTO S910.70
ENDIF

**S910.14**
IF \[\text{Present(TagOf(DS Summary 3))}\]
THEN
GOTO S910.16
ELSE
GOTO S910.15
ENDIF

**S910.15**
'L2' in Error Indication := CARD DATA MISSING
S910.16
IF [DS Summary 2 = DS Summary 3]
THEN
  GOTO S910.18
ELSE
  GOTO S910.17
ENDIF

S910.17
SET 'Successful Write' in DS Summary Status

S910.18
IF ['Stop if write failed' in DS ODS Info For Reader is set]
THEN
  GOTO S910.19
ELSE
  GOTO S910.70
ENDIF

S910.19
'L2' in Error Indication := IDS WRITE ERROR
No CDA

S910.30
IF [IsNotEmpty(TagOf(Application Cryptogram))]
THEN
  GOTO S910.32
ELSE
  GOTO S910.31
ENDIF

S910.31
'L2' in Error Indication := CARD DATA MISSING

S910.32
IF [(Cryptogram Information Data AND 'C0') = '00']
THEN
  GOTO S910.33
ELSE
  GOTO S910.34
ENDIF

S910.33
IF ['Read' in IDS Status is set]
THEN
  GOTO S910.37
ELSE
  GOTO S910.35
ENDIF

S910.34
IF ['CDA signature requested' in Reference Control Parameter is set]
THEN
  GOTO S910.37
ELSE
  GOTO S910.38
ENDIF

S910.35
IF ['AC type' in Reference Control Parameter = AAC]
THEN
  GOTO S910.36
ELSE
  GOTO S910.70
ENDIF
S910.36
IF ['CDA signature requested' in Reference Control Parameter is set]
THEN
    GOTO S910.37
ELSE
    GOTO S910.70
ENDIF

S910.37
'L2' in Error Indication := CARD DATA ERROR

S910.38
IF ['Relay resistance performed' in Terminal Verification Results = RRP PERFORMED]
THEN
    GOTO S910.39
ELSE
    GOTO S910.70
ENDIF

S910.39
IF [IsNotEmpty(TagOf(Track 2 Equivalent Data))]
THEN
    IF [Number of digits in 'Primary Account Number' in Track 2 Equivalent Data ≤ 16]
    THEN
        Replace 'Discretionary Data' in Track 2 Equivalent Data with '00000000000000' (13 hexadecimal zeroes). Pad with 'F' if needed to ensure whole bytes.
    ELSE
        Replace 'Discretionary Data' in Track 2 Equivalent Data with '0000000000' (10 hexadecimal zeroes). Pad with 'F' if needed to ensure whole bytes.
    ENDIF
    IF [IsNotEmpty(TagOf(CA Public Key Index (Card))) AND CA Public Key Index (Card) < '0A']
    THEN
        Replace the most significant digit of the 'Discretionary Data' in Track 2 Equivalent Data with a digit representing CA Public Key Index (Card).
    ENDIF
    Replace the second most significant digit of the 'Discretionary Data' in Track 2 Equivalent Data with a digit representing RRP Counter.
Convert the two least significant bytes of the Device Relay Resistance Entropy from 2 byte binary to 5 digit decimal by considering the two bytes as an integer in the range 0 to 65535. Replace the 5 digits of 'Discretionary Data' in Track 2 Equivalent Data that follow the RRP Counter digit with that value.

IF \([\text{GetLength(TagOf(Application PAN))} \leq 8]\) THEN

Convert the third least significant byte of Device Relay Resistance Entropy from binary to 3 digit decimal in the range 0 to 255. Replace the next 3 digits of 'Discretionary Data' in Track 2 Equivalent Data with that value.

ENDIF

Divide the Measured Relay Resistance Processing Time by 10 to give a count in milliseconds. If the value exceeds '03E7' (999), then set the value to '03E7'. Convert this value from 2 byte binary to 3 digit decimal by considering the 2 bytes as an integer. Replace the 3 least significant digits of 'Discretionary Data' in Track 2 Equivalent Data with this 3 digit decimal value.

ENDIF
Invalid Response – 1

S910.50
'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
'Status' in User Interface Request Data := NOT READY
'Hold Time' in User Interface Request Data := Message Hold Time

S910.51
IF ['Write' in IDS Status is set]
THEN
    GOTO S910.52
ELSE
    GOTO S910.53
ENDIF

S910.52
'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication := ERROR – OTHER CARD
SET 'Data Record Present' in Outcome Parameter Set
CreateEMVDataRecord ()
CreateEMVDiscretionaryData ()
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
        GetTLV(TagOf(Data Record)),
        GetTLV(TagOf(Discretionary Data)),
        GetTLV(TagOf(User Interface Request Data))) Signal

S910.53
'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication := ERROR – OTHER CARD
CreateEMVDiscretionaryData ()
Invalid Response – 2

S910.61
'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
'Status' in User Interface Request Data := NOT READY
'Hold Time' in User Interface Request Data := Message Hold Time

S910.62
'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication := ERROR – OTHER CARD
CreateEMVDiscernionaryData ()
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
    GetTLV(TagOf(Discretionary Data)),
    GetTLV(TagOf(User Interface Request Data))) Signal
Valid Response

S910.70
SET 'Data Record Present' in Outcome Parameter Set
CreateEMVDataRecord()

S910.71
IF [IsEmpty(TagOf(POS Cardholder Interaction Information)) AND
   (POS Cardholder Interaction Information AND '00030F' ≠ '000000')]
THEN
   GOTO S910.72
ELSE
   GOTO S910.74
ENDIF

S910.72
'Status' in Outcome Parameter Set := END APPLICATION
'Start' in Outcome Parameter Set := B

S910.73
FOR every entry in the Phone Message Table
{
   IF [(PCII Mask AND POS Cardholder Interaction Information) =
      PCII Value]
   THEN
      'Hold Time' in User Interface Request Data := Message Hold Time
      'Message Identifier' in User Interface Request Data := Message Identifier
      'Status' in User Interface Request Data := Status
      EXIT loop
   ENDIF
}

S910.74
IF

\[(\text{Cryptogram Information Data AND 'C0'} = '40')\]
THEN

'Status' in Outcome Parameter Set := APPROVED
ELSE
IF

\[(\text{Cryptogram Information Data AND 'C0'} = '80')\]
THEN

'Status' in Outcome Parameter Set := ONLINE REQUEST
ELSE

Check if Transaction Type indicates a cash transaction (cash withdrawal or cash disbursement) or a purchase transaction (purchase or purchase with cashback).

IF

\[\text{Transaction Type} = '01' \text{ OR } \text{Transaction Type} = '17' \text{ OR } \text{Transaction Type} = '00' \text{ OR } \text{Transaction Type} = '09'\]
THEN

IF

\[(\text{IsNotEmpty(TagOf(Third Party Data)) AND}
\text{('Unique Identifier' in Third Party Data AND '8000' = '0000') AND}
\text{('Device Type' in Third Party Data ≠ '3030')) OR}
\text{('IC with contacts' in Terminal Capabilities is not set)}\]
THEN

'Status' in Outcome Parameter Set := DECLINED
ELSE

'Status' in Outcome Parameter Set := TRY ANOTHER INTERFACE
ENDIF
ELSE

'Status' in Outcome Parameter Set := END APPLICATION
ENDIF
ENDIF
ENDIF
S910.75
'Status' in User Interface Request Data := NOT READY
IF 
  \[((Cryptogram Information Data AND 'C0') = '40')\] 
THEN
  'Hold Time' in User Interface Request Data := Message Hold Time
  IF 
    [IsNotEmpty(TagOf(Balance Read After Gen AC))]
  THEN
    'Value Qualifier' in User Interface Request Data := BALANCE
    'Value' in User Interface Request Data := Balance Read After Gen AC
    IF 
      [IsNotEmpty(TagOf(Application Currency Code))]
    THEN
      'Currency Code' in User Interface Request Data := Application Currency Code
    ENDIF
  ENDIF
ENDIF
IF ['CVM' in Outcome Parameter Set = OBTAIN SIGNATURE]
THEN
  'Message Identifier' in User Interface Request Data := APPROVED – SIGN
ELSE
  'Message Identifier' in User Interface Request Data := APPROVED
ENDIF
ELSE
  IF 
    \[((Cryptogram Information Data AND 'C0') = '80')\] 
THEN
    'Hold Time' in User Interface Request Data := '000000'
    'Message Identifier' in User Interface Request Data := AUTHORISING – PLEASE WAIT
ELSE
  Check if Transaction Type indicates a cash transaction (cash withdrawal or cash disbursement) or a purchase transaction (purchase or purchase with cashback).
  IF 
    [Transaction Type = '01' OR Transaction Type = '17' OR Transaction Type = '00' OR Transaction Type = '09']
  THEN
    'Hold Time' in User Interface Request Data := Message Hold Time
  ELSE

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IF

\[(\text{IsNotEmpty}(\text{TagOf}(\text{Third Party Data})) \land
  \text{('Unique Identifier' in Third Party Data AND '8000' = '0000') AND}
  \text{('Device Type' in Third Party Data \neq '3030'))}
\lor
  \text{('IC with contacts' in Terminal Capabilities is not set)} \]

THEN

'\text{Message Identifier}' in User Interface Request Data := DECLINED

ELSE

'\text{Message Identifier}' in User Interface Request Data := INSERT CARD

ENDIF

ELSE

'Hold Time' in User Interface Request Data := '000000'

'\text{Message Identifier}' in User Interface Request Data := CLEAR DISPLAY

ENDIF

ENDIF

ENDIF

**S910.76**

IF

\[\text{IsNotEmptyList}(\text{Tags To Write After Gen AC})\]

THEN

GOTO S910.77

ELSE

GOTO S910.78.1

ENDIF

**S910.77**

TLV = GetAndRemoveFromList(\text{Tags To Write Yet After Gen AC})

Prepare the PUT DATA command with TLV as defined in section 5.7

**S910.78**

Send CA(PUT DATA command) Signal
S910.78.1
IF [IsNotEmpty(TagOf(POS Cardholder Interaction Information)) AND (POS Cardholder Interaction Information AND '00030F' ≠ '000000')] THEN
GOTO S910.79
ELSE
GOTO S910.81
ENDIF

S910.79
Send MSG('User Interface Request Data') Signal

S910.80
CreateEMVDiscretionaryData()
SET 'UI Request on Restart Present' in Outcome Parameter Set
'Status' in User Interface Request Data := READY TO READ
'Hold Time' in User Interface Request Data := '000000'
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Data Record)),
GetTLV(TagOf(Discretionary Data)),
GetTLV(TagOf(User Interface Request Data))) Signal

S910.81
CreateEMVDiscretionaryData()
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Data Record)),
GetTLV(TagOf(Discretionary Data)),
GetTLV(TagOf(User Interface Request Data ))) Signal
6.19 State 11 – Waiting for Generate AC Response – 2

6.19.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return Code</td>
<td>1</td>
<td>b</td>
<td>Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR)</td>
</tr>
<tr>
<td>Parsing Result</td>
<td>1</td>
<td>b</td>
<td>Boolean used to store result of parsing a TLV string</td>
</tr>
<tr>
<td>SW12</td>
<td>2</td>
<td>b</td>
<td>Status bytes</td>
</tr>
<tr>
<td>Response Message Data Field</td>
<td>var. up to 256</td>
<td>b</td>
<td>TLV encoded string included in R-APDU of GENERATE AC</td>
</tr>
<tr>
<td>T</td>
<td>var.</td>
<td>b</td>
<td>Tag of TLV encoded string</td>
</tr>
<tr>
<td>L</td>
<td>var.</td>
<td>b</td>
<td>Length of TLV encoded string</td>
</tr>
<tr>
<td>V</td>
<td>var. up to 252</td>
<td>b</td>
<td>Value of TLV encoded string</td>
</tr>
</tbody>
</table>

6.19.2 Flow Diagram

Figure 6.18 shows the flow diagram of s11 – waiting for generate AC response – 2. Symbols in this diagram are labelled S11.X.
Figure 6.18—State 11 Flow Diagram

- **S11**: State 11 - Waiting for Generate AC Response - 2
  - 1: L1RSP
  - 2: RA
  - 3: STOP
  - 4: DET

- **Step 5**: Remove Torn Entry from Torn Transaction Log

- **Step 6**: SW12 = '9000'
  - **Step 7**: Error Indication := STATUS BYTES
  - **Step 8**: Parse response Update database
  - **Step 9**: Parse OK?
    - Yes
      - Error Indication := PARSING ERROR
    - No
      - **Step 10**: Invalid response - 1

- **Error Indication**:
  - C: Parse OK
  - ? No: Error Indication := STATUS BYTES
  - ? Yes: Parse OK?
  - ? No: Error Indication := PARSING ERROR
6.19 State 11 – Waiting for Generate AC Response

1. IDS Write Flag in Torn Temp Record set?
   - Yes: Prepare new record for Torn Transaction Log
   - No: 12. Remove Torn Entry from Torn Transaction Log

13. Prepare new record for Torn Transaction Log

15. Insert new record in Torn Transaction Log

16. Prepare UI Request (Try Again)

17. OUT (end application)

Exit kernel
6 Kernel State Diagrams

6.19 State 11 – Waiting for Generate AC Response – 2

S11

3

ATC, CID present?

18

Yes

No

19

Error Indication := CARD DATA MISSING

C

Invalid response - 1

20

CID valid?

Yes

No

21

Error Indication := CARD DATA ERROR

C

Invalid response - 1

22

Post-gen ac balance reading

23

Post Gen AC PUT DATA to do?

Yes

No

24

MSG (card read OK)

25

SDAD present?

Yes

No

A

CDA

B

No CDA
6.19 State 11 – Waiting for Generate AC Response – 2

Kernel State Diagrams

Page 326
Error Indication := CAM FAILED

Set 'CDA failed' in TVR

Invalid response - 1
6.19 State 11 – Waiting for Generate AC Response – 2

**Error Indication := CARD DATA MISSING**

Invalid response - 1

**DS Summary 2 present?**

Yes

**DS Summary 1 = DS Summary 2?**

Yes

Set ‘Read’ in DS Summary Status

No

Error Indication := IDS READ ERROR

Invalid response - 1

**IDS Write Flag set?**

Yes

Valid response

No

E

9

C
Error Indication := IDS WRITE ERROR

S11

9

No

56

DS Summary 3 present?

Yes

57

Error Indication := CARD DATA MISSING

Invalid response - 1

58

DS Summary 2 = DS Summary 3?

No

59

Set ‘Write’ in DS Summary Status

Yes

60

‘Stop if write failed’ in DS Info for Reader is set?

No

Invalid response - 2

Yes

61

Error Indication := IDS WRITE ERROR

D

Valid response

C

Invalid response - 1

E
6.19 State 11 – Waiting for Generate AC Response – 2

**State Diagrams**

- **RRP performed?**
  - Yes: Store relay resistant data in Track 2
  - No: Valid response

**Equiv Data**

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State 11 – Waiting for Generate AC Response

Invalid response - 1

- Prepare UI Request (Other Card)
  - Flag in Torn Temp Record set?
    - Yes
      - Torn Record := Torn Temp Record
    - No
      - Flag set?
        - Yes
          - OUT (end application, Data Record)
          - Exit kernel
        - No
          - OUT (end application)

- IDS Write
  - Record set?
    - Yes
    - No
      - Exit kernel
State 11 – Waiting for Generate AC Response

Invalid response - 2

D

Prepare UI Request (Other Card)

OUT (end application)

Exit kernel
State 11 - Waiting for Generate AC Response

- Valid response
- Build data record
- PCII indicates another tap needed?
  - Yes: Prepare Outcome Parameter Set for PCII
  - No: Prepare Outcome Parameter Set for CID
- Prepare User Interface Request based on PCII
- Prepare User Interface Request based on CID
- Post Gen AC PUT DATA to do?
  - Yes: Prepare PUT DATA Update Tags To Write Yet After Gen AC
  - No: s15 – waiting for put data response after generate AC
**6 Kernel State Diagrams**

6.19 State 11 – Waiting for Generate AC Response – 2

---

**Diagram Description**

- **State 11**: Waiting for Generate AC Response
  - **Decision**: PCII indicates another tap needed?
    - **Yes**: Move to State 119 (MSG (User Interface Request))
    - **No**: Move to State 120 (OUT)
  - **State 119**: MSG (User Interface Request)
  - **State 120**: OUT
    - **Decision**: Exit kernel?
      - **Yes**: Exit kernel
      - **No**: Exit kernel (final state)

---

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6.19.3 Processsing

**S11.1**
Receive L1RSP Signal with Return Code

**S11.2**
Receive RA Signal with Response Message Data Field and SW12

**S11.3**
Receive STOP Signal

**S11.4**
Receive DET Signal

**S11.5**
Remove record referenced by *Torn Entry* from the Torn Transaction Log

**S11.6**
IF [SW12 = '9000']
THEN
GOTO S11.8
ELSE
GOTO S11.7
ENDIF

**S11.7**
'L2' in *Error Indication* := STATUS BYTES
'SW12' in *Error Indication* := SW12
S11.8

Parsing Result := FALSE

IF

[(Length of Response Message Data Field > 0) AND
 (Response Message Data Field[1] = '77') ]

THEN

Parsing Result := ParseAndStoreCardResponse(Response Message Data Field)

ELSE

IF

[(Length of Response Message Data Field > 0) AND
 (Response Message Data Field[1] = '80') ]

THEN

Retrieve Cryptogram Information Data, Application Transaction Counter, Application Cryptogram and Issuer Application Data from Response Message Data Field according to section 5.4.3 as follows:

IF

[The length of the value field of the Response Message Data Field is less than 11 OR
The length of the value field of the Response Message Data Field is greater than 43 OR
IsNotEmpty(TagOf(Cryptogram Information Data)) OR
IsNotEmpty(TagOf(Application Transaction Counter)) OR
IsNotEmpty(TagOf(Application Cryptogram)) OR
(The length of the value field of the Response Message Data Field is greater than 11 AND
IsNotEmpty(TagOf(Issuer Application Data)))]

THEN

Parsing Result := FALSE

ELSE

Store the first byte of the value field of Response Message Data Field in the TLV Database for tag TagOf(Cryptogram Information Data).

Store from the second up to the third byte of the value field of Response Message Data Field in the TLV Database for tag TagOf(Application Transaction Counter).

Store from the fourth up to the eleventh byte of the value field of Response Message Data Field in the TLV Database for tag TagOf(Application Cryptogram).

If the length of the value field of the Response Message Data Field is greater than 11, then store from the twelfth up to the last byte of the value field of Response Message Data Field in the TLV Database for tag TagOf(Issuer Application Data).

Parsing Result := TRUE

ENDIF

ENDIF

ENDIF
\textbf{S11.9} \\
IF [Parsing Result] THEN \\
GOTO S11.18 ELSE \\
GOTO S11.10 ENDF \\
\textbf{S11.10} \\
'L2' in Error Indication := PARSING ERROR \\
\textbf{S11.11} \\
IF ['Write' in IDS Status in Torn Temp Record is set] THEN \\
GOTO S11.13 ELSE \\
GOTO S11.12 ENDF \\
\textbf{S11.12} \\
Remove record referenced by Torn Entry from the Torn Transaction Log \\
\textbf{S11.13} \\
Use DRDOL to create DRDOL Related Data as a concatenated list of data objects without tags and lengths following the rules specified in section 4.1.4 \\
Initialize(Torn Temp Record) \\
FOR every Data Object in Table 4.2 \\
\{ \\
\quad IF [IsNotEmpty(TagOf(Data Object))] THEN \\
\quad \quad AddToList(GetTLV(TagOf(Data Object)), Torn Temp Record) ENDIF \}
\textbf{S11.15} \\
IF [Number of records in Torn Transaction Log = Max Number of Torn Transaction Log Records] THEN \\
Copy oldest record of Torn Transaction Log in Torn Record \\
Replace oldest record of Torn Transaction Log with Torn Temp Record ELSE \\
Add Torn Temp Record to Torn Transaction Log ENDIF
S11.16
'Message Identifier' in User Interface Request Data := TRY AGAIN
'Status' in User Interface Request Data := READY TO READ
'Hold Time' in User Interface Request Data := '000000'

S11.17
'Status' in Outcome Parameter Set := END APPLICATION
'Start' in Outcome Parameter Set := B
SET 'UI Request on Restart Present' in Outcome Parameter Set
'L1' in Error Indication := Return Code
'Msg On Error' in Error Indication := TRY AGAIN
CreateEMVDiscretionaryData()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
    GetTLV(TagOf(Discretionary Data)),
    GetTLV(TagOf(User Interface Request Data))) Signal

S11.18
IF [IsNotEmpty(TagOf(Application Transaction Counter))
    AND IsNotEmpty(TagOf(Cryptogram Information Data))]
THEN
    GOTO S11.20
ELSE
    GOTO S11.19
ENDIF

S11.19
'L2' in Error Indication := CARD DATA MISSING

S11.20
IF [((Cryptogram Information Data AND 'C0' = '40') AND
    ('AC type' in Reference Control Parameter = TC))
    OR
    ((Cryptogram Information Data AND 'C0' = '80')
    AND
    ('AC type' in Reference Control Parameter = TC) OR
    ('AC type' in Reference Control Parameter = ARQC))]
    OR
    (Cryptogram Information Data AND 'C0'= '00')]
THEN
    GOTO S11.22
ELSE
    GOTO S11.21
ENDIF
S11.21
'L2' in Error Indication := CARD DATA ERROR

S11.22
Perform Post-GenAC Balance Reading as specified in section 7.3

S11.23
IF [IsNotEmptyList(Tags To Write After Gen AC)]
THEN
  GOTO S11.25
ELSE
  GOTO S11.24
ENDIF

S11.24
'Message Identifier' in User Interface Request Data := CLEAR DISPLAY
'Status' in User Interface Request Data := CARD READ SUCCESSFULLY
'Hold Time' in User Interface Request Data := '000000'
Send MSG(User Interface Request Data) Signal

S11.25
IF [IsNotEmpty(TagOf(Signed Dynamic Application Data))]
THEN
  GOTO S11.40
ELSE
  GOTO S11.70
ENDIF
CDA

S11.40
Retrieve With the CA Public Key Index (Card) the Certification Authority Public Key Modulus and Exponent and associated key related information, and the corresponding algorithm to be used from the CA Public Key Database (see section 4.5.2).
Retrieve the Issuer Public Key and ICC Public Key as described in section 6.3 and 6.4 of [EMV Book 2].
Check if the concatenation of the CA Public Key Index (Card) and the Certificate Serial Number recovered from the Issuer Public Key Certificate appears in the CRL. If this is the case, then ICC Public Key retrieval is not successful.
IF [ICC Public Key retrieval was successful]
THEN
GOTO S11.41
ELSE
GOTO S11.46
ENDIF

S11.41
IF ['Read' in IDS Status is set]
THEN
GOTO S11.41.2
ELSE
GOTO S11.41.1
ENDIF

S11.41.1
IF ['Relay resistance performed' in Terminal Verification Results = RRP PERFORMED]
THEN
GOTO S11.43.1
ELSE
GOTO S11.43
ENDIF
**S11.41.2**

IF ['Relay resistance performed' in *Terminal Verification Results = RRP PERFORMED]*

THEN

GOTO S11.42.1

ELSE

GOTO S11.42

ENDIF

**S11.42**

Verify *Signed Dynamic Application Data* as in section 6.6 of [EMV Book 2].

If the length of ICC Dynamic Data is less than 30 + Length of ICC Dynamic Number bytes, then CDA fails.

Retrieve from the ICC Dynamic Data (see Table 6.9) the *ICC Dynamic Number, Application Cryptogram, DS Summary 2 and DS Summary 3* and store in the TLV Database.

If the ICC Dynamic Data does not include *DS Summary 3* (i.e. there are less than 16 bytes after Hash Result (if 'Data Storage Version Number' in *Application Capabilities Information = VERSION 1*) or less than 32 bytes after Hash Result (if 'Data Storage Version Number' in *Application Capabilities Information = VERSION 2*)), then do not store *DS Summary 3*. This is not a reason to fail CDA.

If the ICC Dynamic Data does also not include *DS Summary 2* (i.e. there are less than 8 bytes after Hash Result (if 'Data Storage Version Number' in *Application Capabilities Information = VERSION 1*) or less than 16 bytes after Hash Result (if 'Data Storage Version Number' in *Application Capabilities Information = VERSION 2*)), then do not store *DS Summary 2*. This is not a reason to fail CDA.

---

**Table 6.9—**ICC Dynamic Data (IDS)

<table>
<thead>
<tr>
<th>Value</th>
<th>Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>Length of ICC Dynamic Number</td>
<td>1</td>
</tr>
<tr>
<td>ICC Dynamic Number</td>
<td>2-8</td>
</tr>
<tr>
<td>Cryptogram Information Data</td>
<td>1</td>
</tr>
<tr>
<td>Application Cryptogram</td>
<td>8</td>
</tr>
<tr>
<td>Hash Result</td>
<td>20</td>
</tr>
<tr>
<td>DS Summary 2</td>
<td>8 or 16</td>
</tr>
<tr>
<td>DS Summary 3</td>
<td>8 or 16</td>
</tr>
</tbody>
</table>
S11.42.1
Verify *Signed Dynamic Application Data* as in section 6.6 of [EMV Book 2].

If the length of ICC Dynamic Data is less than $60 + \text{Length of ICC Dynamic Number}$ bytes (if 'Data Storage Version Number' in Application Capabilities Information = VERSION 1) or less than $76 + \text{Length of ICC Dynamic Number}$ bytes (if 'Data Storage Version Number' in Application Capabilities Information = VERSION 2)), then CDA fails.

Retrieve from the ICC Dynamic Data (see Table 6.10) the ICC Dynamic Number, Application Cryptogram, DS Summary 2 and DS Summary 3 and store in the TLV Database.

Check if the relay resistance related data objects in the ICC Dynamic Data match the corresponding data objects in the TLV Database as follows:

- Terminal Relay Resistance Entropy = Terminal Relay Resistance Entropy (CDA) and
- Device Relay Resistance Entropy = Device Relay Resistance Entropy (CDA) and
- Min Time For Processing Relay Resistance APDU = Min Time For Processing Relay Resistance APDU (CDA) and
- Max Time For Processing Relay Resistance APDU = Max Time For Processing Relay Resistance APDU (CDA) and

If this is not the case, then CDA fails.

---

**Table 6.10—ICC Dynamic Data (IDS + RRP)**

<table>
<thead>
<tr>
<th>Value</th>
<th>Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>Length of ICC Dynamic Number</td>
<td>1</td>
</tr>
<tr>
<td>ICC Dynamic Number</td>
<td>2-8</td>
</tr>
<tr>
<td>Cryptogram Information Data</td>
<td>1</td>
</tr>
<tr>
<td>Application Cryptogram</td>
<td>8</td>
</tr>
<tr>
<td>Hash Result</td>
<td>20</td>
</tr>
<tr>
<td>DS Summary 2</td>
<td>8 or 16</td>
</tr>
<tr>
<td>DS Summary 3</td>
<td>8 or 16</td>
</tr>
<tr>
<td>Terminal Relay Resistance Entropy (CDA)</td>
<td>4</td>
</tr>
<tr>
<td>Device Relay Resistance Entropy (CDA)</td>
<td>4</td>
</tr>
<tr>
<td>Min Time For Processing Relay Resistance APDU (CDA)</td>
<td>2</td>
</tr>
<tr>
<td>Max Time For Processing Relay Resistance APDU (CDA)</td>
<td>2</td>
</tr>
<tr>
<td>Device Estimated Transmission Time For Relay Resistance R-APDU (CDA)</td>
<td>2</td>
</tr>
</tbody>
</table>
S11.43
Verify *Signed Dynamic Application Data* as in section 6.6 of [EMV Book 2].
If the length of ICC Dynamic Data is less than 30 + Length of ICC Dynamic Number bytes, then CDA fails.
Retrieve from the ICC Dynamic Data (see Table 6.11) the *ICC Dynamic Number* and Application Cryptogram and store in the TLV Database.

<table>
<thead>
<tr>
<th>Value</th>
<th>Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>Length of ICC Dynamic Number</td>
<td>1</td>
</tr>
<tr>
<td>ICC Dynamic Number</td>
<td>2-8</td>
</tr>
<tr>
<td>Cryptogram Information Data</td>
<td>1</td>
</tr>
<tr>
<td>Application Cryptogram</td>
<td>8</td>
</tr>
<tr>
<td>Hash Result</td>
<td>20</td>
</tr>
</tbody>
</table>

S11.43.1
Verify *Signed Dynamic Application Data* as in section 6.6 of [EMV Book 2].
If the length of ICC Dynamic Data is less than 44 + Length of ICC Dynamic Number bytes, then CDA fails.
Retrieve from the ICC Dynamic Data (see Table 6.12) the *ICC Dynamic Number* and Application Cryptogram and store in the TLV Database.
Check if the relay resistance related data objects in the ICC Dynamic Data match the corresponding data objects in the TLV Database as follows:
*Terminal Relay Resistance Entropy* = Terminal Relay Resistance Entropy (CDA) and
*Device Relay Resistance Entropy* = Device Relay Resistance Entropy (CDA) and
*Min Time For Processing Relay Resistance APDU* = Min Time For Processing Relay Resistance APDU (CDA) and
*Max Time For Processing Relay Resistance APDU* = Max Time For Processing Relay Resistance APDU (CDA) and
If this is not the case, then CDA fails.
Table 6.12—ICC Dynamic Data (RRP)

<table>
<thead>
<tr>
<th>Value</th>
<th>Length</th>
</tr>
</thead>
<tbody>
<tr>
<td>Length of ICC Dynamic Number</td>
<td>1</td>
</tr>
<tr>
<td>ICC Dynamic Number</td>
<td>2-8</td>
</tr>
<tr>
<td>Cryptogram Information Data</td>
<td>1</td>
</tr>
<tr>
<td>Application Cryptogram</td>
<td>8</td>
</tr>
<tr>
<td>Hash Result</td>
<td>20</td>
</tr>
<tr>
<td>Terminal Relay Resistance Entropy (CDA)</td>
<td>4</td>
</tr>
<tr>
<td>Device Relay Resistance Entropy (CDA)</td>
<td>4</td>
</tr>
<tr>
<td>Min Time For Processing Relay Resistance APDU (CDA)</td>
<td>2</td>
</tr>
<tr>
<td>Max Time For Processing Relay Resistance APDU (CDA)</td>
<td>2</td>
</tr>
<tr>
<td>Device Estimated Transmission Time For Relay Resistance R-APDU (CDA)</td>
<td>2</td>
</tr>
</tbody>
</table>

S11.44

IF [Signed Dynamic Application Data verification is OK]
THEN
GOTO S11.110
ELSE
GOTO S11.46
ENDIF

S11.45

IF [Signed Dynamic Application Data verification is OK]
THEN
GOTO S11.47
ELSE
GOTO S11.46
ENDIF

S11.46

'L2' in Error Indication := CAM FAILED

S11.46.1

SET 'CDA Failed' in Terminal Verification Results
S11.47
IF ['Write' in *IDS Status* in *Torn Temp Record* is set]
THEN
  GOTO S11.48
ELSE
  GOTO S11.50
ENDIF

S11.48
IF [DS Summary 1 = DS Summary 1 in *Torn Temp Record*]
THEN
  GOTO S11.50
ELSE
  GOTO S11.49
ENDIF

S11.49
'L2' in *Error Indication* := IDS READ ERROR

S11.50
IF [IsPresent(TagOf(DS Summary 2))]
THEN
  GOTO S11.52
ELSE
  GOTO S11.51
ENDIF

S11.51
'L2' in *Error Indication* := CARD DATA MISSING

S11.52
IF [DS Summary 1 = DS Summary 2]
THEN
  GOTO S11.54
ELSE
  GOTO S11.53
ENDIF

S11.53
'L2' in *Error Indication* := IDS READ ERROR

S11.54
SET 'Successful Read' in *DS Summary Status*
**S11.55**

IF ['Write' in *IDS Status* is set]
THEN
  GOTO S11.56
ELSE
  GOTO S11.110
ENDIF

**S11.56**

IF [IsPresent(TagOf(DS Summary 3))]
THEN
  GOTO S11.58
ELSE
  GOTO S11.57
ENDIF

**S11.57**

'L2' in *Error Indication* := CARD DATA MISSING

**S11.58**

IF [DS Summary 2 = DS Summary 3]
THEN
  GOTO S11.60
ELSE
  GOTO S11.59
ENDIF

**S11.59**

SET 'Successful Write' in *DS Summary Status*

**S11.60**

IF ['Stop if write failed' in *DS ODS Info For Reader* is set]
THEN
  GOTO S11.61
ELSE
  GOTO S11.110
ENDIF

**S11.61**

'L2' in *Error Indication* := IDS WRITE ERROR
No CDA

S11.70
IF [IsNotEmpty(TagOf(Application Cryptogram))]
THEN
GOTO S11.72
ELSE
GOTO S11.71
ENDIF

S11.71
'L2' in Error Indication := CARD DATA MISSING

S11.72
IF [(Cryptogram Information Data AND 'C0') = '00']
THEN
GOTO S11.73
ELSE
GOTO S11.74
ENDIF

S11.73
IF ['Read' in IDS Status is set]
THEN
GOTO S11.77
ELSE
GOTO S11.75
ENDIF

S11.74
IF ['CDA signature requested' in Reference Control Parameter is set]
THEN
GOTO S11.77
ELSE
GOTO S11.78
ENDIF

S11.75
IF ['AC type' in Reference Control Parameter = AAC]
THEN
GOTO S11.76
ELSE
GOTO S11.110
ENDIF
S11.76
IF ['CDA signature requested' in Reference Control Parameter is set]
THEN
  GOTO S11.77
ELSE
  GOTO S11.110
ENDIF

S11.77
'L2' in Error Indication := CARD DATA ERROR

S11.78
IF ['Relay resistance performed' in Terminal Verification Results = RRP PERFORMED]
THEN
  GOTO S11.79
ELSE
  GOTO S11.110
ENDIF

S11.79
IF [IsNotEmpty(TagOf(Track 2 Equivalent Data))]
THEN
  IF [GetLength(TagOf(Application PAN)) ≤ 8]
  THEN
    Replace 'Discretionary Data' in Track 2 Equivalent Data with '0000000000000' (13 hexadecimal zeroes). Pad with 'F' if needed to ensure whole bytes.
  ELSE
    Replace 'Discretionary Data' in Track 2 Equivalent Data with '0000000000' (10 hexadecimal zeroes). Pad with 'F' if needed to ensure whole bytes.
  ENDIF
  IF [IsNotEmpty(TagOf(CA Public Key Index (Card))) AND CA Public Key Index (Card) < '0A']
    THEN
      Replace the most significant digit of the 'Discretionary Data' in Track 2 Equivalent Data with a digit representing CA Public Key Index (Card).
    ENDIF
    Replace the second most significant digit of the 'Discretionary Data' in Track 2 Equivalent Data with a digit representing RRP Counter.
Convert the two least significant bytes of Device Relay Resistance Entropy from 2 byte binary to 5 digit decimal by considering the two bytes as an integer in the range 0 to 65535. Replace the 5 digits of 'Discretionary Data' in Track 2 Equivalent Data that follow the RRP Counter digit with that value.

IF \([\text{GetLength(TagOf(Application PAN))} \leq 8]\) THEN

Convert the third least significant byte of Device Relay Resistance Entropy from binary to 3 digit decimal in the range 0 to 255. Replace the next 3 digits of 'Discretionary Data' in Track 2 Equivalent Data with that value.

ENDIF

Divide the Measured Relay Resistance Processing Time by 10 to give a count in milliseconds. If the value exceeds '03E7' (999), then set the value to '03E7'. Convert this value from 2 byte binary to 3 digit decimal by considering the 2 bytes as an integer. Replace the 3 least significant digits of 'Discretionary Data' in Track 2 Equivalent Data with this 3 digit decimal value.

ENDIF
**Invalid Response – 1**

**S11.90**
'Message Identifier' in *User Interface Request Data* := ERROR – OTHER CARD  
'Status' in *User Interface Request Data* := NOT READY  
'Hold Time' in *User Interface Request Data* := Message Hold Time

**S11.91**
IF ['Write' in *IDS Status in Torn Temp Record* is set] THEN  
GOTO S11.92  
ELSE  
GOTO S11.93  
ENDIF

**S11.92**  
*Torn Record := Torn Temp Record*  

**S11.93**
IF ['Write' in *IDS Status* is set] THEN  
GOTO S11.94  
ELSE  
GOTO S11.95  
ENDIF

**S11.94**
'Status' in *Outcome Parameter Set* := END APPLICATION  
'Msg On Error' in *Error Indication* := ERROR – OTHER CARD  
SET 'Data Record Present' in *Outcome Parameter Set*  
CreateEMVDataRecord ()  
CreateEMVDiscretionaryData ()  
SET 'UI Request on Outcome Present' in *Outcome Parameter Set*  
Send OUT(GetTLV(TagOf(*Outcome Parameter Set*)),  
GetTLV(TagOf(*Data Record*)),  
GetTLV(TagOf(*Discretionary Data*)),  
GetTLV(TagOf(*User Interface Request Data*))) Signal
S11.95

'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication := ERROR – OTHER CARD
CreateEMVDiscretionaryData ()
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
          GetTLV(TagOf(Discretionary Data)),
          GetTLV(TagOf(User Interface Request Data))) Signal
**Invalid Response – 2**

**S11.101**

'Message Identifier' in *User Interface Request Data* := ERROR – OTHER CARD  
'Status' in *User Interface Request Data* := NOT READY  
'Hold Time' in *User Interface Request Data* := Message Hold Time

**S11.102**

'Status' in *Outcome Parameter Set* := END APPLICATION  
'Msg On Error' in *Error Indication* := ERROR – OTHER CARD  
CreateEMVDiscretionaryData ()  
SET 'UI Request on Outcome Present' in *Outcome Parameter Set*  
Send OUT(GetTLV(TagOf(*Outcome Parameter Set*)), GetTLV(TagOf(*Discretionary Data*)), GetTLV(TagOf(*User Interface Request Data*))) Signal
**Valid Response**

**S11.110**
SET 'Data Record Present' in Outcome Parameter Set
CreateEMVDataRecord()

**S11.111**
IF [IsEmpty(TagOf(POS Cardholder Interaction Information)) AND
(POS Cardholder Interaction Information AND '00030F' ≠ '000000')]
THEN
   GOTO S11.112
ELSE
   GOTO S11.114
ENDIF

**S11.112**
'Status' in Outcome Parameter Set := END APPLICATION
'Start' in Outcome Parameter Set := B

**S11.113**
FOR every entry in the Phone Message
{
   IF [(PCII Mask AND POS Cardholder Interaction Information) =
      PCII Value]
   THEN
      'Message Identifier' in User Interface Request Data := Message Identifier
      'Status' in User Interface Request Data := Status
      'Hold Time' in User Interface Request Data := Message Hold Time
      EXIT loop
   ENDIF
}


S11.114
IF  

[(Cryptogram Information Data AND 'C0') = '40']
THEN

'Status' in Outcome Parameter Set := APPROVED
ELSE

IF  

[(Cryptogram Information Data AND 'C0') = '80']
THEN

'Status' in Outcome Parameter Set := ONLINE REQUEST
ELSE

Check if Transaction Type indicates a cash transaction (cash withdrawal or cash disbursement) or a purchase transaction (purchase or purchase with cashback).

IF  

[Transaction Type = '01' OR Transaction Type = '17' OR Transaction Type = '00' OR Transaction Type = '09']
THEN

IF  

[(IsNotEmpty(TagOf(Third Party Data)) AND ('Unique Identifier' in Third Party Data AND '8000' = '0000') AND ('Device Type' in Third Party Data ≠ '3030')) OR ('IC with contacts' in Terminal Capabilities is not set)]
THEN

'Status' in Outcome Parameter Set := DECLINED
ELSE

'Status' in Outcome Parameter Set := TRY ANOTHER INTERFACE
ENDIF
ELSE

'Status' in Outcome Parameter Set := END APPLICATION
ENDIF
ENDIF
ENDIF
S11.115

'Status' in User Interface Request Data := NOT READY

IF [(Cryptogram Information Data AND 'C0') = '40']

THEN

'Hold Time' in User Interface Request Data := Message Hold Time

IF [IsNotEmpty(TagOf((Balance Read After Gen AC)))]

THEN

'Value Qualifier' in User Interface Request Data := BALANCE

'Value' in User Interface Request Data := Balance Read After Gen AC

IF [IsNotEmpty(TagOf(Application Currency Code))]

THEN

'Currency Code' in User Interface Request Data := Application Currency Code

ENDIF

ENDIF

IF ['CVM' in Outcome Parameter Set = OBTAIN SIGNATURE]

THEN

'Message Identifier' in User Interface Request Data := APPROVED – SIGN

ELSE

'Message Identifier' in User Interface Request Data := APPROVED

ENDIF

ELSE

IF [(Cryptogram Information Data AND 'C0') = '80']

THEN

'Hold Time' in User Interface Request Data := '000000'

'Message Identifier' in User Interface Request Data := AUTHORISING – PLEASE WAIT

ELSE

Check if Transaction Type indicates a cash transaction (cash withdrawal or cash disbursement) or a purchase transaction (purchase or purchase with cashback).

IF [Transaction Type = '01' OR Transaction Type = '17' OR Transaction Type = '00' OR Transaction Type = '09']

THEN

'Hold Time' in User Interface Request Data := Message Hold Time
IF [IsNotEmpty(TagOf(Third Party Data)) AND ('Unique Identifier' in Third Party Data AND '8000' = '0000') AND ('Device Type' in Third Party Data ≠ '3030')) OR ('IC with contacts' in Terminal Capabilities is not set)] THEN
'Message Identifier' in User Interface Request Data := DECLINED
ELSE
'Message Identifier' in User Interface Request Data := INSERT CARD
ENDIF
ELSE
'Hold Time' in User Interface Request Data := '000000'
'Message Identifier' in User Interface Request Data := CLEAR DISPLAY
ENDIF
ENDIF
ENDIF
S11.116
IF [IsNotEmptyList(Tags To Write After Gen AC)]
THEN
GOTO S11.117
ELSE
GOTO S11.118.1
ENDIF
S11.117
TLV = GetAndRemoveFromList(Tags To Write Yet After Gen AC)
Prepare the PUT DATA command with TLV as defined in section 5.7
S11.118
Send CA(PUT DATA command) Signal
**S11.118.1**

IF \[[\text{IsNotEmpty}(\text{TagOf}(\text{POS Cardholder Interaction Information})) \text{ AND } (\text{POS Cardholder Interaction Information} \text{ AND '00030F' } \neq \text{'000000'})]\]

THEN

GOTO S11.119

ELSE

GOTO S11.121

ENDIF

**S11.119**

Send MSG(\textit{User Interface Request Data}) Signal

**S11.120**

CreateEMVDiscretionaryData ()

SET 'UI Request on Restart Present' in \textit{Outcome Parameter Set}

'\textit{Status}' in \textit{User Interface Request Data} := READY TO READ

'\textit{Hold Time}' in \textit{User Interface Request Data} := '000000'

Send OUT(GetTLV(TagOf(\textit{Outcome Parameter Set})),

GetTLV(TagOf(\textit{Data Record})),

GetTLV(TagOf(\textit{Discretionary Data})),

GetTLV(TagOf(\textit{User Interface Request Data}))) Signal

**S11.121**

CreateEMVDiscretionaryData ()

SET 'UI Request on Outcome Present' in \textit{Outcome Parameter Set}

Send OUT(GetTLV(TagOf(\textit{Outcome Parameter Set})),

GetTLV(TagOf(\textit{Data Record})),

GetTLV(TagOf(\textit{Discretionary Data})),

GetTLV(TagOf(\textit{User Interface Request Data}))) Signal
6.20 State 12 – Waiting for Put Data Response Before Generate AC

6.20.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return Code</td>
<td>1</td>
<td>b</td>
<td>Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR)</td>
</tr>
<tr>
<td>SW12</td>
<td>2</td>
<td>b</td>
<td>Status bytes</td>
</tr>
<tr>
<td>T</td>
<td>var.</td>
<td>b</td>
<td>Tag of TLV encoded string</td>
</tr>
<tr>
<td>L</td>
<td>var.</td>
<td>b</td>
<td>Length of TLV encoded string</td>
</tr>
<tr>
<td>V</td>
<td>var. up to 252</td>
<td>b</td>
<td>Value of TLV encoded string</td>
</tr>
</tbody>
</table>

6.20.2 Flow Diagram

Figure 6.19 shows the flow diagram of s12 – waiting for put data response before generate AC. Symbols in this diagram are labelled S12.X.
Figure 6.19—State 12 Flow Diagram

- **State 12 - Waiting for Put Data Response Before Generate AC**
- **L1RSP**
- **RA**
- **STOP**
- **DET**
- **Prepare UI Request (Try Again)**
- **OUT (end application)**
- **SW12 = '9000'**
- **Tags To Write Yet Before Gen AC Empty?**
- **Yes**
- **No**
- **Pre-Gen AC Put Data Status := Completed**
- **Prepare PUT DATA Update Tags To Write Yet Before Gen AC**
- **CA (PUT DATA)**
- **s12 - waiting for put data response before generate AC**
6.20 State 12 – Waiting for Put Data Response Before Generate AC

**Recovery?**

- Yes
  - **Torn Transaction?**
    - Yes, store reference to torn record in Torn Entry
    - No
      - Copy record referenced by Torn Entry in Torn Temp Record

- No
  - Prepare GENERATE AC
    - CA (GENERATE AC)
      - 13 - Waiting for generate AC response - 1

  - Prepare RECOVER AC
    - CA (RECOVER AC)
      - 14 - Waiting for recover AC response
6.20.3 Processing

S12.1
Receive L1RSP Signal with Return Code

S12.2
Receive RA Signal with SW12

S12.3
Receive STOP Signal

S12.4
Receive DET Signal

S12.5
'Message Identifier' in User Interface Request Data := TRY AGAIN
'Status' in User Interface Request Data := READY TO READ
'Hold Time' in User Interface Request Data := '000000'

S12.6
'Status' in Outcome Parameter Set := END APPLICATION
'Start' in Outcome Parameter Set := B
SET 'UI Request on Restart Present' in Outcome Parameter Set
'L1' in Error Indication := Return Code
'Msg On Error' in Error Indication := TRY AGAIN
CreateEMVDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
       GetTLV(TagOf(Discretionary Data)),
       GetTLV(TagOf(User Interface Request Data))) Signal

S12.7
'Status' in Outcome Parameter Set := END APPLICATION
'L3' in Error Indication := STOP
CreateEMVDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
       GetTLV(TagOf(Discretionary Data))) Signal

S12.8
IF [SW12 = '9000']
THEN
   GOTO S12.9
ELSE
   GOTO S12.13
ENDIF
S12.9
IF \[\text{IsEmptyList(Tags To Write Yet Before Gen AC)}\]
THEN
\[\text{GOTO S12.12}\]
ELSE
\[\text{GOTO S12.10}\]
ENDIF

S12.10
TLV := GetAndRemoveFromList(Tags To Write Yet Before Gen AC)
Prepare PUT DATA command for TLV as specified in section 5.7

S12.11
Send CA(PUT DATA command) Signal

S12.12
SET 'Completed' in Pre-Gen AC Put Data Status

S12.13
IF \[\text{IsNotEmpty(TagOf(DRDOL)) AND Max Number of Torn Transaction Log Records ≠ 0}\]
THEN
\[\text{GOTO S12.14}\]
ELSE
\[\text{GOTO S12.15}\]
ENDIF
S12.14
FOR every Record in Torn Transaction Log
{
  IF [IsNotEmpty(TagOf(Application PAN Sequence Number))]
  THEN
  IF [Application PAN in Record = Application PAN AND
      Application PAN Sequence Number in Record = Application PAN Sequence Number]
  THEN
    Store reference to Record in Torn Entry for later use
    GOTO S12.17
  ENDIF
  ELSE
    IF [Application PAN in Record = Application PAN AND
        Application PAN Sequence Number is not present in Record]
    THEN
      Store reference to Record in Torn Entry for later use
      GOTO S12.17
    ENDIF
  ENDIF
  ENDIF
}
GOTO S12.15

S12.15
Prepare GENERATE AC command as specified in section 7.6

S12.16
Send CA(GENERATE AC) Signal

S12.17
Copy record referenced by Torn Entry into Torn Temp Record

S12.18
DRDOL Related Data := DRDOL Related Data in Torn Temp Record
Prepare RECOVER AC command as specified in section 5.9

S12.19
Send CA(RECOVER AC) Signal
6.21 State 13 – Waiting for CCC Response – 1

6.21.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return Code</td>
<td>1</td>
<td>b</td>
<td>Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR)</td>
</tr>
<tr>
<td>Parsing Result</td>
<td>1</td>
<td>b</td>
<td>Boolean used to store result of parsing a TLV string</td>
</tr>
<tr>
<td>SW12</td>
<td>2</td>
<td>b</td>
<td>Status bytes</td>
</tr>
<tr>
<td>nUN'</td>
<td>1</td>
<td>n</td>
<td>nUN' is used to store the value to be copied in the last digit of the 'Discretionary Data' in Track 1 Data and Track 2 Data</td>
</tr>
<tr>
<td>Response Message Data Field</td>
<td>var. up to 256</td>
<td>b</td>
<td>TLV encoded string included in R-APDU of COMPUTE CRYPTOGRAPHIC CHECKSUM</td>
</tr>
<tr>
<td>q</td>
<td>1</td>
<td>n</td>
<td>Number of CVC3 digits to be copied in the 'Discretionary Data' in Track 1 Data and Track 2 Data</td>
</tr>
<tr>
<td>t</td>
<td>1</td>
<td>n</td>
<td>Number of ATC digits to be copied in the 'Discretionary Data' in Track 1 Data and Track 2 Data</td>
</tr>
</tbody>
</table>

6.21.2 Flow Diagram

Figure 6.20 shows the flow diagram of s13 – waiting for CCC response – 1. Symbols in this diagram are labelled S13.X.
Figure 6.20—State 13 Flow Diagram

1. L1RSP
2. Wait \((2^{\text{Failed MS Cntr}} \times 300)\) ms
3. Failed MS Cntr := Min (Failed MS Cntr+1, 5)
4. Prepare UI Request (Try Again)
5. OUT (end application)
6. RA
7. STOP
8. DET

- \(s13\) - waiting for CCC response - 1

- SW12 = '9000'

- Parse response
- Update TLV Database

- Error Indication := STATUS BYTES

- Invalid response

- Exit kernel
6.21 State 13 – Waiting for CCC Response – 1

Error Indication := PARSE ERROR

Error Indication := CARD DATA MISSING

nUN' = nUN
nUN' = (nUN + 5) modulo 10

A

Invalid response
S13

2

15

Track 1 Data present and CVC3 (Track 1) not present?

Yes

16

Error Indication := CARD DATA MISSING

A

No

17

Failed MS Cntr := 0

18

Copy CVC3(Track 2), UN, and ATC in Track 2 Data

19

Copy nUN' in Track 2 Data

20

Yes

21

Copy CVC3(Track 1), UN, and ATC in Track 1 Data

No

22

Copy nUN' in Track 1 Data

3
6 Kernel State Diagrams
6.21 State 13 – Waiting for CCC Response – 1

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Second tap needed?

Yes

No

Wait $(2^{\text{Failed MS Cntr}} \times 300)$ ms

Failed MS Cntr := Min $(\text{Failed MS Cntr}+1, 5)$

Display phone message

Wait $(2^{\text{Failed MS Cntr}} \times 300)$ ms

Failed MS Cntr := Min $(\text{Failed MS Cntr}+1, 5)$

OUT (end application)

Exit kernel

OUT (declined)

Exit kernel
6.21 State 13 – Waiting for CCC Response – 1

S13

Invalid response

A

30

Wait \((2^{\text{Failed MS Cntr}} \times 300)\) ms

31

Failed MS Cntr := Min (Failed MS Cntr + 1, 5)

32

Prepare UI Request (Other Card)

33

OUT (end application)

Exit kernel
6.21.3 Processing

S13.1
Receive L1RSP Signal with Return Code

S13.2
Wait for \((2^{\text{Failed MS Cntr}} \times 300)\) ms
Note that Failed MS Cntr is stored in the scratch pad provided to the Kernel at instantiation. Dependent on the implementation, it may be that Failed MS Cntr does not exist the first time the Kernel is executed. In this case, Failed MS Cntr must be created and initialized to zero.

S13.3
Failed MS Cntr := min(Failed MS Cntr + 1, 5)

S13.4
'Message Identifier' in User Interface Request Data := TRY AGAIN
'Status' in User Interface Request Data := READY TO READ
'Hold Time' in User Interface Request Data := '000000'

S13.5
'Status' in Outcome Parameter Set := END APPLICATION
'Start' in Outcome Parameter Set := B
SET 'UI Request on Restart Present' in Outcome Parameter Set
'L1' in Error Indication := Return Code
'Msg On Error' in Error Indication := TRY AGAIN
CreateMSDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
          GetTLV(TagOf(Discretionary Data)),
          GetTLV(TagOf(User Interface Request Data)))) Signal

S13.6
Receive RA Signal with Response Message Data Field and SW12

S13.7
Receive STOP Signal

S13.8
Receive DET Signal

S13.9
IF \([SW12 = '9000']\)
THEN
GOTO S13.11
ELSE
GOTO S13.10
ENDIF
S13.10
'\text{L2}' in \textit{Error Indication} := STATUS BYTES
'\text{SW12}' in \textit{Error Indication} := SW12

S13.11
\text{IF } ([\text{Length of Response Message Data Field} > 0) \text{ AND}
\hspace{1em} (\text{Response Message Data Field}[1] = '77')] \text{THEN}
\hspace{1em} \text{Parsing Result} := \text{ParseAndStoreCardResponse(\text{Response Message Data Field})}
\text{ELSE}
\hspace{1em} \text{Parsing Result} := \text{FALSE}
\text{ENDIF}

S13.12
\text{IF } [\text{Parsing Result}] \text{THEN}
\hspace{1em} \text{GOTO S13.12.1}
\text{ELSE}
\hspace{1em} \text{GOTO S13.13}
\text{ENDIF}

S13.12.1
'\text{Message Identifier}' in \textit{User Interface Request Data} := CLEAR DISPLAY
'\text{Status}' in \textit{User Interface Request Data} := CARD READ SUCCESSFULLY
'\text{Hold Time}' in \textit{User Interface Request Data} := '000000'
\text{Send MSG(\text{User Interface Request Data}) Signal}

S13.13
'\text{L2}' in \textit{Error Indication} := PARSING ERROR

S13.14.1
\text{IF } [\text{IsNotEmpty(TagOf(Application Transaction Counter))}] \text{THEN}
\hspace{1em} \text{GOTO S13.14.2}
\text{ELSE}
\hspace{1em} \text{GOTO S13.14.4}
\text{ENDIF}
S13.14.2
IF [IsNotEmpty(TagOf(CVC3 (Track2)))]
THEN
  GOTO S13.14.5
ELSE
  GOTO S13.14.3
ENDIF

S13.14.3
IF [IsNotEmpty(TagOf(POS Cardholder Interaction Information))]
THEN
  GOTO S13.41
ELSE
  GOTO S13.14.4
ENDIF

S13.14.4
'L2' in Error Indication := CARD DATA MISSING

S13.14.5
IF [IsNotEmpty(TagOf(POS Cardholder Interaction Information))]
THEN
  GOTO S13.14.6
ELSE
  GOTO S13.14.7
ENDIF

S13.14.6
IF ['OD-CVM verification successful' in POS Cardholder Interaction Information is set]
THEN
  GOTO S13.14.8
ELSE
  GOTO S13.14.7
ENDIF

S13.14.7
nUN' := nUN

S13.14.8
nUN' := (nUN + 5) modulo 10
S13.15

IF  [IsNotEmpty(TagOf(Track 1 Data))
    AND  (IsNotPresent(TagOf(CVC3 (Track1))) OR
           isEmpty(TagOf(CVC3 (Track1))))]

THEN
    GOTO S13.16
ELSE
    GOTO S13.17
ENDIF

S13.16

'\text{L2}' in Error Indication := CARD DATA MISSING

S13.17

Failed MS Cntr := 0

S13.18

q := Number of non-zero bits in PCVC3(Track2)
t := NATC(Track2)

Convert the binary encoded CVC3 (Track2) to the BCD encoding of the corresponding number expressed in base 10. Copy the q least significant digits of the BCD encoded CVC3 (Track2) in the eligible positions of the 'Discretionary Data' in Track 2 Data. The eligible positions are indicated by the q non-zero bits in PCVC3(Track2).

Replace the nUN least significant eligible positions of the 'Discretionary Data' in Track 2 Data by the nUN least significant digits of Unpredictable Number (Numeric). The eligible positions in the 'Discretionary Data' in Track 2 Data are indicated by the nUN least significant non-zero bits in PUNATC(Track2).

If t \neq 0, convert the Application Transaction Counter to the BCD encoding of the corresponding number expressed in base 10. Replace the t most significant eligible positions of the 'Discretionary Data' in Track 2 Data by the t least significant digits of the BCD encoded Application Transaction Counter. The eligible positions in the 'Discretionary Data' in Track 2 Data are indicated by the t most significant non-zero bits in PUNATC(Track2).

S13.19

Copy nUN' into the least significant digit of the 'Discretionary Data' in Track 2 Data
S13.20
IF [IsNotEmpty(TagOf(Track 1 Data))]
THEN
   GOTO S13.21
ELSE
   GOTO S13.24
ENDIF

S13.21
q := Number of non-zero bits in PCVC3(Track1)
t := NATC(Track1)

Convert the binary encoded CVC3 (Track1) to the BCD encoding of the corresponding number expressed in base 10. Convert the q least significant digits of the BCD encoded CVC3 (Track1) into ASCII format and copy the q ASCII encoded CVC3 (Track1) characters into the eligible positions of the 'Discretionary Data' in Track 1 Data. The eligible positions are indicated by the q non-zero bits in PCVC3(Track1).

Convert the BCD encoded Unpredictable Number (Numeric) into ASCII format and replace the nUN least significant eligible positions of the 'Discretionary Data' in Track 1 Data by the nUN least significant characters of the ASCII encoded Unpredictable Number (Numeric). The eligible positions in the 'Discretionary Data' in Track 1 Data are indicated by the nUN least significant non-zero bits in PUNATC(Track1).

If t ≠ 0, convert the Application Transaction Counter to the BCD encoding of the corresponding number expressed in base 10. Convert the t least significant digits of the BCD encoded Application Transaction Counter into ASCII format. Replace the t most significant eligible positions of the 'Discretionary Data' in Track 1 Data by the t ASCII encoded Application Transaction Counter characters. The eligible positions in the 'Discretionary Data' in Track 1 Data are indicated by the t most significant non-zero bits in PUNATC(Track1).

S13.22
Convert nUN' into the ASCII format
Copy the ASCII encoded nUN' character into the least significant position of the 'Discretionary Data' in Track 1 Data
S13.24
IF \([\text{Amount, Authorized (Numeric)} > \text{Reader CVM Required Limit}]\)
THEN
  GOTO S13.26
ELSE
  GOTO S13.25
ENDIF

S13.25
'\text{Status}' in \text{Outcome Parameter Set} := \text{ONLINE REQUEST}
'\text{CVM}' in \text{Outcome Parameter Set} := '\text{CVM} in \text{Mag-stripe CVM Capability – No CVM Required}
IF \([\text{CVM} in \text{Mag-stripe CVM Capability – No CVM Required} = \text{OBTAIN SIGNATURE}]\)
THEN
  'Receipt' in \text{Outcome Parameter Set} := YES
ENDIF
SET 'Data Record Present' in \text{Outcome Parameter Set}
CreateMSDataRecord ()
CreateMSDiscretionaryData ()
Send OUT((GetTLV(TagOf(\text{Outcome Parameter Set})),
  GetTLV(TagOf(\text{Data Record})),
  GetTLV(TagOf(\text{Discretionary Data})))) Signal

S13.26
'\text{Status}' in \text{Outcome Parameter Set} := \text{ONLINE REQUEST}
'\text{CVM}' in \text{Outcome Parameter Set} := '\text{CVM} in \text{Mag-stripe CVM Capability – CVM Required}
'\text{Receipt}' in \text{Outcome Parameter Set} := YES
SET 'Data Record Present' in \text{Outcome Parameter Set}
CreateMSDataRecord ()
CreateMSDiscretionaryData ()
Send OUT((GetTLV(TagOf(\text{Outcome Parameter Set})),
  GetTLV(TagOf(\text{Data Record})),
  GetTLV(TagOf(\text{Discretionary Data})))) Signal

S13.41
IF \([\text{POS Cardholder Interaction Information AND '00030F' ≠ '000000']}\)
THEN
  GOTO S13.44
ELSE
  GOTO S13.42.1
S13.42.1
Wait for \(2^{\text{Failed MS Cntr}} \times 300\) ms
Note that Failed MS Cntr is stored in the scratch pad provided to the Kernel at instantiation. Dependent on the implementation, it may be that Failed MS Cntr does not exist the first time the Kernel is executed. In this case, Failed MS Cntr must be created and initialized to zero.

S13.42.2
Failed MS Cntr := min(Failed MS Cntr + 1, 5)

S13.43
'Hold Time' in User Interface Request Data := Message Hold Time
'Message Identifier' in User Interface Request Data := DECLINED
'Status' in User Interface Request Data := NOT READY
'Status' in Outcome Parameter Set := DECLINED
SET 'Data Record Present' in Outcome Parameter Set
SET 'UI Request on Outcome Present' in Outcome Parameter Set
CreateMSDiscretionaryData ()
CreateMSDataRecord ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
         GetTLV(TagOf(Data Record)),
         GetTLV(TagOf(Discretionary Data)),
         GetTLV(TagOf(User Interface Request Data))) Signal

S13.44
FOR every entry in the Phone Message Table
{
    IF [(PCII Mask AND
         POS Cardholder Interaction Information) = PCII Value]
    THEN
        'Message Identifier' in User Interface Request Data := Message Identifier
        'Status' in User Interface Request Data := Status
        Send MSG(User Interface Request Data) Signal
        EXIT loop
    ENDIF
}
S13.44.1
Wait for \((2^{Failed MS Cntr} \times 300)\) ms

Note that Failed MS Cntr is stored in the scratch pad provided to the Kernel at instantiation. Dependent on the implementation, it may be that Failed MS Cntr does not exist the first time the Kernel is executed. In this case, Failed MS Cntr must be created and initialized to zero.

S13.44.2
Failed MS Cntr := min(Failed MS Cntr + 1, 5)

S13.45
'Hold Time' in User Interface Request Data := '000000'
'Status' in User Interface Request Data := READY TO READ
SET 'UI Request on Restart Present' in Outcome Parameter Set
'Status' in Outcome Parameter Set := END APPLICATION
'Start' in Outcome Parameter Set := B
SET 'Data Record Present' in Outcome Parameter Set
CreateMSDataRecord ()
CreateMSDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
    GetTLV(TagOf(Data Record)),
    GetTLV(TagOf(Discretionary Data)),
    GetTLV(TagOf(User Interface Request Data))) Signal
Invalid Response

S13.30
Wait for \((2^{Failed MS Cntr} \times 300)\) ms

Note that Failed MS Cntr is stored in the scratch pad provided to the Kernel at instantiation. Dependent on the implementation, it may be that Failed MS Cntr does not exist the first time the Kernel is executed. In this case, Failed MS Cntr must be created and initialized to zero.

S13.31
Failed MS Cntr := min(Failed MS Cntr + 1, 5)

S13.32
'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
'Status' in User Interface Request Data := NOT READY
'Hold Time' in User Interface Request Data := Message Hold Time

S13.33
'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication:= 'Message Identifier' in User Interface Request Data

CreateMSDiscretionaryData ()
SET 'UI Request on Outcome Present' in Outcome Parameter Set

Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
       GetTLV(TagOf(Discretionary Data)),
       GetTLV(TagOf(User Interface Request Data))) Signal
6.22 State 14 – Waiting for CCC Response – 2

6.22.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return Code</td>
<td>1</td>
<td>b</td>
<td>Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR)</td>
</tr>
<tr>
<td>Parsing Result</td>
<td>1</td>
<td>b</td>
<td>Boolean used to store result of parsing a TLV string</td>
</tr>
<tr>
<td>SW12</td>
<td>2</td>
<td>b</td>
<td>Status bytes</td>
</tr>
<tr>
<td>Response Message Data Field</td>
<td>var. up to 256</td>
<td>b</td>
<td>TLV encoded string included in R-APDU of COMPUTE CRYPTOGRAPHIC CHECKSUM</td>
</tr>
<tr>
<td>nUN'</td>
<td>1</td>
<td>n</td>
<td>nUN' is used to store the value to be copied in the last digit of the 'Discretionary Data' in Track 1 Data and Track 2 Data</td>
</tr>
<tr>
<td>q</td>
<td>1</td>
<td>n</td>
<td>Number of CVC3 digits to be copied in the 'Discretionary Data' in Track 1 Data and Track 2 Data</td>
</tr>
<tr>
<td>t</td>
<td>1</td>
<td>n</td>
<td>Number of ATC digits to be copied in the 'Discretionary Data' in Track 1 Data and Track 2 Data</td>
</tr>
</tbody>
</table>

6.22.2 Flow Diagram

Figure 6.21 shows the flow diagram of s14 – waiting for CCC response – 2. Symbols in this diagram are labelled S14.X.
Figure 6.21—State 14 Flow Diagram

s14 - waiting for CCC response - 2

1. L1RSP
2. Wait \(2^{\text{Failed MS Cntr}} \times 300\) ms
3. Failed MS Cntr := Min (Failed MS Cntr+1, 5)
4. Prepare UI Request (Try Again)
5. OUT (end application)
6. RA
7. STOP
8. DET
9. SW12 = '9000'
   - Yes
   - No
   - a
10. Error Indication := STATUS BYTES
    - x
11. Parse response
    - Update TLV database

s14 - waiting for CCC response - 2
Exit kernel
Invalid response
6.22 State 14 – Waiting for CCC Response – 2

Kernel State Diagrams

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S14

2

20

21

21.1

24

25

25.1

26

27

A

Invalid response

'Offline PIN Successful' in PCII set?

CVM Required Limit exceeded?

nUN' := nUN

nUN' := (nUN + 5) modulo 10

Failed MS Cntr := 0

Copy CVC3(Track 2), UN, and ATC in Track 2 Data

Copy nUN' in Track 2 Data

Error Indication := CARD DATA ERROR

Failed MS Cntr := 0

Copy CVC3(Track 2), UN, and ATC in Track 2 Data

Copy nUN' in Track 2 Data

nUN' := (nUN + 5) modulo 10

nUN' := nUN

nUN' := nUN

nUN' := (nUN + 5) modulo 10

nUN' := nUN

nUN' := nUN

nUN' := nUN

nUN' := nUN
Kernel State Diagrams

6.22 State 14 – Waiting for CCC Response – 2

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**6 Kernel State Diagrams**

**6.22 State 14 – Waiting for CCC Response – 2**

**S14**

- **28**
  - Track 1 Data present?
  - Yes: Copy CVC3(Track 1), UN, and ATC in Track 1 Data
  - No: Copy nUN' in Track 1 Data

- **29**
  - Copy CVC3(Track 1), UN, and ATC in Track 1 Data

- **30**
  - Copy nUN' in Track 1 Data

- **32**
  - 'Offline PIN Successful' in PCII set?
  - Yes: OUT (online, confirmation code verified)
  - No: OUT (online, no cvm)

- **33**
  - OUT (online, no cvm)

- **34**
  - OUT (online, confirmation code verified)

- Exit kernel
6.22 State 14 – Waiting for CCC Response – 2

State Diagram: State S14

- **Invalid response**
  - **40** Wait \((2^{\text{Failed MS Cntr}} \times 300)\) ms
  - **41** Failed MS Cntr := Min (Failed MS Cntr\(^{+1}\), 5)
  - **42** Prepare UI Request (Other Card)
  - **43** OUT (end application)

- **Exit kernel**
6.22.3 Processing

**S14.1**
Receive L1RSP Signal with Return Code

**S14.2**
Wait for \( (2^{Failed MS Cntr} \times 300) \) ms
Note that Failed MS Cntr is stored in the scratch pad provided to the Kernel at instantiation. Dependent on the implementation, it may be that Failed MS Cntr does not exist the first time the Kernel is executed. In this case, Failed MS Cntr must be created and initialized to zero.

**S14.3**
Failed MS Cntr := min(Failed MS Cntr + 1, 5)

**S14.4**
'Message Identifier' in User Interface Request Data := TRY AGAIN
'Status' in User Interface Request Data := READY TO READ
'Hold Time' in User Interface Request Data := '000000'

**S14.5**
'Status' in Outcome Parameter Set := END APPLICATION
'Start' in Outcome Parameter Set := B
SET 'UI Request on Restart Present' in Outcome Parameter Set
'L1' in Error Indication := Return Code
'Msg On Error' in Error Indication: = TRY AGAIN
CreateMSDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
 GetTLV(TagOf(Discretionary Data)),
 GetTLV(TagOf(User Interface Request Data))) Signal

**S14.6**
Receive RA Signal with Response Message Data Field and SW12

**S14.7**
Receive STOP Signal

**S14.8**
Receive DET Signal

**S14.9**
IF [SW12 = '9000']
THEN
GOTO S14.11
ELSE
GOTO S14.10
ENDIF
S14.10
'L2' in Error Indication := STATUS BYTES
'SW12' in Error Indication := SW12

S14.11
IF [(Length of Response Message Data Field > 0) AND (Response Message Data Field[1] = '77')]
THEN
Parsing Result := ParseAndStoreCardResponse(Response Message Data Field)
ELSE
Parsing Result := FALSE
ENDIF

S14.12
IF [Parsing Result]
THEN
GOTO S14.12.1
ELSE
GOTO S14.13
ENDIF

S14.12.1
'Message Identifier' in User Interface Request Data := CLEAR DISPLAY
'Status' in User Interface Request Data := CARD READ SUCCESSFULLY
'Hold Time' in User Interface Request Data := '000000'
Send MSG(User Interface Request Data) Signal

S14.13
'L2' in Error Indication := PARSING ERROR

S14.14
IF [IsNotEmpty(TagOf(Application Transaction Counter)) AND IsNotEmpty(TagOf(POS Cardholder Interaction Information))]
THEN
GOTO S14.15
ELSE
GOTO S14.17
ENDIF
**S14.15**

If 

\[\text{[NotEmpty(TagOf(CVC3 (Track2)))]}\]

Then

GOTO S14.16

Else

GOTO S14.19.1

ENDIF

**S14.16**

If 

\[\text{[NotEmpty(TagOf(Track 1 Data)) AND (NotEmpty(TagOf(CVC3 (Track1))) OR Empty(TagOf(CVC3 (Track1))))]}\]

Then

GOTO S14.17

Else

GOTO S14.20

ENDIF

**S14.17**

'L2' in Error Indication := CARD DATA MISSING

**S14.19.1**

If 

\[\text{[POS Cardholder Interaction Information AND '00030F' \neq '000000']}\]

Then

GOTO S14.22

Else

GOTO S14.19.2.1

ENDIF

**S14.19.2.1**

Wait for \((Failed \ MS \ Cntr \times 300)\) ms

Note that Failed MS Cntr is stored in the scratch pad provided to the Kernel at instantiation. Depending on the implementation, it may be that Failed MS Cntr does not exist the first time the Kernel is executed. In this case, Failed MS Cntr must be created and initialized to zero.

**S14.19.2.2**

Failed MS Cntr := min(Failed MS Cntr + 1, 5)

**S14.19.3**

Hold Time' in User Interface Request Data := Message Hold Time

'Message Identifier' in User Interface Request Data := DECLINED

'Status' in User Interface Request Data := NOT READY
'Status' in Outcome Parameter Set := DECLINED
SET 'Data Record Present' in Outcome Parameter Set
SET 'UI Request on Outcome Present' in Outcome Parameter Set
CreateMSDiscretionaryData ()
CreateMSDataRecord ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
  GetTLV(TagOf(Data Record)),
  GetTLV(TagOf(Discretionary Data)),
  GetTLV(TagOf(User Interface Request Data))) Signal

**S14.20**
IF ['OD-CVM verification successful' in POS Cardholder Interaction Information is set]
THEN
  GOTO S14.24
ELSE
  GOTO S14.21
ENDIF

**S14.21**
IF [Amount, Authorized (Numeric) > Reader CVM Required Limit ]
THEN
  GOTO S14.21.1
ELSE
  GOTO S14.25
ENDIF

**S14.21.1**
'L2' in Error Indication := CARD DATA ERROR

**S14.22**
FOR every entry in the Phone Message Table
{
  IF [(PCII Mask AND
       POS Cardholder Interaction Information) = PCII Value]
  THEN
    'Message Identifier' in User Interface Request Data := Message Identifier
    'Status' in User Interface Request Data := Status
    Send MSG(User Interface Request Data) Signal
    EXIT loop
  ENDIF
}
**S14.22.1**
Wait for \(2^{\text{Failed MS Cntr}} \times 300\) ms

Note that Failed MS Cntr is stored in the scratch pad provided to the Kernel at instantiation. Dependent on the implementation, it may be that Failed MS Cntr does not exist the first time the Kernel is executed. In this case, Failed MS Cntr must be created and initialized to zero.

**S14.22.2**
Failed MS Cntr := min(Failed MS Cntr + 1, 5)

**S14.23**
'Hold Time' in User Interface Request Data := '000000'
'Status' in User Interface Request Data := READY TO READ
SET 'UI Request on Restart Present' in Outcome Parameter Set
'Status' in Outcome Parameter Set := END APPLICATION
'Start' in Outcome Parameter Set := B
SET 'Data Record Present' in Outcome Parameter Set
CreateMSDataRecord ()
CreateMSDiscretionaryData ()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
          GetTLV(TagOf(Data Record)),
          GetTLV(TagOf(Discretionary Data)),
          GetTLV(TagOf(User Interface Request Data))) Signal

**S14.24**
nUN’ := (nUN + 5) modulo 10

**S14.25**
nUN’ := nUN

**S14.25.1**
Failed MS Cntr := 0
\textbf{S14.26}

\begin{align*}
q & := \text{Number of non-zero bits in } PCVC3(\text{Track2}) \\
t & := NATC(\text{Track2})
\end{align*}

Convert the binary encoded $CVC3$ (Track2) to the BCD encoding of the corresponding number expressed in base 10. Copy the $q$ least significant digits of the BCD encoded $CVC3$ (Track2) in the eligible positions of the 'Discretionary Data' in \textit{Track 2 Data}. The eligible positions are indicated by the $q$ non-zero bits in $PCVC3(\text{Track2})$.

Replace the $nUN$ least significant eligible positions of the 'Discretionary Data' in \textit{Track 2 Data} by the $nUN$ least significant digits of Unpredictable Number (Numeric). The eligible positions in the 'Discretionary Data' in \textit{Track 2 Data} are indicated by the $nUN$ least significant non-zero bits in $PUNATC(\text{Track2})$.

If $t \neq 0$, convert the Application Transaction Counter to the BCD encoding of the corresponding number expressed in base 10. Replace the $t$ most significant eligible positions of the 'Discretionary Data' in \textit{Track 2 Data} by the $t$ least significant digits of the BCD encoded Application Transaction Counter. The eligible positions in the 'Discretionary Data' in \textit{Track 2 Data} are indicated by the $t$ most significant non-zero bits in $PUNATC(\text{Track2})$.

\textbf{S14.27}

Copy $nUN'$ into the least significant digit of the 'Discretionary Data' in \textit{Track 2 Data}

\textbf{S14.28}

\begin{verbatim}
IF [IsNotEmpty(TagOf(Track 1 Data))] THEN 
    GOTO S14.29
ELSE
    GOTO S14.32
ENDIF
\end{verbatim}
S14.29
q := Number of non-zero bits in PCVC3(Track1)
t := \text{NATC}(Track1)

Convert the binary encoded \textit{CVC3 (Track1)} to the BCD encoding of the corresponding number expressed in base 10. Convert the q least significant digits of the BCD encoded \textit{CVC3 (Track1)} into the ASCII format and copy the q ASCII encoded \textit{CVC3 (Track1)} characters into the eligible positions of the 'Discretionary Data' in \textit{Track 1 Data}. The eligible positions are indicated by the q non-zero bits in \textit{PCVC3(Track1)}.

Convert the BCD encoded \textit{Unpredictable Number (Numeric)} into the ASCII format and replace the \textit{nUN} least significant eligible positions of the 'Discretionary Data' in \textit{Track 1 Data} by the \textit{nUN} least significant characters of the ASCII encoded \textit{Unpredictable Number (Numeric)}. The eligible positions in the 'Discretionary Data' in \textit{Track 1 Data} are indicated by the \textit{nUN} least significant non-zero bits in \textit{PUNATC(Track1)}.

If t \neq 0, convert the \textit{Application Transaction Counter} to the BCD encoding of the corresponding number expressed in base 10. Convert the t least significant digits of the \textit{Application Transaction Counter} into the ASCII format. Replace the t most significant eligible positions of the 'Discretionary Data' in \textit{Track 1 Data} by the t ASCII encoded \textit{Application Transaction Counter} characters. The eligible positions in the 'Discretionary Data' in \textit{Track 1 Data} are indicated by the t most significant non-zero bits in \textit{PUNATC(Track1)}.

S14.30
Convert \textit{nUN}' into the ASCII format
Copy the ASCII encoded \textit{nUN}' character into the least significant position of the 'Discretionary Data' in \textit{Track 1 Data}

S14.32
IF \texttt{[’OD-CVM verification successful’ in POS Cardholder Interaction Information is set]}
THEN
GOTO S14.34
ELSE
GOTO S14.33
ENDIF
S14.33
'Status' in Outcome Parameter Set := ONLINE REQUEST
'CVM' in Outcome Parameter Set := NO CVM
SET 'Data Record Present' in Outcome Parameter Set
CreateMSDataRecord()
CreateMSDiscretionaryData()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
        GetTLV(TagOf(Data Record)),
        GetTLV(TagOf(Discretionary Data))) Signal

S14.34
'Status' in Outcome Parameter Set := ONLINE REQUEST
'CVM' in Outcome Parameter Set := CONFIRMATION CODE VERIFIED
IF [Amount, Authorized (Numeric) > Reader CVM Required Limit ]
THEN
    'Receipt' in Outcome Parameter Set := YES
ENDIF
SET 'Data Record Present' in Outcome Parameter Set
CreateMSDataRecord()
CreateMSDiscretionaryData()
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
        GetTLV(TagOf(Data Record)),
        GetTLV(TagOf(Discretionary Data))) Signal
Invalid Response

S14.40
Wait for \((2^{Failed MS Cntr} \times 300)\) ms
Note that Failed MS Cntr is stored in the scratch pad provided to the Kernel at instantiation. Dependent on the implementation, it may be that Failed MS Cntr does not exist the first time the Kernel is executed. In this case, Failed MS Cntr must be created and initialized to zero.

S14.41
Failed MS Cntr := min(Failed MS Cntr + 1, 5)

S14.42
'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
'Status' in User Interface Request Data := NOT READY
'Hold Time' in User Interface Request Data := Message Hold Time

S14.43
'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication := 'Message Identifier' in User Interface Request Data
CreateMSDiscretionaryData ()
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
GetTLV(TagOf(Discretionary Data)),
GetTLV(TagOf(User Interface Request Data))) Signal
6.23 State 15 – Waiting for Put Data Response After Generate AC

6.23.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>SW12</td>
<td>2</td>
<td>b</td>
<td>Status bytes</td>
</tr>
<tr>
<td>T</td>
<td>var.</td>
<td>b</td>
<td>Tag of TLV encoded string</td>
</tr>
<tr>
<td>L</td>
<td>var.</td>
<td>b</td>
<td>Length of TLV encoded string</td>
</tr>
<tr>
<td>V</td>
<td>var. up to 252</td>
<td>b</td>
<td>Value of TLV encoded string</td>
</tr>
<tr>
<td>Tmp UI Request Data</td>
<td>22</td>
<td>b</td>
<td>Local User Interface Request Data to clear display and change status to CARD READ SUCCESSFULLY</td>
</tr>
</tbody>
</table>

6.23.2 Flow Diagram

Figure 6.15 shows the flow diagram of s15 – waiting for put data response after generate AC. Symbols in this diagram are labelled S15.X.
Figure 6.22—State 15 Flow Diagram

- **s15** - waiting for put data response after generate AC

1. L1RSP
2. RA
3. STOP
4. DET
5. SW12 = ‘9000’
6. Tags To Write Yet After Gen AC Empty?
7. Prepare PUT DATA Update Tags To Write Yet After Gen AC
8. CA (PUT DATA)
9. Post-Gen AC Put Data Status := Completed

Flowchart details:
- From S15, you can transition to:
  - 1. L1RSP
  - 2. RA
  - 3. STOP
  - 4. DET

- From SW12 = ‘9000’, you can:
  - Yes: Prepare PUT DATA Update Tags To Write Yet After Gen AC
  - No: Tags To Write Yet After Gen AC Empty?

- From Tags To Write Yet After Gen AC Empty?, you can:
  - Yes: Post-Gen AC Put Data Status := Completed
  - No: Continue with next step

Note: The diagram provides a visual representation of the state transitions and conditions for state 15 in the context of the EMV specification.
6.23 State 15 – Waiting for Put Data Response After Generate AC

**PCII indicates another tap needed?**

- **Yes**
  - **MSG (User Interface Request)**
  - **OUT**
    - **Exit kernel**

- **No**
  - **MSG (card read OK)**
  - **OUT**
    - **Exit kernel**
6.23.3 Processing

S15.1
Receive L1RSP Signal

S15.2
Receive RA Signal with SW12

S15.3
Receive STOP Signal

S15.4
Receive DET Signal

S15.5
IF [SW12 = '9000']
THEN
  GOTO S15.6
ELSE
  GOTO S15.10
ENDIF

S15.6
IF [IsEmptyList(Tags To Write Yet After Gen AC)]
THEN
  GOTO S15.9
ELSE
  GOTO S15.7
ENDIF

S15.7
TLV := GetAndRemoveFromList(Tags To Write Yet After Gen AC)
Prepare PUT DATA command for TLV as specified in section 5.7

S15.8
Send CA(PUT DATA command) Signal

S15.9
SET 'Completed' in Post-Gen AC Put Data Status
**S15.9.1**

IF  

\[ \text{IsEmpty}(\text{POS Cardholder Interaction Information}) \\land \text{AND} \text{POS Cardholder Interaction Information AND '0030F' } \neq '00000') \]

THEN  

GOTO S15.10

ELSE  

GOTO S15.12

ENDIF

**S15.10**

'Status' in *User Interface Request Data* := CARD READ SUCCESSFULLY

Send MSG(\textit{User Interface Request Data}) Signal

**S15.11**

CreateEMVDiscretionaryData ()

SET 'UI Request on Restart Present' in *Outcome Parameter Set*

'Status' in *User Interface Request Data* := READY TO READ

'Hold Time' in *User Interface Request Data* := '000000'

Send OUT(\text{GetTLV(TagOf(Outcome Parameter Set))},  
\text{GetTLV(TagOf(Data Record))},  
\text{GetTLV(TagOf(Discretionary Data))},  
\text{GetTLV(TagOf(\textit{User Interface Request Data}))}) Signal

**S15.12**

Tmp UI Request Data := '0000 ... 00'

'Message Identifier' in Tmp UI Request Data := CLEAR DISPLAY

'Status' in Tmp UI Request Data := CARD READ SUCCESSFULLY

'Hold Time' in Tmp UI Request Data := '000000'

Send MSG(Tmp UI Request Data) Signal

**S15.13**

CreateEMVDiscretionaryData ()

SET 'UI Request on Outcome Present' in *Outcome Parameter Set*

Send OUT(\text{GetTLV(TagOf(Outcome Parameter Set))},  
\text{GetTLV(TagOf(Data Record))},  
\text{GetTLV(TagOf(Discretionary Data))},  
\text{GetTLV(TagOf(\textit{User Interface Request Data}))}) Signal
7 Procedures

7.1 Procedure – Pre-gen AC Balance Reading

7.1.1 Local Variables

None

7.1.2 Flow Diagram

Figure 7.1 shows the flow diagram of the Pre-gen AC Balance Reading procedure. Symbols in this diagram are labelled BR1.X.
7 Procedures
7.1 Procedure – Pre-gen AC Balance Reading

Figure 7.1—Pre-gen AC Balance Reading Flow Diagram

[Flow diagram with decision points and actions]

Pre-gen ac balance reading

Card supports balance reading?

Yes

Balance Read Before Gen AC is present?

No

Prepare GET DATA

CA (GET DATA)

s16 - waiting for pre-gen ac balance
7.1.3 Processing

**BR1.1**
IF [IsNotEmpty(TagOf(Application Capabilities Information)) AND 'Support for balance reading' in Application Capabilities Information is set]
THEN
  GOTO BR1.2
ELSE
  EXIT BR1
ENDIF

**BR1.2**
IF [IsPresent(TagOf(Balance Read Before Gen AC))]
THEN
  GOTO BR1.3
ELSE
  EXIT BR1
ENDIF

**BR1.3**
Prepare GET DATA command for '9F50' (Offline Accumulator Balance) as specified in section 5.5

**BR1.4**
Send CA(GET DATA) Signal
7.2 State 16 – Waiting for Pre-gen AC Balance

7.2.1 Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return Code</td>
<td>1</td>
<td>b</td>
<td>Value returned with L1RSP Signal (TIME OUT ERROR, PROTOCOL ERROR, TRANSMISSION ERROR)</td>
</tr>
<tr>
<td>SW12</td>
<td>2</td>
<td>b</td>
<td>Status bytes</td>
</tr>
<tr>
<td>Response Message Data Field</td>
<td>var. up to 256</td>
<td>b</td>
<td>TLV encoded string included in R-APDU of GET DATA</td>
</tr>
</tbody>
</table>

7.2.2 Flow Diagram

Figure 7.2 shows the flow diagram of s16 - waiting for pre-gen AC balance. Symbols in this diagram are labelled S16.X.
Figure 7.2—State 16 Flow Diagram

1. L1RSP
2. Prepare UI Request (Try Again)
3. OUT (end application)
4. RA
5. DET
6. STOP
7. OUT (end application)
8. SW12 = '9000', No
9. Yes

s16 - waiting for pre-gen ac balance

Exit kernel

Parse R-APDU
Store balance in Balance
Read Before Gen AC

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7.2.3 Processing

**S16.1**
Receive L1RSP Signal with Return Code

**S16.2**
'Message Identifier' in *User Interface Request Data* := TRY AGAIN
'Status' in *User Interface Request Data* := READY TO READ
'Hold Time' in *User Interface Request Data* := '000000'

**S16.3**
'Status' in *Outcome Parameter Set* := END APPLICATION
'Start' in *Outcome Parameter Set* := B
SET 'UI Request on Restart Present' in *Outcome Parameter Set*
'L1' in *Error Indication* := Return Code
'Msg On Error' in *Error Indication* := TRY AGAIN
CreateEMVDiscretionaryData ()
Send OUT(GetTLV(TagOf(*Outcome Parameter Set*)),
           GetTLV(TagOf(*Discretionary Data*)),
           GetTLV(TagOf(*User Interface Request Data*))) Signal

**S16.4**
Receive RA Signal with Response Message Data Field and SW12

**S16.5**
Receive DET Signal

**S16.6**
Receive STOP Signal

**S16.7**
'Status' in *Outcome Parameter Set* := END APPLICATION
'L3' in *Error Indication* := STOP
CreateEMVDiscretionaryData ()
Send OUT(GetTLV(TagOf(*Outcome Parameter Set*)),
           GetTLV(TagOf(*Discretionary Data*))) Signal

**S16.8**
IF [SW12 = '9000']
THEN
  GOTO S16.9
ELSE
  EXIT BR1
ENDIF
S16.9

Table 7.1—Response Message Data Field

<table>
<thead>
<tr>
<th>'9F50'</th>
<th>'06'</th>
<th>Offline balance</th>
</tr>
</thead>
</table>

IF 
((Length of Response Message Data Field = 9) AND
(Response Message Data Field[1:2] = '9F50') AND
(Response Message Data Field[3] = '06'))

THEN

Balance Read Before Gen AC := Response Message Data Field[4:9]

ENDIF
7.3 Procedure – Post-gen AC Balance Reading

7.3.1 Local Variables

None

7.3.2 Flow Diagram

Figure 7.3 shows the flow diagram of the Post-gen AC Balance Reading procedure. Symbols in this diagram are labelled BR2.X.
Figure 7.3—Post-gen AC Balance Reading Flow Diagram

1. Card supports balance reading?
   - Yes → 2
   - No → 3

2. Balance Read After Gen AC is present?
   - Yes → Prepare GET DATA → 4
   - No → s17 - waiting for post-gen ac balance

3. Prepare GET DATA

4. CA (GET DATA)
7.3.3  Processing

**BR2.1**

IF [IsNotEmpty(TagOf(Application Capabilities Information)) AND 'Support for balance reading' in Application Capabilities Information is set]

THEN

GOTO BR2.2

ELSE

EXIT BR2

ENDIF

**BR2.2**

IF [IsPresent(TagOf(Balance Read After Gen AC))]

THEN

GOTO BR2.3

ELSE

EXIT BR2

ENDIF

**BR2.3**

Prepare GET DATA command for '9F50' (Offline Accumulator Balance) as specified in section 5.5

**BR2.4**

Send CA(GET DATA) Signal
7.4  State 17 – Waiting for Post-gen AC Balance

7.4.1  Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>SW12</td>
<td>2</td>
<td>b</td>
<td>Status bytes</td>
</tr>
<tr>
<td>Response Message</td>
<td>var. up to</td>
<td>b</td>
<td>TLV encoded string included in R-APDU of GET DATA</td>
</tr>
<tr>
<td>Data Field</td>
<td>256</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

7.4.2  Flow Diagram

Figure 7.4 shows the flow diagram of s17 – waiting for post-gen AC balance. Symbols in this diagram are labelled S17.X.
Figure 7.4—State 17 Flow Diagram

1. L1RSP
2. RA
3. STOP
4. DET
5. SW12 = ‘9000’
6. Parse R-APDU
   Store balance in Balance
   Read After Gen AC

s17 - waiting for post-gen ac balance
s17 - waiting for post-gen ac balance
7.4.3 Processing

S17.1
Receive L1RSP Signal

S17.2
Receive RA Signal with Response Message Data Field and SW12

S17.3
Receive STOP Signal

S17.4
Receive DET Signal

S17.5
IF [SW12 = '9000']
THEN
   GOTO S17.6
ELSE
   EXIT BR2
ENDIF

S17.6

Table 7.2—Response Message Data Field

<table>
<thead>
<tr>
<th>'9F50'</th>
<th>'06'</th>
<th>Offline balance</th>
</tr>
</thead>
</table>

IF [(Length of Response Message Data Field = 9) AND
    (Response Message Data Field[1:2] = '9F50') AND
    (Response Message Data Field[3] = '06')]
THEN

   Balance Read After Gen AC := Response Message Data Field[4:9]

ENDIF
7.5  Procedure – CVM Selection

7.5.1  Local Variables

<table>
<thead>
<tr>
<th>Name</th>
<th>Length</th>
<th>Format</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CVR</td>
<td>2</td>
<td>b</td>
<td>Cardholder Verification Rule</td>
</tr>
<tr>
<td>CVM Condition Code</td>
<td>1</td>
<td>b</td>
<td>Second byte of a CVR</td>
</tr>
<tr>
<td>CVM Code</td>
<td>1</td>
<td>b</td>
<td>First byte of a CVR</td>
</tr>
</tbody>
</table>

7.5.2  Flow Diagram

Figure 7.5 shows the flow diagram of the CVM Selection procedure. Symbols in this diagram are labelled CVM.X.
Figure 7.5—CVM Selection Flow Diagram

CVM Selection

1. On device cardholder verification supported?
   - Yes
   - No

2. Limit exceeded?
   - Yes
   - No

3. Transaction CVM := No CVM
   CVM Results := ('3F', '00', successful)

4. Transaction CVM := Confirmation Code Verified
   CVM Results := (Plaintext PIN verification performed by ICC, '00', successful)

5. 'Cardholder verification is supported' in AIP is set?
   - Yes
   - No

6. Transaction CVM := No CVM
   CVM Results := ('3F', '00', unknown)
7 Procedures
7.5 Procedure – CVM Selection

1. CVM List is not present or CVM List without CVRs?
   Yes
   7. Transaction CVM := No CVM
      CVM Results := ("3F", '00', unknown)
      Set 'ICC Data Missing' bit in TVR
   No
   9. CVR := first CVR in CVM List

2. CVR := next CVR in CVM List

3. CVM Condition Code understood?
   Yes
   10. Data for CVM Condition Code present?
       Yes
           11. Data for CVM Condition Code present?
               Yes
               11. Data for CVM Condition Code present?
                   Yes
                   11. Data for CVM Condition Code present?
                       Yes
                       11. Data for CVM Condition Code present?
                           Yes
                           11. Data for CVM Condition Code present?
                               Yes
                               11. Data for CVM Condition Code present?
                                   Yes
                                   11. Data for CVM Condition Code present?
                                       Yes
                                       11. Data for CVM Condition Code present?
                                           Yes
                                           11. Data for CVM Condition Code present?
                                               Yes
                                               11. Data for CVM Condition Code present?
                                                   Yes
                                                   11. Data for CVM Condition Code present?
                                                       Yes
                                                       11. Data for CVM Condition Code present?
                                                           Yes
                                                           11. Data for CVM Condition Code present?
                                                               Yes
                                                               11. Data for CVM Condition Code present?
                                                                   Yes
                                                                   11. Data for CVM Condition Code present?
Procedure – CVM Selection

1. **CVM Condition Code in CVR satisfied?**
   - Yes
   - No

2. **Transaction CVM := No CVM**
   - CVM Results := (‘3F’, ‘00’, failed)
   - Set 'Cardholder verification was not successful' bit in TVR

3. **No more CVR in CVM List?**
   - Yes
   - No

4. **CVM Code recognized?**
   - Yes
   - No

5. **Set 'Unrecognized CVR' bit in TVR**

6. **CVM Code supported and CVM Code is not 'Fail CVM'?**
   - Yes
   - No
Set Transaction CVM as indicated in CVM Code
CVM Results := (CVR, unknown/successful)

b7 of CVM Code set?

No more CVR in CVM List?

Transaction CVM := No CVM
Set 'Cardholder verification was not successful' bit in TVR

CVM Code = "Fail CVM"?

CVM Results := (CVR, failed)

CVM Results := ('3F', '00', failed)
7.5.3 Processing

**CVM.1**
IF ['On device cardholder verification is supported' in *Application Interchange Profile* is set AND 'On device cardholder verification supported' in *Kernel Configuration* is set]
THEN
GOTO CVM.2
ELSE
GOTO CVM.5
ENDIF

**CVM.2**
IF [\(\text{Amount, Authorized (Numeric)} > \text{Reader CVM Required Limit}\)]
THEN
GOTO CVM.4
ELSE
GOTO CVM.3
ENDIF

**CVM.3**
'\(\text{CVM}^{'}\) in *Outcome Parameter Set* := NO CVM
'\(\text{CVM Performed}^{'}\) in *CVM Results* := '3F' (No CVM performed)
'\(\text{CVM Condition}^{'}\) in *CVM Results* := '00'
'\(\text{CVM Result}^{'}\) in *CVM Results* := '02' (successful)

**CVM.4**
'\(\text{CVM}^{'}\) in *Outcome Parameter Set* := CONFIRMATION CODE VERIFIED
'\(\text{CVM Performed}^{'}\) in *CVM Results* := '01' (on-device cardholder verification performed)
'\(\text{CVM Condition}^{'}\) in *CVM Results* := '00'
'\(\text{CVM Result}^{'}\) in *CVM Results* := '02' (successful)

**CVM.5**
IF ['\(\text{Cardholder verification is supported}\) in *Application Interchange Profile* is set]
THEN
GOTO CVM.7
ELSE
GOTO CVM.6
ENDIF
7 Procedures
7.5 Procedure – CVM Selection

CVM.6
'CVM' in Outcome Parameter Set := NO CVM
'CVM Performed' in CVM Results := '3F' (No CVM performed)
'CVM Condition' in CVM Results := '00'
'CVM Result' in CVM Results := '00' (unknown)

CVM.7
IF [IsNotPresent(TagOf(CVM List)) OR IsEmpty(TagOf(CVM List))]
THEN
   GOTO CVM.8
ELSE
   GOTO CVM.9
ENDIF

CVM.8
'CVM' in Outcome Parameter Set := NO CVM
'CVM Performed' in CVM Results := '3F' (No CVM performed)
'CVM Condition' in CVM Results := '00'
'CVM Result' in CVM Results := '00' (unknown)
SET 'ICC data missing' in Terminal Verification Results

CVM.9
CVR := first CV Rule in CVM List
CVM Code := CVR[1]
CVM Condition Code := CVR[2]

CVM.10
IF [CVM Condition Code is understood (i.e. the CVM Condition Code is included in Table 40 of Annex C.3 of [EMV Book 3])]
THEN
   GOTO CVM.11
ELSE
   GOTO CVM.13
ENDIF
Note that the Kernel may also understand proprietary CVM condition codes not defined in Annex C.3 of [EMV Book 3].
CVM.11
IF [Data required by the conditions expressed by the CVM Condition Code are present in the TLV Database]
THEN
  GOTO CVM.12
ELSE
  GOTO CVM.13
ENDIF

CVM.12
IF [Conditions expressed by the CVM Condition Code are satisfied]
THEN
  GOTO CVM.15
ELSE
  GOTO CVM.13
ENDIF

CVM.13
IF [CVR is last CV Rule in CVM List]
THEN
  GOTO CVM.14
ELSE
  GOTO CVM.21
ENDIF

CVM.14
'CVM' in Outcome Parameter Set := NO CVM
'CVM Performed' in CVM Results := '3F' (No CVM performed)
'CVM Condition' in CVM Results := '00'
'CVM Result' in CVM Results := '01' (failed)
SET 'Cardholder verification was not successful' in Terminal Verification Results

CVM.15
IF [CVM Code is recognized (i.e. the CVM Code is included in Table 39 of Annex C.3 of [EMV Book 3])]
THEN
  GOTO CVM.17
ELSE
  GOTO CVM.16
ENDIF

Note that the Kernel may also recognize proprietary CVM codes not defined in Annex C.3 of [EMV Book 3].
CVM.16
SET 'Unrecognised CVM' in Terminal Verification Results

CVM.17
Verify if the CVM Code is supported:

- For CVM Codes defined in Annex C.3 of [EMV Book 3], support must be indicated in Terminal Capabilities.
- For CVM Codes not defined in Annex C.3 of [EMV Book 3], support may be known explicitly.
- For combination CVMs, both CVM codes must be supported.
- Fail CVM processing ('00' or '40') must always be supported.

IF [CVM Code is supported AND ((CVM Code AND '3F') ≠ '00')] THEN
  GOTO CVM.18
ELSE
  GOTO CVM.19
ENDIF
CVM.18
IF \((\text{CVM Code} \text{ AND } \text{3F}) = \text{02})\)
THEN
'\text{CVM}' in \text{Outcome Parameter Set} := \text{ONLINE PIN}
'\text{CVM Result}' in \text{CVM Results} := '00' (unknown)
SET 'Online PIN entered' in \text{Terminal Verification Results}
ELSE
IF \((\text{CVM Code} \text{ AND } \text{3F}) = \text{1E})\)
THEN
'\text{CVM}' in \text{Outcome Parameter Set} := \text{OBTAIN SIGNATURE}
'\text{CVM Result}' in \text{CVM Results} := '00' (unknown)
'Receipt' in \text{Outcome Parameter Set} := YES
ELSE
IF \((\text{CVM Code} \text{ AND } \text{3F}) = \text{1F})\)
THEN
'\text{CVM}' in \text{Outcome Parameter Set} := \text{NO CVM}
'\text{CVM Result}' in \text{CVM Results} := '02' (successful)
ELSE
SET '\text{CVM}' in \text{Outcome Parameter Set} to proprietary value
'\text{CVM Result}' in \text{CVM Results} := '00' or '02'
ENDIF
ENDIF
ENDIF

'\text{CVM Performed}' in \text{CVM Results} := \text{CVM Code}
'\text{CVM Condition}' in \text{CVM Results} := \text{CVM Condition Code}

CVM.19
IF \([\text{CVM Code}[7] \text{ is set (i.e. apply succeeding CV Rule if this CVM is unsuccessful)})\]
THEN
GOTO CVM.20
ELSE
GOTO CVM.22
ENDIF
CVM.20
IF [CVR is last CV Rule in CVM List]
THEN
   GOTO CVM.22
ELSE
   GOTO CVM.21
ENDIF

CVM.21
CVR := next CV Rule in CVM List
CVM Code := CVR[1]
CVM Condition Code := CVR[2]

CVM.22
'CVM' in Outcome Parameter Set := NO CVM
SET 'Cardholder verification was not successful' in Terminal Verification Results

CVM.23
IF [(CVM Code AND '3F') = '00']
THEN
   GOTO CVM.24
ELSE
   GOTO CVM.25
ENDIF

CVM.24
'CVM Performed' in CVM Results := CVM Code
'CVM Condition' in CVM Results := 'CVM Condition Code
'CVM Result' in CVM Results := '01' (failed)

CVM.25
'CVM Performed' in CVM Results := '3F'
'CVM Condition' in CVM Results := '00'
'CVM Result' in CVM Results := '01' (failed)
7.6 Procedure – Prepare Generate AC Command

7.6.1 Local Variables

None

7.6.2 Flow Diagram

Figure 7.6 shows the flow diagram of the Prepare Generate AC Command procedure. Symbols in this diagram are labelled GAC.X.
Figure 7.6—Prepare Generate AC Command Flow Diagram

1. IDS Read Flag set?
   - Yes
   - No
   - No
   - IDS Read only

2. CDA failed in TVR set?
   - Yes
   - No
   - CDA Failed

3. DS ODS Info not empty?
   - Yes
   - No
   - DSDOL not empty?

4. DSDOL not empty?
   - Yes
   - No
   - IDS Read only
7 Procedures
7.6 Procedure – Prepare Generate AC Command

---

**2. Prepare UI Request (Other Card)**

**12. OUT (end application)**

**13. Exit kernel**
7.6 Procedure – Prepare Generate AC Command

GAC

CDA Failed

No IDS

IDS Read only

D

CDA Flag set?

B

20

Yes

CDA failed in TVR set?

21

No

22

On device cardholder verification supported?

23

AC Type := AAC

26

Set AC Type in Ref Control Param
Do not request CDA in Ref Control Param

3

Set AC Type in Ref Control Param
Request CDA in Ref Control Param

24

AC Type = AAC?

No

25

CDA supported over TC, ARQC and AAC?

Yes

No

C

27
Create Generate AC command with CDOL1 Related Data
7.6 Procedure – Prepare Generate AC Command

1. Set AC Type in Ref Control Param
2. Request CDA in Ref Control Param
3. Create Generate AC command with CDOL1 Related Data and DSDOL Related Data
4. Set IDS Write Flag
7.6.3 Processing

GAC.1
IF ['Read' in IDS Status is set]
THEN
GOTO GAC.2
ELSE
GOTO GAC.20
ENDIF

GAC.2
IF ['CDA failed' in Terminal Verification Results is set]
THEN
GOTO GAC.22
ELSE
GOTO GAC.3
ENDIF

GAC.3
IF [IsNotEmpty(TagOf(DS ODS Info))]
THEN
GOTO GAC.4
ELSE
GOTO GAC.27
ENDIF

GAC.4
IF [IsNotEmpty(TagOf(DSDOL))]
THEN
GOTO GAC.5
ELSE
GOTO GAC.27
ENDIF

GAC.5
IF [IsNotEmpty(TagOf(DS AC Type)) AND
    IsNotEmpty(TagOf(DS ODS Info For Reader))]
THEN
GOTO GAC.7
ELSE
GOTO GAC.6
ENDIF
GAC.6
'L2' in Error Indication := IDS DATA ERROR

GAC.7
IF

\[\begin{align*}
&\text{['AC type' in } DS AC Type = \text{AAC) OR} \\
&\text{'AC type' in } AC Type = 'AC type' \text{ in } DS AC Type) OR} \\
&((\text{'AC type' in } DS AC Type = \text{ARQC}) \text{ AND ('AC type' in } AC Type = \text{TC}))
\end{align*}\]

THEN
GOTO GAC.8
ELSE
GOTO GAC.9
ENDIF

GAC.8
'AC type' in AC Type := 'AC type' in DS AC Type

GAC.9
IF

\[\begin{align*}
&\text{[(}('AC type' \text{ in } AC Type = \text{AAC} \text{) AND 'Usable for AAC' in } DS ODS Info For Reader \text{ is set}) OR} \\
&\text{('AC type' \text{ in } AC Type = \text{ARQC}) \text{ AND 'Usable for ARQC' in } DS ODS Info For Reader \text{ is set})]
\end{align*}\]

THEN
GOTO GAC.40
ELSE
GOTO GAC.10
ENDIF

GAC.10
IF

\['\text{Stop if no DS ODS Term' in } DS ODS Info For Reader \text{ is set]}\]
THEN
GOTO GAC.11
ELSE
GOTO GAC.27
ENDIF

GAC.11
'L2' in Error Indication := IDS NO MATCHING AC
GAC.12
'Message Identifier' in User Interface Request Data := ERROR – OTHER CARD
'Status' in User Interface Request Data := NOT READY

GAC.13
'Status' in Outcome Parameter Set := END APPLICATION
'Msg On Error' in Error Indication := ERROR – OTHER CARD
CreateEMVDiscretionaryData ()
SET 'UI Request on Outcome Present' in Outcome Parameter Set
Send OUT(GetTLV(TagOf(Outcome Parameter Set)),
   GetTLV(TagOf(Discretionary Data)),
   GetTLV(TagOf(User Interface Request Data))) Signal
**No IDS**

**GAC.20**

IF ['CDA' in ODA Status is set]
THEN
GOTO GAC.21
ELSE
GOTO GAC.22
ENDIF

**GAC.21**

IF ['CDA failed' in Terminal Verification Results is set]
THEN
GOTO GAC.22
ELSE
GOTO GAC.24
ENDIF

**GAC.22**

IF ['On device cardholder verification is supported' in Application Interchange Profile is set AND
'On device cardholder verification supported' in Kernel Configuration is set]
THEN
GOTO GAC.23
ELSE
GOTO GAC.26
ENDIF

**GAC.23**

'AC type' in AC Type := AAC

**GAC.24**

IF ['AC type' in AC Type = AAC]
THEN
GOTO GAC.25
ELSE
GOTO GAC.27
ENDIF
GAC.25
IF [IsNotEmpty(TagOf(Application Capabilities Information)) AND 'CDA Indicator' in Application Capabilities Information = CDA SUPPORTED OVER TC, ARQC AND AAC] THEN
  GOTO GAC.27
ELSE
  GOTO GAC.26
ENDIF

GAC.26
Reference Control Parameter : = '00'
'AC type' in Reference Control Parameter := 'AC type' in AC Type

GAC.27
Reference Control Parameter : = '00'
'AC type' in Reference Control Parameter := 'AC type' in AC Type
SET 'CDA signature requested' in Reference Control Parameter

GAC.29
Prepare GENERATE AC command as specified in section 5.4.2. Use CDOL1 to create CDOL1 Related Data as a concatenated list of data objects without tags or lengths following the rules specified in section 4.1.4.
**IDS Write**

**GAC.40**

IF \([DSDOL \text{ includes TagOf}(DS \text{ Digest } H)]\)

THEN

GOTO GAC.41

ELSE

GOTO GAC.45

ENDIF

**GAC.41**

IF \([\text{IsPresent(TagOf}(DS \text{ Input (Term))}])\)

THEN

GOTO GAC.42

ELSE

GOTO GAC.45

ENDIF

**GAC.42**

IF \(['\text{Data Storage Version Number}'] \text{ in Application Capabilities Information} = \text{VERSION 1}]\)

THEN

GOTO GAC.43

ELSE

GOTO GAC.44

ENDIF

**GAC.43**

\(DS \text{ Digest } H := \text{OWHF2}(DS \text{ Input (Term))}\)

Refer to section 8.2 for the description of OWHF2

**GAC.44**

\(DS \text{ Digest } H := \text{OWHF2AES}(DS \text{ Input (Term))}\)

Refer to section 8.3 for the description of OWHF2AES

**GAC.45**

Reference Control Parameter := '00'

'AC type' in Reference Control Parameter := 'AC type' in AC Type

SET 'CDA signature requested' in Reference Control Parameter

**GAC.47**

Prepare GENERATE AC command as specified in section 5.4.2. Use \text{CDOL1} and \text{DSDOL} to create \text{CDOL1 Related Data} and \text{DSDOL} related data as concatenated lists of data objects without tags or lengths following the rules specified in section 4.1.4.
GAC.48

SET 'Write' in IDS Status
7.7 Procedure – Processing Restrictions

7.7.1 Local Variables

None

7.7.2 Flow Diagram

Figure 7.7 shows the flow diagram of the Processing Restrictions procedure. Symbols in this diagram are labelled PRE.X.
Figure 7.7—Processing Restrictions Flow Diagram

1. AVN (Card) present?
   - Yes: AVN (Card) = AVN (Reader)
   - No: Set ‘ICC and terminal have different application versions’ in TVR

2. AVN (Card) = AVN (Reader)
   - Yes: 
   - No: Set ‘ICC and terminal have different application versions’ in TVR

3. Set ‘ICC and terminal have different application versions’ in TVR
Application Effective/Expiration Date Checking

1. Application Effective Date present?
   - Yes
   - No

2. Transaction Date < Application Effective Date
   - Set ‘Application not yet effective’ in TVR

3. Transaction Date > Application Expiration Date
   - Set ‘Expired Application’ in TVR
Application Usage Control Checking

2

AUC present?

9

Yes

No

ATM?

10

Yes

No

‘Valid at terminals other than ATMs’ in AUC is set?

11

Yes

No

‘Valid at ATMs’ in AUC is set?

12

Yes

No

Set ‘Requested service not allowed for card product’ in TVR

13

Issuer Country Code present?

14

Yes

No

3
7 Procedures
7.7 Procedure – Processing Restrictions

Cash transaction?

Terminal Country Code = Issuer Country Code

‘Valid for domestic cash transactions’ set in AUC?

‘Valid for international cash transactions’ set in AUC?

Set ‘Requested service not allowed for card product’ in TVR

PRE
4

Purchase transaction?

Yes

20

Terminal
Country Code = Issuer
Country Code

Yes

21

'Valid for
domestic goods' or
'Valid for domestic
services' set in
AUC?

No

22

Yes

Set 'Requested service not
allowed for card product' in
TVR

No

23

'Valid for
international goods'
or 'Valid for international
services' set in
AUC?

No

24

Yes

No

Yes

5
5

Cash back amount?

25

Terminal Country Code = Issuer Country Code

26

Yes

'International cashback allowed' set in AUC?

27

No

Yes

'Domestic cashback allowed' set in AUC?

28

No

Yes

Set 'Requested service not allowed for card product' in TVR

29
7.7.3 Processing

Application Version Number Checking

**PRE.1**
IF [IsNotEmpty(TagOf(Application Version Number (Card)))]
THEN
GOTO PRE.2
ELSE
GOTO PRE.4
ENDIF

**PRE.2**
IF [Application Version Number (Card) = Application Version Number (Reader)]
THEN
GOTO PRE.4
ELSE
GOTO PRE.3
ENDIF

**PRE.3**
SET ‘ICC and terminal have different application versions’ in Terminal Verification Results
Application Effective/Expiration Date Checking

PRE.4
IF [IsNotEmpty(TagOf(Application Effective Date))]
THEN
    GOTO PRE.5
ELSE
    GOTO PRE.7
ENDIF
PRE.5
IF [Transaction Date is before Application Effective Date]
THEN
    GOTO PRE.6
ELSE
    GOTO PRE.7
ENDIF
PRE.6
SET 'Application not yet effective' in Terminal Verification Results
PRE.7
IF [Transaction Date is after Application Expiration Date]
THEN
    GOTO PRE.8
ELSE
    GOTO PRE.9
ENDIF
PRE.8
SET 'Expired application' in Terminal Verification Results
Application Usage Control Checking

**PRE.9**

IF \([\text{IsEmpty}(\text{TagOf}('\text{Application Usage Control}'))]\)

THEN

GOTO PRE.10

ELSE

EXIT Processing Restrictions

ENDIF

**PRE.10**

IF \([\text{Terminal Type} = '14'] \text{OR} (\text{Terminal Type} = '15') \text{OR} (\text{Terminal Type} = '16')\]

AND

'Cash' in \textit{Additional Terminal Capabilities} is set]

THEN

GOTO PRE.12

ELSE

GOTO PRE.11

ENDIF

**PRE.11**

IF \['\text{Valid at terminals other than ATMs}' in \textit{Application Usage Control} is set]\n
THEN

GOTO PRE.14

ELSE

GOTO PRE.13

ENDIF

**PRE.12**

IF \['\text{Valid at ATMs}' in \textit{Application Usage Control} is set]\n
THEN

GOTO PRE.14

ELSE

GOTO PRE.13

ENDIF

**PRE.13**

SET 'Requested service not allowed for card product' in \textit{Terminal Verification Results}
7.7 Procedure – Processing Restrictions

PRE.14
IF [IsNotEmpty(TagOf(Issuer Country Code))]
THEN
    GOTO PRE.15
ELSE
    EXIT Processing Restrictions
ENDIF

PRE.15
Check if Transaction Type indicates a cash transaction (cash withdrawal or cash disbursement).
IF [Transaction Type = '01' OR Transaction Type = '17']
THEN
    GOTO PRE.16
ELSE
    GOTO PRE.20
ENDIF

PRE.16
IF [Terminal Country Code = Issuer Country Code]
THEN
    GOTO PRE.17
ELSE
    GOTO PRE.18
ENDIF

PRE.17
IF ['Valid for domestic cash transactions' in Application Usage Control is set]
THEN
    GOTO PRE.20
ELSE
    GOTO PRE.19
ENDIF

PRE.18
IF ['Valid for international cash transactions' in Application Usage Control is set]
THEN
    GOTO PRE.20
ELSE
    GOTO PRE.19
ENDIF
PRE.19
SET 'Requested service not allowed for card product' in Terminal Verification Results

PRE.20
Check if Transaction Type indicates a purchase transaction (purchase or purchase with cashback).
IF [Transaction Type = '00' OR Transaction Type = '09']
THEN
  GOTO PRE.21
ELSE
  GOTO PRE.25
ENDIF

PRE.21
IF [Terminal Country Code = Issuer Country Code]
THEN
  GOTO PRE.22
ELSE
  GOTO PRE.23
ENDIF

PRE.22
IF ['Valid for domestic goods' in Application Usage Control is set OR 'Valid for domestic services' in Application Usage Control is set]
THEN
  GOTO PRE.25
ELSE
  GOTO PRE.24
ENDIF

PRE.23
IF ['Valid for international goods' in Application Usage Control is set OR 'Valid for international services' in Application Usage Control is set]
THEN
  GOTO PRE.25
ELSE
  GOTO PRE.24
ENDIF

PRE.24
SET 'Requested service not allowed for card product' in Terminal Verification Results
PRE.25
IF [IsPresent(TagOf(Amount, Other (Numeric))) AND (Amount, Other (Numeric) ≠ '000000000000')]
THEN
   GOTO PRE.26
ELSE
   EXIT Processing Restrictions
ENDIF

PRE.26
IF [Terminal Country Code = Issuer Country Code]
THEN
   GOTO PRE.27
ELSE
   GOTO PRE.28
ENDIF

PRE.27
IF ['Domestic cashback allowed' in Application Usage Control is set]
THEN
   EXIT Processing Restrictions
ELSE
   GOTO PRE.29
ENDIF

PRE.28
IF ['International cashback allowed' in Application Usage Control is set]
THEN
   EXIT Processing Restrictions
ELSE
   GOTO PRE.29
ENDIF

PRE.29
SET 'Requested service not allowed for card product' in Terminal Verification Results
7.8 Procedure – Terminal Action Analysis

7.8.1 Local Variables

None

7.8.2 Flow Diagram

Figure 7.8 shows the flow diagram of the Terminal Action Analysis procedure. Symbols in this diagram are labelled TAA.X.
Figure 7.8—Terminal Action Analysis Flow Diagram

1. Terminal Action Analysis

2. IAC-Denial present?
   - Yes
   - No

3. TAC-Denial present?
   - No
   - Yes

4. (TAC-Denial OR IAC-Denial) AND TVR = '0000000000'?
   - No
   - Yes

5. AC Type := AAC

4.1. Online-only?
   - No
   - Yes

4.2. AC Type := ARQC

AC Type := AAC

AC Type := ARQC

AC Type := AAC
Offline-only?

IAC-Online present?

TVR = '0000000000'?

(TAC-Online OR IAC-Online) AND TVR = '0000000000'?

AC Type := ARQC

AC Type := TC

AC Type := TC
7.8 Procedure – Terminal Action Analysis

Node 2

Node 13

IAC-Default present?

Node 14

TVR = '0000000000' ?

Node 15

AC Type := TC

Node 16

(TAC-Default OR IAC-Default) AND TVR = '0000000000' ?

Node 17

AC Type := AAC

Node 18

AC Type := TC
7.8.3 Processing

**TAA.1**

IF [IsNotEmpty(TagOf(Issuer Action Code – Denial))]
THEN
  GOTO TAA.4
ELSE
  GOTO TAA.2
ENDIF

**TAA.2**

IF [(Terminal Action Code – Denial AND Terminal Verification Results) = '0000000000']
THEN
  GOTO TAA.4.1
ELSE
  GOTO TAA.3
ENDIF

**TAA.3**

'AC type' in AC Type := AAC

**TAA.4**

IF [(Terminal Action Code – Denial OR Issuer Action Code – Denial) AND Terminal Verification Results] = '0000000000']
THEN
  GOTO TAA.4.1
ELSE
  GOTO TAA.5
ENDIF

**TAA.4.1**

IF [(Terminal Type = '11') OR (Terminal Type = '21') OR (Terminal Type = '14') OR (Terminal Type = '24') OR (Terminal Type = '34')]
THEN
  GOTO TAA.4.2
ELSE
  GOTO TAA.6
ENDIF

**TAA.4.2**

'AC type' in AC Type := ARQC

**TAA.5**

'AC type' in AC Type := AAC
TAA.6
IF
([Terminal Type = '23') OR (Terminal Type = '26') OR (Terminal Type = '36')
OR (Terminal Type = '13') OR (Terminal Type = '16')]
THEN
GOTO TAA.13
ELSE
GOTO TAA.7
ENDIF

TAA.7
IF
[IsNotEmpty(TagOf(Issuer Action Code – Online))]
THEN
GOTO TAA.10
ELSE
GOTO TAA.8
ENDIF

TAA.8
IF
[Terminal Verification Results = '0000000000']
THEN
GOTO TAA.9
ELSE
GOTO TAA.11
ENDIF

TAA.9
'AC type' in AC Type := TC

TAA.10
IF
[((Terminal Action Code – Online OR Issuer Action Code – Online) AND
Terminal Verification Results) = '0000000000']
THEN
GOTO TAA.12
ELSE
GOTO TAA.11
ENDIF

TAA.11
'AC type' in AC Type := ARQC

TAA.12
'AC type' in AC Type := TC
TAA.13
IF [IsNotEmpty(TagOf(Issuer Action Code – Default))] THEN
   GOTO TAA.16
ELSE
   GOTO TAA.14
ENDIF

TAA.14
IF [Terminal Verification Results = '0000000000'] THEN
   GOTO TAA.15
ELSE
   GOTO TAA.17
ENDIF

TAA.15
'AC type' in AC Type := TC

TAA.16
IF [((Terminal Action Code – Default OR Issuer Action Code – Default) AND Terminal Verification Results) = '0000000000'] THEN
   GOTO TAA.18
ELSE
   GOTO TAA.17
ENDIF

TAA.17
'AC type' in AC Type := AAC

TAA.18
'AC type' in AC Type := TC
8 Security Algorithms

8.1 Unpredictable Number Generation

Random numbers needed by the Kernel (for example for the Unpredictable Number and Unpredictable Number (Numeric)) should be generated in a hardware Random Number Generator. Any hardware random number generator must be tested in operation according to [NIST SP 800-22A]. A software random number generator must be seeded from an unpredictable source of data. A software whitening process may be applied to a hardware Number Generator if required. Regardless of the method used, there must be no observable correlation from one set of random data to a preceding set of random data and the Terminal must raise a suitable alarm in the event of a random number generator failure. A software Number Generator may be temporarily used until a hardware Number Generator is reinstated.

All values of random number (for example when used as the 4 byte Unpredictable Number) must be equally likely to occur, and the value of the random numbers must be unpredictable from the perspective of an attacker (even given knowledge of previous values). This may be achieved using a Random Number Generator compliant with [ISO 18031:2005] and tested using [NIST SP800-22A].

As generation of random data can be a slow process and transaction performance is important, an implementation may consider generating random data before it is needed, for example in a frequently refreshed buffer of random data. If random data is generated ahead of its use it must not be possible to observe this externally and thus to predict all or part of a number that may be used for a specific transaction.

The random number generator must not be susceptible to external perturbation that might reduce its quality, for example EM fields, glitch or other attacks. It must also not be possible for an attacker to deliberately cause fallback from the hardware RNG to a software one.
8.2 OWHF2

OWHF2 is the DES-based variant of the one-way function for computing the digest. OWHF2 computes an 8-byte output R based on an 8-byte input PD.

Let PL be the length in bytes of DS ID.

Compute two 6-byte values DSPKL and DSPKR as follows:
DSPKL[i] := ((DS ID [i div 16] x 10 + (DS ID [i mod 16]) x 2, for i = 1, 2, . . . , 6
DSPKR[i] := ((DS ID [PL - 6 + i div 16] x 10 + (DS ID [PL - 6 + i mod 16]) x 2, for i = 1, 2, . . . , 6

Compute an 8 byte value OID as follows:
IF [IsNotEmpty(TagOf(DS Slot Management Control)) AND 'Permanent slot type' in DS Slot Management Control is set AND 'Volatile slot type' in DS ODS Info is set]
THEN
OID := '0000000000000000'
ELSE
OID := DS Requested Operator ID
ENDIF

Generate two DES keys KL and KR as follows:
KL[i] := DSPKL[i], for i = 1, 2, . . . , 6
KL[i] := OID [i - 2], for i = 7, . . . , 8
KR[i] := DSPKR[i], for i = 1, 2, . . . , 6
KR[i] := OID[i], for i = 7, . . . , 8

Compute R as follows:
R := DES(KL)[DES⁻¹(KR)[DES(KL)[OID ⊕ PD]]] ⊕ PD
8.3 OWHF2AES

OWHF2AES is the AES-based variant of the one-way function for computing the digest. OWHF2AES computes an 8-byte output $R$ based on an 8-byte input $C$.

Compute an 8-byte value $OID$ as follows:

IF $\text{NotEmpty}(\text{TagOf}(DS\ Slot\ Management\ Control))$ AND 'Permanent slot type' in $DS\ Slot\ Management\ Control$ is set AND 'Volatile slot type' in $DS\ ODS\ Info$ is set

THEN

$OID := '0000000000000000'$

ELSE

$OID := DS\ Requested\ Operator\ ID$

ENDIF

Compute $R$ as follows:

Create a 16-byte message $M$ by concatenating the following data:

$M := C \parallel OID$

Create an 11-byte value $Y$ by padding $DS\ ID$ to the left with zeroes up to 11 bytes.

Create a 16-byte AES key $K$ by concatenating the following data:

$K := Y \parallel OID[5..8] \parallel '3F'$

Compute a 16-byte value $T$ as follows:

$T := AES(K)[M] \oplus M$

Compute $R$ as the 8 leftmost bytes from $T$.
Annex A  Data Dictionary

This section contains the data dictionary of the Kernel. It lists all the data objects known to the Kernel other than local working variables.

A.1 Data Objects by Name

A.1.1  Account Type

Tag: '5F57'
Template: —
Length: 1
Format: n 2
Update: K/ACT/DET
Description: Indicates the type of account selected on the Terminal, coded as specified in Annex G of [EMV Book 3].

A.1.2  Acquirer Identifier

Tag: '9F01'
Template: —
Length: 6
Format: n 6-11
Update: K
Description: Uniquely identifies the acquirer within each payment system.

A.1.3  Active AFL

Tag: —
Template: —
Length: var. up to 248
Format: b
Update: K
Description: Contains the AFL indicating the (remaining) terminal file records to be read from the Card. The Active AFL is updated after each successful READ RECORD.
A.1.4  Active Tag

Tag: —
Template: —
Length: var. up to 2
Format: b
Update: K
Description: Contains the tag requested by the GET DATA command.

A.1.5  AC Type

Tag: —
Template: —
Length: 1
Format: b
Update: K
Description: Contains the AC type to be requested from the Card with the
GENERATE AC command. This is the outcome of Terminal
Action Analysis.

<table>
<thead>
<tr>
<th>Byte 1</th>
<th>b8-7</th>
<th>AC type</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>00:</td>
<td>AAC</td>
</tr>
<tr>
<td></td>
<td>01:</td>
<td>TC</td>
</tr>
<tr>
<td></td>
<td>10:</td>
<td>ARQC</td>
</tr>
<tr>
<td></td>
<td>11:</td>
<td>RFU</td>
</tr>
<tr>
<td></td>
<td>b6-1</td>
<td>Each bit RFU</td>
</tr>
</tbody>
</table>
A.1.6 Additional Terminal Capabilities

Tag: '9F40'
Template: —
Length: 5
Format: b
Update: K
Description: Indicates the data input and output capabilities of the Terminal and Reader.

The Additional Terminal Capabilities is coded according to Annex A.3 of [EMV Book 4].

<table>
<thead>
<tr>
<th>Byte 1</th>
<th>b8</th>
<th>Cash</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b7</td>
<td>Goods</td>
</tr>
<tr>
<td></td>
<td>b6</td>
<td>Services</td>
</tr>
<tr>
<td></td>
<td>b5</td>
<td>Cashback</td>
</tr>
<tr>
<td></td>
<td>b4</td>
<td>Inquiry</td>
</tr>
<tr>
<td></td>
<td>b3</td>
<td>Transfer</td>
</tr>
<tr>
<td></td>
<td>b2</td>
<td>Payment</td>
</tr>
<tr>
<td></td>
<td>b1</td>
<td>Administrative</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Byte 2</th>
<th>b8</th>
<th>Cash Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b7-1</td>
<td>Each bit RFU</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Byte 3</th>
<th>b8</th>
<th>Numeric keys</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b7</td>
<td>Alphabetical and special characters keys</td>
</tr>
<tr>
<td></td>
<td>b6</td>
<td>Command keys</td>
</tr>
<tr>
<td></td>
<td>b5</td>
<td>Function keys</td>
</tr>
<tr>
<td></td>
<td>b4-1</td>
<td>Each bit RFU</td>
</tr>
</tbody>
</table>
### A.1.7 Amount, Authorized (Numeric)

Tag: ‘9F02’

Template: —

Length: 6

Format: n 12

Update: K/ACT/DET

Description: Authorized amount of the transaction (excluding adjustments). This amount is expressed with implicit decimal point corresponding to the minor unit of currency as defined by [ISO 4217] (for example the six bytes ‘00 00 00 00 01 23’ represent USD 1.23 when the currency code is ‘840’).

If the initial transaction amount needs to be replaced with a revised transaction amount, the Terminal must provide it before the chokepoint.

<table>
<thead>
<tr>
<th>Byte 4</th>
<th>b8</th>
<th>Print, attendant</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b7</td>
<td>Print, cardholder</td>
</tr>
<tr>
<td></td>
<td>b6</td>
<td>Display, attendant</td>
</tr>
<tr>
<td></td>
<td>b5</td>
<td>Display, cardholder</td>
</tr>
<tr>
<td></td>
<td>b4-3</td>
<td>Each bit RFU</td>
</tr>
<tr>
<td></td>
<td>b2</td>
<td>Code table 10</td>
</tr>
<tr>
<td></td>
<td>b1</td>
<td>Code table 9</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Byte 5</th>
<th>b8</th>
<th>Code table 8</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b7</td>
<td>Code table 7</td>
</tr>
<tr>
<td></td>
<td>b6</td>
<td>Code table 6</td>
</tr>
<tr>
<td></td>
<td>b5</td>
<td>Code table 5</td>
</tr>
<tr>
<td></td>
<td>b4</td>
<td>Code table 4</td>
</tr>
<tr>
<td></td>
<td>b3</td>
<td>Code table 3</td>
</tr>
<tr>
<td></td>
<td>b2</td>
<td>Code table 2</td>
</tr>
<tr>
<td></td>
<td>b1</td>
<td>Code table 1</td>
</tr>
</tbody>
</table>
A.1.8 Amount, Other (Numeric)

Tag: '9F03'
Template: —
Length: 6
Format: n 12
Update: K/ACT/DET
Description: Secondary amount associated with the transaction representing a cash back amount. This amount is expressed with implicit decimal point corresponding to the minor unit of currency as defined by [ISO 4217] (for example the 6 bytes '00 00 00 00 01 23' represent GBP 1.23 when the currency code is '826').

A.1.9 Application Capabilities Information

Tag: '9F5D'
Template: 'BF0C'
Length: 3
Format: b
Update: K/RA
Description: Lists a number of card features beyond regular payment.

<table>
<thead>
<tr>
<th>Application Capabilities Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Byte 1</td>
</tr>
<tr>
<td>0000: VERSION 0</td>
</tr>
<tr>
<td>Other values: RFU</td>
</tr>
<tr>
<td>b4-1</td>
</tr>
<tr>
<td>0000: DATA STORAGE NOT SUPPORTED</td>
</tr>
<tr>
<td>0001: VERSION 1</td>
</tr>
<tr>
<td>0010: VERSION 2</td>
</tr>
<tr>
<td>Other values: RFU</td>
</tr>
</tbody>
</table>
### Application Capabilities Information

<table>
<thead>
<tr>
<th>Byte 2</th>
<th>b8-4</th>
<th>Each bit RFU</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b3</td>
<td>Support for field off detection</td>
</tr>
<tr>
<td></td>
<td>b2</td>
<td>Support for balance reading</td>
</tr>
<tr>
<td></td>
<td>b1</td>
<td>CDA Indicator</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0: CDA SUPPORTED AS IN EMV</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1: CDA SUPPORTED OVER TC, ARQC AND AAC</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Byte 3</th>
<th>b8-1</th>
<th>SDS Scheme Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>00000000: Undefined SDS configuration</td>
<td></td>
<td></td>
</tr>
<tr>
<td>00000001: All 10 tags 32 bytes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>00000010: All 10 tags 48 bytes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>00000011: All 10 tags 64 bytes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>00000100: All 10 tags 96 bytes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>00000101: All 10 tags 128 bytes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>00000110: All 10 tags 160 bytes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>00000111: All 10 tags 192 bytes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>00001000: All SDS tags 32 bytes except '9F78' which is 64 bytes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other values: RFU</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### A.1.10 Application Cryptogram

| Tag:       | '9F26' |
| Template:  | '77'   |
| Length:    | 8      |
| Format:    | b      |
| Update:    | K/RA   |
| Description: | Cryptogram returned by the Card in response to the GENERATE AC or RECOVER AC command. |
A.1.11 Application Currency Code

Tag: '9F42'
Template: '70' or '77'
Length: 2
Format: n 3
Update: K/RA
Description: Indicates the currency in which the account is managed in accordance with [ISO 4217].

A.1.12 Application Currency Exponent

Tag: '9F44'
Template: '70' or '77'
Length: 1
Format: n 1
Update: K/RA
Description: Indicates the implied position of the decimal point from the right of the amount represented in accordance with [ISO 4217].

A.1.13 Application Effective Date

Tag: '5F25'
Template: '70' or '77'
Length: 3
Format: n 6 (YYMMDD)
Update: K/RA
Description: Date from which the application may be used. The date is expressed in the YYMMDD format.

A.1.14 Application Expiration Date

Tag: '5F24'
Template: '70' or '77'
Length: 3
Format: n 6 (YYMMDD)
Update: K/RA
Description: Date after which application expires. The date is expressed in the YYMMDD format.
A.1.15 Application File Locator

Tag: ‘94’
Template: ‘77’
Length: var. multiple of 4 between 4 and 248
Format: b
Update: K/RA
Description: Indicates the location (SFI range of records) of the Application Elementary Files associated with a particular AID, and read by the Kernel during a transaction.

The Application File Locator is a list of entries of 4 bytes each. Each entry codes an SFI and a range of records as follows:

- The five most significant bits of the first byte indicate the SFI.
- The second byte indicates the first (or only) record number to be read for that SFI.
- The third byte indicates the last record number to be read for that SFI. When the third byte is greater than the second byte, all the records ranging from the record number in the second byte to and including the record number in the third byte must be read for that SFI. When the third byte is equal to the second byte, only the record number coded in the second byte must be read for that SFI.
- The fourth byte indicates the number of records involved in offline data authentication starting with the record number coded in the second byte. The fourth byte may range from zero to the value of the third byte less the value of the second byte plus 1.
A.1.16 Application Interchange Profile

Tag: '82'
Template: '77'
Length: 2
Format: b
Update: K/RA
Description: Indicates the capabilities of the Card to support specific functions in the application.

The Application Interchange Profile is returned in the response message of the GET PROCESSING OPTIONS command. It is coded as specified in Annex C.1 of [EMV Book 3]. Bits that have been reserved for use by contactless specifications are defined as shown.

<table>
<thead>
<tr>
<th>Byte 1</th>
<th>b8</th>
<th>RFU</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b7</td>
<td>SDA Supported</td>
</tr>
<tr>
<td></td>
<td>b6</td>
<td>DDA supported</td>
</tr>
<tr>
<td></td>
<td>b5</td>
<td>Cardholder verification is supported</td>
</tr>
<tr>
<td></td>
<td>b4</td>
<td>Terminal risk management is to be performed</td>
</tr>
<tr>
<td></td>
<td>b3</td>
<td>Issuer Authentication is supported</td>
</tr>
<tr>
<td></td>
<td>b2</td>
<td>On device cardholder verification is supported</td>
</tr>
<tr>
<td></td>
<td>b1</td>
<td>CDA supported</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Byte 2</th>
<th>b8</th>
<th>EMV mode is supported</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b7-2</td>
<td>Each bit RFU</td>
</tr>
<tr>
<td></td>
<td>b1</td>
<td>Relay resistance protocol is supported</td>
</tr>
</tbody>
</table>

A.1.17 Application Label

Tag: '50'
Template: 'A5'
Length: var. up to 16
Format: ans
Update: K/RA
Description: Name associated with the AID, in accordance with [ISO/IEC 7816-5].
### A.1.18 Application Preferred Name

<table>
<thead>
<tr>
<th>Tag</th>
<th>'9F12'</th>
<th>Template:</th>
<th>'A5'</th>
<th>Length: var. up to 16</th>
<th>Format: ans</th>
<th>Update: K/RA</th>
<th>Description: Preferred name associated with the AID.</th>
</tr>
</thead>
</table>

### A.1.19 Application PAN

<table>
<thead>
<tr>
<th>Tag</th>
<th>'5A'</th>
<th>Template:</th>
<th>'70' or '77'</th>
<th>Length: var. up to 10</th>
<th>Format: cn var. up to 19</th>
<th>Update: K/RA</th>
<th>Description: Valid cardholder account number.</th>
</tr>
</thead>
</table>

### A.1.20 Application PAN Sequence Number

<table>
<thead>
<tr>
<th>Tag</th>
<th>'5F34'</th>
<th>Template:</th>
<th>'70' or '77'</th>
<th>Length: 1</th>
<th>Format: n 2</th>
<th>Update: K/RA</th>
<th>Description: Identifies and differentiates cards with the same Application PAN.</th>
</tr>
</thead>
</table>

### A.1.21 Application Priority Indicator

<table>
<thead>
<tr>
<th>Tag</th>
<th>'87'</th>
<th>Template:</th>
<th>'A5'</th>
<th>Length: 1</th>
<th>Format: b</th>
<th>Update: K/RA</th>
<th>Description: Indicates the priority of a given application or group of applications in a directory.</th>
</tr>
</thead>
</table>
A.1.22 Application Transaction Counter

Tag: '9F36'
Template: '77'
Length: 2
Format: b
Update: K/RA
Description: Counter maintained by the application in the Card (incrementing the Application Transaction Counter is managed by the Card).

A.1.23 Application Usage Control

Tag: '9F07'
Template: '70' or '77'
Length: 2
Format: b
Update: K/RA
Description: Indicates the issuer's specified restrictions on the geographic use and services allowed for the application.

The Application Usage Control is coded as specified in Annex C.2 of [EMV Book 3].

<table>
<thead>
<tr>
<th>Application Usage Control</th>
<th>Byte 1</th>
<th>Byte 2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b8</td>
<td>b8</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Valid for domestic cash transactions</td>
</tr>
<tr>
<td></td>
<td>b7</td>
<td>Domestic cashback allowed</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Valid for international cash transactions</td>
</tr>
<tr>
<td></td>
<td>b6</td>
<td>International cashback allowed</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Valid for domestic goods</td>
</tr>
<tr>
<td></td>
<td>b5</td>
<td>Each bit RFU</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Valid for international goods</td>
</tr>
<tr>
<td></td>
<td>b4</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Valid for domestic services</td>
</tr>
<tr>
<td></td>
<td>b3</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Valid for international services</td>
</tr>
<tr>
<td></td>
<td>b2</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Valid at ATMs</td>
</tr>
<tr>
<td></td>
<td>b1</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Valid at terminals other than ATMs</td>
</tr>
</tbody>
</table>
A.1.24 Application Version Number (Card)

Tag: '9F08'
Template: '70' or '77'
Length: 2
Format: b
Update: K/RA
Description: Version number assigned by the payment system for the application in the Card.

A.1.25 Application Version Number (Reader)

Tag: '9F09'
Template: —
Length: 2
Format: b
Update: K
Description: Version number assigned by the payment system for the Kernel application.

A.1.26 Balance Read Before Gen AC

Tag: 'DF8104'
Template: —
Length: 6
Format: n 12
Update: K/ACT/DET
Description: The presence of Balance Read Before Gen AC in the TLV Database is an indication to the Kernel to read the offline balance from the Card before the GENERATE AC command. The Kernel stores the offline balance read from the Card in Balance Read Before Gen AC.
A.1.27  Balance Read After Gen AC

Tag:  'DF8105'
Template:  —
Length:  6
Format:  n 12
Update:  K/ACT/DET
Description:  The presence of Balance Read After Gen AC in the TLV Database is an indication to the Kernel to read the offline balance from the Card after the GENERATE AC command. The Kernel stores the offline balance read from the Card in Balance Read After Gen AC.

A.1.28  CA Public Key Index (Card)

Tag:  '8F'
Template:  '70' or '77'
Length:  1
Format:  b
Update:  K/RA
Description:  Identifies the CA public key in conjunction with the RID.

A.1.29  Card Data Input Capability

Tag:  'DF8117'
Template:  —
Length:  1
Format:  b
Update:  K
Description:  Indicates the card data input capability of the Terminal and Reader. The Card Data Input Capability is coded according to Annex A.2 of [EMV Book 4].

<table>
<thead>
<tr>
<th>Card Data Input Capability</th>
<th>Byte 1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b8</td>
</tr>
<tr>
<td></td>
<td>b7</td>
</tr>
<tr>
<td></td>
<td>b6</td>
</tr>
<tr>
<td></td>
<td>b5-1</td>
</tr>
</tbody>
</table>
A.1.30 CDOL1

Tag: '8C'
Template: '70' or '77'
Length: var. up to 250
Format: b
Update: K/RA
Description: A data object in the Card that provides the Kernel with a list of data objects that must be passed to the Card in the data field of the GENERATE AC command.

A.1.31 CDOL1 Related Data

Tag: 'DF8107'
Template: —
Length: var.
Format: b
Update: K
Description: Command data field of the GENERATE AC command, coded according to CDOL1.

A.1.32 Cryptogram Information Data

Tag: '9F27'
Template: '77'
Length: 1
Format: b
Update: K/RA
Description: Indicates the type of cryptogram and the actions to be performed by the Kernel. The Cryptogram Information Data is coded according to Table 14 of [EMV Book 3].
A.1.33  CVC3 (Track1)

Tag: ‘9F60’
Template: ‘77’
Length: 2
Format: b
Update: K/RA
Description: The CVC3 (Track1) is a 2-byte cryptogram returned by the Card in the response to the COMPUTE CRYPTOGRAPHIC CHECKSUM command.

A.1.34  CVC3 (Track2)

Tag: ‘9F61’
Template: ‘77’
Length: 2
Format: b
Update: K/RA
Description: The CVC3 (Track2) is a 2-byte cryptogram returned by the Card in the response to the COMPUTE CRYPTOGRAPHIC CHECKSUM command.

A.1.35  CVM Capability – CVM Required

Tag: ‘DF8118’
Template: —
Length: 1
Format: b
Update: K
Description: Indicates the CVM capability of the Terminal and Reader when the transaction amount is greater than the Reader CVM Required Limit.

The CVM Capability – CVM Required is coded according to Annex A.2 of [EMV Book 4].
### A.1.36 CVM Capability – No CVM Required

<table>
<thead>
<tr>
<th>Tag:</th>
<th>'DF8119'</th>
</tr>
</thead>
<tbody>
<tr>
<td>Template:</td>
<td>—</td>
</tr>
<tr>
<td>Length:</td>
<td>1</td>
</tr>
<tr>
<td>Format:</td>
<td>b</td>
</tr>
<tr>
<td>Update:</td>
<td>K</td>
</tr>
<tr>
<td>Description:</td>
<td>Indicates the CVM capability of the Terminal and Reader when the transaction amount is less than or equal to the Reader CVM Required Limit. The CVM Capability – No CVM Required is coded according to Annex A.2 of [EMV Book 4].</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Byte 1</th>
<th>b8</th>
<th>Plaintext PIN for ICC verification</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b7</td>
<td>Enciphered PIN for online verification</td>
</tr>
<tr>
<td></td>
<td>b6</td>
<td>Signature (paper)</td>
</tr>
<tr>
<td></td>
<td>b5</td>
<td>Enciphered PIN for offline verification</td>
</tr>
<tr>
<td></td>
<td>b4</td>
<td>No CVM required</td>
</tr>
<tr>
<td></td>
<td>b3-1</td>
<td>Each bit RFU</td>
</tr>
</tbody>
</table>
A.1.37  CVM List

Tag: '8E'
Template: '70' or '77'
Length: var. 10 to 250
Format: b
Update: K/RA
Description: Identifies the methods of verification of the cardholder supported by the application.

The CVM List is coded as specified in section 10.5 of [EMV Book 3].

A.1.38  CVM Results

Tag: '9F34'
Template: —
Length: 3
Format: b
Update: K
Description: Indicates the results of the last CVM performed.

The CVM Results are coded as specified in Annex A.4 of [EMV Book 4].

<table>
<thead>
<tr>
<th>CVM Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Byte 1</td>
</tr>
<tr>
<td>Byte 2</td>
</tr>
<tr>
<td>Byte 3</td>
</tr>
</tbody>
</table>

A.1.39  Data Needed

Tag: 'DF8106'
Template: —
Length: var.
Format: b
Update: K
Description: List of tags included in the DEK Signal to request information from the Terminal.
A.1.40 Data Record

Tag: ‘FF8105’
Template: —
Length: var.
Format: b
Update: K
Description: The Data Record is a list of TLV encoded data objects returned with the Outcome Parameter Set on the completion of transaction processing.

A.1.41 Data To Send

Tag: ‘FF8104’
Template: —
Length: var.
Format: b
Update: K
Description: List of data objects that contains the accumulated data sent by the Kernel to the Terminal in a DEK Signal. These data may correspond to Terminal reading requests, obtained from the Card by means of GET DATA or READ RECORD commands, or may correspond to data that the Kernel posts to the Terminal as part of its own processing.

A.1.42 DD Card (Track1)

Tag: ‘DF812A’
Template: —
Length: var. up to 56
Format: ans
Update: K
Description: If Track 1 Data is present, then DD Card (Track1) contains a copy of the discretionary data field of Track 1 Data as returned by the Card in the file read using the READ RECORD command during a mag-stripe mode transaction (i.e. without Unpredictable Number (Numeric), Application Transaction Counter, CVC3 (Track1) and nUN included).
A.1.43  **DD Card (Track2)**

Tag: 'DF812B'
Template: —
Length: var. up to 11 bytes
Format: cn
Update: K
Description: *DD Card (Track2)* contains a copy of the discretionary data field of *Track 2 Data* as returned by the Card in the file read using the READ RECORD command during a mag-stripe mode transaction (i.e. without *Unpredictable Number (Numeric)*, *Application Transaction Counter*, *CVC3 (Track2)* and *nUN* included).

A.1.44  **Default UDOL**

Tag: 'DF811A'
Template: —
Length: 3
Format: b
Update: K
Description: The *Default UDOL* is the *UDOL* to be used for constructing the value field of the COMPUTE CRYPTOGRAPHIC CHECKSUM command if the *UDOL* in the Card is not present. The *Default UDOL* must contain as its only entry the tag and length of the *Unpredictable Number (Numeric)* and has the value: '9F6A04'.

A.1.45  **Device Estimated Transmission Time For Relay Resistance R-APDU**

Tag: 'DF8305'
Template: —
Length: 2
Format: b
Update: K/RA
Description: Indicates the time the Card expects to need for transmitting the EXCHANGE RELAY RESISTANCE DATA R-APDU. The *Device Estimated Transmission Time For Relay Resistance R-APDU* is expressed in units of hundreds of microseconds.
A.1.46 Device Relay Resistance Entropy

Tag: ‘DF8302’
Template: —
Length: 4
Format: b
Update: K/RA
Description: Random number returned by the Card in the response to the EXCHANGE RELAY RESISTANCE DATA command.

A.1.47 DF Name

Tag: ‘84’
Template: ’6F’
Length: 5-16
Format: b
Update: K/RA
Description: Identifies the name of the DF, as described in [ISO 7816-4].

A.1.48 Discretionary Data

Tag: ‘FF8106’
Template: —
Length: var.
Format: b
Update: K
Description: The Discretionary Data is a list of Kernel-specific data objects sent to the Terminal as a separate field in the OUT Signal.

A.1.49 DRDOL

Tag: ‘9F51’
Template: ’70’ or ’77’
Length: var. up to 250
Format: b
Update: K/RA
Description: A data object in the Card that provides the Kernel with a list of data objects that must be passed to the Card in the data field of the RECOVER AC command.
A.1.50  DRDOL Related Data
Tag:  'DF8113'
Template:  —
Length:  var.
Format:  b
Update:  K
Description:  Command data field of the RECOVER AC command, coded according to DRDOL.

A.1.51  DS AC Type
Tag:  'DF8108'
Template:  —
Length:  1
Format:  b
Update:  K/ACT/DET
Description:  Contains the AC type indicated by the Terminal for which IDS data must be stored in the Card.

<table>
<thead>
<tr>
<th>Byte 1</th>
<th>b8-7</th>
<th>AC type</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>00:</td>
<td>AAC</td>
</tr>
<tr>
<td></td>
<td>01:</td>
<td>TC</td>
</tr>
<tr>
<td></td>
<td>10:</td>
<td>ARQC</td>
</tr>
<tr>
<td></td>
<td>11:</td>
<td>RFU</td>
</tr>
<tr>
<td>b6-1</td>
<td>Each bit</td>
<td>RFU</td>
</tr>
</tbody>
</table>
A.1.52  DS Digest H

Tag:                'DF61'
Template:           —
Length:             8
Format:             b
Update:             K
Description:        Contains the result of OWHF2(DS Input (Term)) or OWHF2AES(DS Input (Term)), if DS Input (Term) is provided by the Terminal.

This data object is to be supplied to the Card with the GENERATE AC command, as per DSDOL formatting.

A.1.53  DSDOL

Tag:                '9F5B'
Template:           '70' or '77'
Length:             var. up to 250
Format:             b
Update:             K/RA
Description:        A data object in the Card that provides the Kernel with a list of data objects that must be passed to the Card in the data field of the GENERATE AC command after the CDOL1 Related Data.

An example of value for DSDOL is 'DF6008DF6108DF6201DF63A0', representing TLDS Input (Card) || TLDS Digest H || TLDS ODS Info || TLDS ODS Term.

The Kernel must not presume that this is a given though, as the sequence and presence of data objects can vary.

The presence of TL DS ODS Info is mandated and the processing of the last TL entry in DSDOL is different from normal TL processing as described in section 4.1.4.
A.1.54 DS ID

Tag: ‘9F5E’
Template: ‘BF0C’
Length: var. 8 to 11
Format: n, 16 to 22
Update: K/RA
Description: Data Storage Identifier constructed as follows:

Application PAN (without any 'F' padding) || Application PAN Sequence Number

If necessary, it is padded to the left with one hexadecimal zero to ensure whole bytes.
If necessary, it is padded to the left with hexadecimal zeroes to ensure a minimum length of 8 bytes.

A.1.55 DS Input (Card)

Tag: ‘DF60’
Template: —
Length: 8
Format: b
Update: K/ACT/DET
Description: Contains Terminal provided data if permanent data storage in the Card was applicable (DS Slot Management Control[8]=1b), remains applicable, or becomes applicable (DS ODS Info[8]=1b). Otherwise this data item is a filler to be supplied by the Kernel. The data is forwarded to the Card with the GENERATE AC command, as per DSDOL formatting.
A.1.56  DS Input (Term)

Tag: 'DF8109'
Template: —
Length: 8
Format: b
Update: K/ACT/DET
Description: Contains Terminal provided data if permanent data storage in the Card was applicable (DS Slot Management Control[8]=1b), remains applicable or becomes applicable (DS ODS Info[8]=1b). DS Input (Term) is used by the Kernel as input to calculate DS Digest H.

A.1.57  DS ODS Card

Tag: '9F54'
Template: '77'
Length: var. up to 160
Format: b
Update: K/RA
Description: Contains the Card stored operator proprietary data obtained in the response to the GET PROCESSING OPTIONS command.
A.1.58 DS ODS Info

Tag: 'DF62'
Template: —
Length: 1
Format: b
Update: K/ACT/DET
Description: Contains Terminal provided data to be forwarded to the Card with the GENERATE AC command, as per DSDOL formatting.

<table>
<thead>
<tr>
<th>DS ODS Info</th>
</tr>
</thead>
<tbody>
<tr>
<td>Byte 1</td>
</tr>
<tr>
<td>b8</td>
</tr>
<tr>
<td>b7</td>
</tr>
<tr>
<td>b6</td>
</tr>
<tr>
<td>b5</td>
</tr>
<tr>
<td>b4</td>
</tr>
<tr>
<td>b3-1</td>
</tr>
</tbody>
</table>

A.1.59 DS ODS Info For Reader

Tag: 'DF810A'
Template: —
Length: 1
Format: b
Update: K/ACT/DET
Description: Contains instructions from the Terminal on how to proceed with the transaction if:
- The AC requested by the Terminal does not match the AC proposed by the Kernel
- The update of the slot data has failed
<table>
<thead>
<tr>
<th>Byte 1</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>b8</td>
<td>Usable for TC</td>
</tr>
<tr>
<td>b7</td>
<td>Usable for ARQC</td>
</tr>
<tr>
<td>b6</td>
<td>Usable for AAC</td>
</tr>
<tr>
<td>b5-4</td>
<td>Each bit RFU</td>
</tr>
<tr>
<td>b3</td>
<td>Stop if no DS ODS Term</td>
</tr>
<tr>
<td>b2</td>
<td>Stop if write failed</td>
</tr>
<tr>
<td>b1</td>
<td>RFU</td>
</tr>
</tbody>
</table>

### A.1.60 DS ODS Term

| Tag:       | 'DF63'                   |
| Template:  | —                         |
| Length:    | var. up to 160           |
| Format:    | b                         |
| Update:    | K/ACT/DET                |
| Description: | Contains Terminal provided data to be forwarded to the Card with the GENERATE AC command, as per DSDL formatting. |

### A.1.61 DS Requested Operator ID

| Tag:       | ‘9F5C’                    |
| Template:  | —                         |
| Length:    | 8                         |
| Format:    | b                         |
| Update:    | K/ACT/DET                |
| Description: | Contains the Terminal determined operator identifier for data storage. It is sent to the Card in the GET PROCESSING OPTIONS command. |
A.1.62 DS Slot Availability

Tag: '9F5F'
Template: '77'
Length: 1
Format: b
Update: K/RA
Description: Contains the Card indication, obtained in the response to the GET PROCESSING OPTIONS command, about the slot type(s) available for data storage.

<table>
<thead>
<tr>
<th>Byte 1</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>b8</td>
<td>Permanent slot type</td>
<td></td>
</tr>
<tr>
<td>b7</td>
<td>Volatile slot type</td>
<td></td>
</tr>
<tr>
<td>b6-1</td>
<td>Each bit RFU</td>
<td></td>
</tr>
</tbody>
</table>

A.1.63 DS Slot Management Control

Tag: '9F6F'
Template: '77'
Length: 1
Format: b
Update: K/RA
Description: Contains the Card indication, obtained in the response to the GET PROCESSING OPTIONS command, about the status of the slot containing data associated to the DS Requested Operator ID.

<table>
<thead>
<tr>
<th>Byte 1</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>b8</td>
<td>Permanent slot type</td>
<td></td>
</tr>
<tr>
<td>b7</td>
<td>Volatile slot type</td>
<td></td>
</tr>
<tr>
<td>b6</td>
<td>Low volatility</td>
<td></td>
</tr>
<tr>
<td>b5</td>
<td>Locked slot</td>
<td></td>
</tr>
<tr>
<td>b4-2</td>
<td>Each bit RFU</td>
<td></td>
</tr>
<tr>
<td>b1</td>
<td>Deactivated slot</td>
<td></td>
</tr>
</tbody>
</table>
A.1.64 DS Summary 1

Tag: '9F7D'
Template: '77'
Length: 8 or 16
Format: b
Update: K/RA
Description: Contains the Card indication, obtained in the response to the GET PROCESSING OPTIONS command, about either the stored summary associated with DS ODS Card if present, or about a default zero-filled summary if DS ODS Card is not present and DS Unpredictable Number is present.

A.1.65 DS Summary 2

Tag: 'DF8101'
Template: —
Length: 8 or 16
Format: b
Update: K/RA
Description: This data allows the Kernel to check the consistency between DS Summary 1 and DS Summary 2, and so to ensure that DS ODS Card is provided by a genuine Card.

It is located in the ICC Dynamic Data recovered from the Signed Dynamic Application Data.

A.1.66 DS Summary 3

Tag: 'DF8102'
Template: —
Length: 8 or 16
Format: b
Update: K/RA
Description: This data allows the Kernel to check whether the Card has seen the same transaction data as were sent by the Terminal/Kernel.

It is located in the ICC Dynamic Data recovered from the Signed Dynamic Application Data.
A.1.67 DS Summary Status

Tag: 'DF810B'
Template: —
Length: 1
Format: b
Update: K
Description: Information reported by the Kernel to the Terminal about:

- The consistency between DS Summary 1 and DS Summary 2 (successful read)
- The difference between DS Summary 2 and DS Summary 3 (successful write)

This data object is part of the Discretionary Data.

<table>
<thead>
<tr>
<th>DS Summary Status</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Byte 1</td>
<td>b8</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b7</td>
<td>Successful Read</td>
</tr>
<tr>
<td></td>
<td>b6-1</td>
<td>Successful Write</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Each bit RFU</td>
</tr>
</tbody>
</table>

A.1.68 DS Unpredictable Number

Tag: '9F7F'
Template: '77'
Length: 4
Format: b
Update: K/RA
Description: Contains the Card challenge (random), obtained in the response to the GET PROCESSING OPTIONS command, to be used by the Terminal in the summary calculation when providing DS ODS Term.
A.1.69  DSVN Term

Tag:       'DF810D'
Template:  —
Length:    var.
Format:    b
Update:    K
Description:  Integrated data storage support by the Kernel depends on the presence of this data object. If it is absent, or is present with a length of zero, integrated data storage is not supported. Its value is '02' for this version of data storage functionality. This variable length data item has an initial byte that defines the maximum version number supported by the Terminal and a variable number of subsequent bytes that define how the Terminal supports earlier versions of the specification. As this is the first version, no legacy support is described and no additional bytes are present.

A.1.70  Error Indication

Tag:       'DF8115'
Template:  —
Length:    6
Format:    b
Update:    K
Description:  Contains information regarding the nature of the error that has been encountered during the transaction processing. This data object is part of the Discretionary Data.

<table>
<thead>
<tr>
<th>Data Field</th>
<th>Length</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>L1</td>
<td>1</td>
<td>b (see below)</td>
</tr>
<tr>
<td>L2</td>
<td>1</td>
<td>b (see below)</td>
</tr>
<tr>
<td>L3</td>
<td>1</td>
<td>b (see below)</td>
</tr>
<tr>
<td>SW12</td>
<td>2</td>
<td>b</td>
</tr>
<tr>
<td>Msg On Error</td>
<td>1</td>
<td>b (see Message Identifier as defined in A.1.194)</td>
</tr>
<tr>
<td>L1</td>
<td>Byte 1</td>
<td>b8-1</td>
</tr>
<tr>
<td>----</td>
<td>--------</td>
<td>------</td>
</tr>
<tr>
<td></td>
<td>00000000: OK</td>
<td></td>
</tr>
<tr>
<td></td>
<td>00000001: TIME OUT ERROR</td>
<td></td>
</tr>
<tr>
<td></td>
<td>00000010: TRANSMISSION ERROR</td>
<td></td>
</tr>
<tr>
<td></td>
<td>00000011: PROTOCOL ERROR</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Other values: RFU</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>L2</th>
<th>Byte 1</th>
<th>b8-1</th>
<th>L2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>00000000: OK</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>00000001: CARD DATA MISSING</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>00000010: CAM FAILED</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>00000011: STATUS BYTES</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>00000100: PARSING ERROR</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>00000101: MAX LIMIT EXCEEDED</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>00000110: CARD DATA ERROR</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>00000111: MAGSTRIPE NOT SUPPORTED</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>00001000: NO PPSE</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>00001001: PPSE FAULT</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>00001010: EMPTY CANDIDATE LIST</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>00001011: IDS READ ERROR</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>00001100: IDS WRITE ERROR</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>00001101: IDS DATA ERROR</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>00001110: IDS NO MATCHING AC</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>00001111: TERMINAL DATA ERROR</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Other values: RFU</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### A.1.71 Failed MS Cntr

<table>
<thead>
<tr>
<th>Tag:</th>
<th>—</th>
</tr>
</thead>
<tbody>
<tr>
<td>Template:</td>
<td>—</td>
</tr>
<tr>
<td>Length:</td>
<td>1</td>
</tr>
<tr>
<td>Format:</td>
<td>b</td>
</tr>
<tr>
<td>Update:</td>
<td>K</td>
</tr>
<tr>
<td>Description:</td>
<td>Counts the number of failed consecutive mag-stripe mode transactions. The <strong>Failed MS Cntr</strong> is stored in the scratch pad provided to the Kernel at instantiation.</td>
</tr>
</tbody>
</table>

### A.1.72 File Control Information Issuer Discretionary Data

<table>
<thead>
<tr>
<th>Tag:</th>
<th>'BF0C'</th>
</tr>
</thead>
<tbody>
<tr>
<td>Template:</td>
<td>'A5'</td>
</tr>
<tr>
<td>Length:</td>
<td>var. up to 220</td>
</tr>
<tr>
<td>Format:</td>
<td>b</td>
</tr>
<tr>
<td>Update:</td>
<td>K/RA</td>
</tr>
<tr>
<td>Description:</td>
<td>Issuer discretionary part of the <strong>File Control Information Proprietary Template</strong>.</td>
</tr>
</tbody>
</table>
A.1.73 File Control Information Proprietary Template

Tag: 'A5'
Template: '6F'
Length: var. up to 240
Format: b
Update: K/RA
Description: Identifies the data object proprietary to this specification in the File Control Information Template, in accordance with [ISO 7816-4].

A.1.74 File Control Information Template

Tag: '6F'
Template: —
Length: var. up to 250
Format: b
Update: K/RA
Description: Identifies the File Control Information Template, in accordance with [ISO 7816-4].

A.1.75 Hold Time Value

Tag: 'DF8130'
Template: —
Length: 1
Format: b
Update: K
Description: Indicates the time that the field is to be turned off after the transaction is completed if requested to do so by the cardholder device. The Hold Time Value is in units of 100ms.
A.1.76 ICC Dynamic Number

Tag: '9F4C'
Template: —
Length: var. 2 to 8
Format: b
Update: K/RA
Description: Time-variant number generated by the Card, to be captured by the Kernel.

A.1.77 ICC Public Key Certificate

Tag: '9F46'
Template: '70' or '77'
Length: N_l (var. up to 248)
Format: b
Update: K/RA
Description: ICC public key certified by the issuer.

A.1.78 ICC Public Key Exponent

Tag: '9F47'
Template: '70' or '77'
Length: 1 or 3
Format: b
Update: K/RA
Description: Exponent used for the verification of the Signed Dynamic Application Data.

A.1.79 ICC Public Key Remainder

Tag: '9F48'
Template: '70' or '77'
Length: var.
Format: b
Update: K/RA
Description: Remaining digits of the modulus of the ICC public key.
A.1.80  IDS Status

Tag:   'DF8128'
Template:   —
Length:   1
Format:   b
Update:   K
Description: Indicates if the transaction performs an IDS read and/or write.

<table>
<thead>
<tr>
<th>IDS Status</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Byte 1</strong></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

A.1.81  Interface Device Serial Number

Tag:   '9F1E'
Template:   —
Length:   8
Format:   an
Update:   K
Description: Unique and permanent serial number assigned to the IFD by the manufacturer.

A.1.82  Issuer Action Code – Default

Tag:   '9F0D'
Template:   '70' or '77'
Length:   5
Format:   b
Update:   K/RA
Description: Specifies the issuer's conditions that cause a transaction to be rejected on an offline only Terminal.
A.1.83 Issuer Action Code – Denial

Tag: '9F0E'
Template: ‘70’ or ‘77’
Length: 5
Format: b
Update: K/RA
Description: Specifies the issuer's conditions that cause the denial of a transaction without any attempt to go online.

A.1.84 Issuer Action Code – Online

Tag: '9F0F'
Template: ‘70’ or ‘77’
Length: 5
Format: b
Update: K/RA
Description: Specifies the issuer's conditions that cause a transaction to be transmitted online on an online capable Terminal.

A.1.85 Issuer Application Data

Tag: '9F10'
Template: ‘77’
Length: var. up to 32
Format: b
Update: K/RA
Description: Contains proprietary application data for transmission to the issuer in an online transaction.
A.1.86  Issuer Code Table Index

Tag: '9F11'
Template: 'A5'
Length: 1
Format: n 2
Update: K/RA
Description: Indicates the code table, in accordance with [ISO/IEC 8859], for displaying the Application Preferred Name. The Issuer Code Table Index is coded as specified in Annex C.4 of [EMV Book 3].

A.1.87  Issuer Country Code

Tag: '5F28'
Template: '70' or '77'
Length: 2
Format: n 3
Update: K/RA
Description: Indicates the country of the issuer, in accordance with [ISO 3166-1].

A.1.88  Issuer Public Key Certificate

Tag: '90'
Template: '70' or '77'
Length: NCA (var. up to 248)
Format: b
Update: K/RA
Description: Issuer public key certified by a certification authority.
A.1.89 Issuer Public Key Exponent

Tag: '9F32'
Template: '70' or '77'
Length: 1 or 3
Format: b
Update: K/RA
Description: Exponent used for the recovery and verification of the ICC Public Key Certificate.

A.1.90 Issuer Public Key Remainder

Tag: '92'
Template: '70' or '77'
Length: $N_i - N_{CA} + 36$
Format: b
Update: K/RA
Description: Remaining digits of the modulus of the Issuer public key.

A.1.91 Kernel Configuration

Tag: 'DF811B'
Template: —
Length: 1
Format: b
Update: K
Description: Indicates the Kernel configuration options.

<table>
<thead>
<tr>
<th>Kernel Configuration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Byte 1</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
A.1.92  Kernel ID

Tag:     'DF810C'
Template: —
Length:   1
Format:   b
Update:   K
Description: Contains a value that uniquely identifies each Kernel. There is one occurrence of this data object for each Kernel in the Reader.

A.1.93  Language Preference

Tag:     '5F2D'
Template: 'A5'
Length:   2-8
Format:   an
Update:   K/RA
Description: 1-4 languages stored in order of preference, each represented by two alphabetical characters, in accordance with [ISO 639-1].

A.1.94  Log Entry

Tag:     '9F4D'
Template: 'BF0C'
Length:   2
Format:   b
Update:   K/RA
Description: Provides the SFI of the Transaction Log file and its number of records.
A.1.95 Mag-stripe Application Version Number (Reader)

Tag:  '9F6D'
Template: —
Length: 2
Format: b
Update: K
Description: Version number assigned by the payment system for the specific mag-stripe mode functionality of the Kernel.

A.1.96 Mag-stripe CVM Capability – CVM Required

Tag:  'DF811E'
Template: —
Length: 1
Format: b
Update: K
Description: Indicates the CVM capability of the Terminal/Reader in the case of a mag-stripe mode transaction when the Amount, Authorized (Numeric) is greater than the Reader CVM Required Limit.

<table>
<thead>
<tr>
<th>Mag-stripe CVM Capability – CVM Required</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Byte 1</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
A.1.97  Mag-stripe CVM Capability – No CVM Required

Tag: 'DF812C'
Template: —
Length: 1
Format: b
Update: K
Description: Indicates the CVM capability of the Terminal/Reader in the case of a mag-stripe mode transaction when the Amount, Authorized (Numeric) is less than or equal to the Reader CVM Required Limit.

<table>
<thead>
<tr>
<th>Byte 1</th>
<th>b8-5</th>
<th>CVM</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0000</td>
<td>NO CVM</td>
</tr>
<tr>
<td></td>
<td>0001</td>
<td>OBTAIN SIGNATURE</td>
</tr>
<tr>
<td></td>
<td>0010</td>
<td>ONLINE PIN</td>
</tr>
<tr>
<td></td>
<td>1111</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>Other values: RFU</td>
<td></td>
</tr>
</tbody>
</table>

A.1.98  Maximum Relay Resistance Grace Period

Tag: 'DF8133'
Template: —
Length: 2
Format: b
Update: K
Description: The Minimum Relay Resistance Grace Period and Maximum Relay Resistance Grace Period represent how far outside the window defined by the Card that the measured time may be and yet still be considered acceptable. The Maximum Relay Resistance Grace Period is expressed in units of hundreds of microseconds.
A.1.99  Max Time For Processing Relay Resistance APDU

Tag: 'DF8304'
Template: —
Length: 2
Format: b
Update: K/RA
Description: Indicates the maximum estimated time the Card requires for processing the EXCHANGE RELAY RESISTANCE DATA command. The Max Time For Processing Relay Resistance APDU is expressed in units of hundreds of microseconds.

A.1.100  Max Lifetime of Torn Transaction Log Record

Tag: 'DF811C'
Template: —
Length: 2
Format: b
Update: K
Description: Maximum time, in seconds, that a record can remain in the Torn Transaction Log.

A.1.101  Max Number of Torn Transaction Log Records

Tag: 'DF811D'
Template: —
Length: 1
Format: b
Update: K
Description: Indicates the maximum number of records that can be stored in the Torn Transaction Log.
A.1.102  Measured Relay Resistance Processing Time

Tag: 'DF8306'
Template: —
Length: 2
Format: b
Update: K
Description: Contains the time measured by the Kernel for processing the EXCHANGE RELAY RESISTANCE DATA command. The Measured Relay Resistance Processing Time is expressed in units of hundreds of microseconds.

A.1.103  Merchant Category Code

Tag: '9F15'
Template: —
Length: 2
Format: n 4
Update: K
Description: Classifies the type of business being done by the merchant, represented in accordance with [ISO 8583:1993] for Card Acceptor Business Code.

A.1.104  Merchant Custom Data

Tag: '9F7C'
Template: —
Length: 20
Format: b
Update: K/ACT/DET
Description: Proprietary merchant data that may be requested by the Card.
A.1.105 Merchant Identifier

Tag: '9F16'
Template: —
Length: 15
Format: ans 15
Update: K
Description: When concatenated with the Acquirer Identifier, uniquely identifies a given merchant.

A.1.106 Merchant Name and Location

Tag: '9F4E'
Template: —
Length: var.
Format: ans
Update: K
Description: Indicates the name and location of the merchant.

A.1.107 Message Hold Time

Tag: 'DF812D'
Template: —
Length: 3
Format: n 6
Update: K
Description: Indicates the default delay for the processing of the next MSG Signal. The Message Hold Time is an integer in units of 100ms.
A.1.108 Minimum Relay Resistance Grace Period

Tag: 'DF8132'
Template: —
Length: 2
Format: b
Update: K
Description: The Minimum Relay Resistance Grace Period and Maximum Relay Resistance Grace Period represent how far outside the window defined by the Card that the measured time may be and yet still be considered acceptable. The Minimum Relay Resistance Grace Period is expressed in units of hundreds of microseconds.

A.1.109 Min Time For Processing Relay Resistance APDU

Tag: 'DF8303'
Template: —
Length: 2
Format: b
Update: K/RA
Description: Indicates the minimum estimated time the Card requires for processing the EXCHANGE RELAY RESISTANCE DATA command. The Min Time For Processing Relay Resistance APDU is expressed in units of hundreds of microseconds.

A.1.110 Mobile Support Indicator

Tag: ‘9F7E’
Template: —
Length: 1
Format: b
Update: K
Description: The Mobile Support Indicator informs the Card that the Kernel supports extensions for mobile and requires on device cardholder verification.
### Mobile Support Indicator

<table>
<thead>
<tr>
<th>Byte 1</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>b8-3</td>
<td>Each bit RFU</td>
</tr>
<tr>
<td>b2</td>
<td>OD-CVM Required</td>
</tr>
<tr>
<td>b1</td>
<td>Mobile supported</td>
</tr>
</tbody>
</table>

### A.1.111 NATC(Track1)

**Tag:** '9F64'

**Template:** '70'

**Length:** 1

**Format:** b

**Update:** K/RA

**Description:** The value of NATC(Track1) represents the number of digits of the Application Transaction Counter to be included in the discretionary data field of Track 1 Data.

### A.1.112 NATC(Track2)

**Tag:** '9F67'

**Template:** '70'

**Length:** 1

**Format:** b

**Update:** K/RA

**Description:** The value of NATC(Track2) represents the number of digits of the Application Transaction Counter to be included in the discretionary data field of Track 2 Data.
A.1.113 Next Cmd

Tag: —
Template: —
Length: 1
Format: b
Update: K
Description: An internal working variable used to indicate the C-APDU that is currently being processed by the Card.

<table>
<thead>
<tr>
<th>Next Cmd</th>
<th>00: READ RECORD</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>01: GET DATA</td>
</tr>
<tr>
<td></td>
<td>10: NONE</td>
</tr>
<tr>
<td></td>
<td>11: RFU</td>
</tr>
<tr>
<td>Byte 1</td>
<td>b8-7</td>
</tr>
<tr>
<td>b6-1</td>
<td>Each bit RFU</td>
</tr>
</tbody>
</table>

A.1.114 nUN

Tag: —
Template: —
Length: 1
Format: b
Update: K
Description: Number of non-zero bits in PUNATC(Track2) – NATC(Track2)
A.1.115  ODA Status

Tag:  —
Template:  —
Length:  1
Format:  b
Update:  K
Description:  Indicates if CDA is to be performed for the transaction in progress.

<table>
<thead>
<tr>
<th>ODA Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Byte 1</td>
</tr>
<tr>
<td>b8</td>
</tr>
<tr>
<td>b7-1</td>
</tr>
</tbody>
</table>

A.1.116  Offline Accumulator Balance

Tag:  '9F50'
Template:  —
Length:  6
Format:  n 12
Update:  K/RA
Description:  Represents the amount of offline spending available in the Card.

The Offline Accumulator Balance is retrievable by the GET DATA command, if allowed by the Card configuration.
A.1.117  Outcome Parameter Set

Tag:       'DF8129'
Template:  —
Length:    8
Format:    b
Update:    K
Description:  This data object is used to indicate to the Terminal the outcome of the transaction processing by the Kernel. Its value is an accumulation of results about applicable parts of the transaction.

<table>
<thead>
<tr>
<th>Byte 1</th>
<th>b8-5</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>0001: APPROVED</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0010: DECLINED</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0011: ONLINE REQUEST</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0100: END APPLICATION</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0101: SELECT NEXT</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0110: TRY ANOTHER INTERFACE</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0111: TRY AGAIN</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1111: N/A</td>
</tr>
<tr>
<td></td>
<td>b4-1</td>
<td>Each bit RFU</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Byte 2</th>
<th>b8-5</th>
<th>Start</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>0000: A</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0001: B</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0010: C</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0011: D</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1111: N/A</td>
</tr>
<tr>
<td></td>
<td>b4-1</td>
<td>Each bit RFU</td>
</tr>
</tbody>
</table>
### Outcome Parameter Set

<table>
<thead>
<tr>
<th>Byte</th>
<th>b8-5</th>
<th>Description</th>
<th>Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Byte 3</td>
<td></td>
<td>Online Response Data</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1111: N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Other values: RFU</td>
</tr>
<tr>
<td></td>
<td>b4-1</td>
<td>Each bit RFU</td>
<td></td>
</tr>
<tr>
<td>Byte 4</td>
<td>b8-5</td>
<td>CVM</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0000: NO CVM</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0001: OBTAIN SIGNATURE</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0010: ONLINE PIN</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>0011: CONFIRMATION CODE VERIFIED</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1111: N/A</td>
</tr>
<tr>
<td></td>
<td>b4-1</td>
<td>Each bit RFU</td>
<td></td>
</tr>
<tr>
<td>Byte 5</td>
<td>b8</td>
<td>UI Request on Outcome Present</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b7</td>
<td>UI Request on Restart Present</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b6</td>
<td>Data Record Present</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b5</td>
<td>Discretionary Data Present</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b4</td>
<td>Receipt</td>
<td>0: N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1: YES</td>
</tr>
<tr>
<td></td>
<td>b3-1</td>
<td>Each bit RFU</td>
<td></td>
</tr>
<tr>
<td>Byte 6</td>
<td>b8-5</td>
<td>Alternate Interface Preference</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1111: N/A</td>
</tr>
<tr>
<td></td>
<td>b4-1</td>
<td>Each bit RFU</td>
<td></td>
</tr>
<tr>
<td>Byte 7</td>
<td>b8-1</td>
<td>Field Off Request</td>
<td>1111111111: N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Other values: Hold time in units of 100 ms</td>
</tr>
<tr>
<td>Byte 8</td>
<td>b8-1</td>
<td>Removal Timeout</td>
<td></td>
</tr>
</tbody>
</table>
A.1.118 Payment Account Reference

Tag: ‘9F24’
Template: ‘70’ or ‘77’
Length: 29
Format: an
Update: K/RA
Description: The Payment Account Reference is a data object associated with an Application PAN. It allows acquirers and merchants to link transactions, whether tokenised or not, that are associated to the same underlying Application PAN.

Lower case alphabetic characters are not permitted for the Payment Account Reference, however the Kernel is not expected to check this.

A.1.119 PCVC3(Track1)

Tag: ‘9F62’
Template: ‘70’
Length: 6
Format: b
Update: K/RA
Description: PCVC3(Track1) indicates to the Kernel the positions in the discretionary data field of the Track 1 Data where the CVC3 (Track1) digits must be copied.

A.1.120 PCVC3(Track2)

Tag: ‘9F65’
Template: ‘70’
Length: 2
Format: b
Update: K/RA
Description: PCVC3(Track2) indicates to the Kernel the positions in the discretionary data field of the Track 2 Data where the CVC3 (Track2) digits must be copied.
A.1.121 PDOL

Tag: '9F38'
Template: 'A5'
Length: var. up to 240
Format: b
Update: K/RA
Description: A data object in the Card that provides the Kernel with a list of data objects that must be passed to the Card in the GET PROCESSING OPTIONS command.

A.1.122 PDOL Related Data

Tag: 'DF8111'
Template: —
Length: var.
Format: b
Update: K
Description: Command data field of the GET PROCESSING OPTIONS command, coded according to PDOL.
A.1.123 Phone Message Table

Tag: 'DF8131'
Template: —
Length: var.
Format: b
Update: K
Description: The Phone Message Table is a variable length list of entries of eight bytes each, and defines for the selected AID the message and status identifiers as a function of the POS Cardholder Interaction Information. Each entry in the Phone Message Table contains the fields shown in the table below.

<table>
<thead>
<tr>
<th>Data Field</th>
<th>Length</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>PCII Mask</td>
<td>3</td>
<td>b</td>
</tr>
<tr>
<td>PCII Value</td>
<td>3</td>
<td>b</td>
</tr>
<tr>
<td>Message Identifier</td>
<td>1</td>
<td>b</td>
</tr>
<tr>
<td>Status</td>
<td>1</td>
<td>b</td>
</tr>
</tbody>
</table>

Note that the last entry in the Phone Message Table must always have PCII Mask and PCII Value set to '000000'.
A.1.124  POS Cardholder Interaction Information

Tag: ‘DF4B’
Template: ‘77’
Length: 3
Format: b
Update: K/RA
Description: The POS Cardholder Interaction Information informs the Kernel about the indicators set in the mobile phone that may influence the action flow of the merchant and cardholder.

<table>
<thead>
<tr>
<th>POS Cardholder Interaction Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Byte 1</td>
</tr>
<tr>
<td>Byte 2</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Byte 3</td>
</tr>
</tbody>
</table>
A.1.125 Post-Gen AC Put Data Status

| Tag:     | 'DF810E'          |
| Template:| —                 |
| Length:  | 1                 |
| Format:  | b                 |
| Update:  | K                 |
| Description: | Information reported by the Kernel to the Terminal, about the processing of PUT DATA commands after processing the GENERATE AC command. Possible values are 'completed' or 'not completed'. In the latter case, this status is not specific about which of the PUT DATA commands failed, or about how many of these commands have failed or succeeded. This data object is part of the Discretionary Data provided by the Kernel to the Terminal. |

<table>
<thead>
<tr>
<th>Post-Gen AC Put Data Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Byte 1</td>
</tr>
<tr>
<td>b8</td>
</tr>
<tr>
<td>b7-1</td>
</tr>
</tbody>
</table>
### A.1.126 Pre-Gen AC Put Data Status

**Tag:** ‘DF810F’

**Template:** —

**Length:** 1

**Format:** b

**Update:** K

**Description:** Information reported by the Kernel to the Terminal, about the processing of PUT DATA commands before sending the GENERATE AC command.

Possible values are 'completed' or 'not completed'. In the latter case, this status is not specific about which of the PUT DATA commands failed, or about how many of these commands have failed or succeeded.

This data object is part of the *Discretionary Data provided by the Kernel to the Terminal.*

<table>
<thead>
<tr>
<th>Pre-Gen AC Put Data Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Byte 1</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
A.1.127 Proceed To First Write Flag

Tag: ‘DF8110’
Template: —
Length: 1
Format: b
Update: K/ACT/DET
Description: Indicates that the Terminal will send no more requests to read data other than as indicated in Tags To Read. This data item indicates the point at which the Kernel shifts from the Card reading phase to the Card writing phase.

If Proceed To First Write Flag is not present or is present with non zero length and value different from zero, then the Kernel proceeds without waiting.

If Proceed To First Write Flag is present with zero length, then the Kernel sends a DEK Signal to the Terminal and waits for the DET Signal.

If Proceed To First Write Flag is present with non zero length and value equal to zero, then the Kernel waits for a DET Signal from the Terminal without sending a DEK Signal.

A.1.128 Protected Data Envelope 1

Tag: ‘9F70’
Template: —
Length: var. up to 192
Format: b
Update: K/RA/ACT/DET
Description: The Protected Data Envelopes contain proprietary information from the issuer, payment system or third party. The Protected Data Envelope can be retrieved with the GET DATA command. Updating the Protected Data Envelope with the PUT DATA command requires secure messaging and is outside the scope of this specification.
A.1.129 Protected Data Envelope 2

Tag: '9F71'
Template: —
Length: var. up to 192
Format: b
Update: K/RA/ACT/DET
Description: Same as Protected Data Envelope 1.

A.1.130 Protected Data Envelope 3

Tag: '9F72'
Template: —
Length: var. up to 192
Format: b
Update: K/RA/ACT/DET
Description: Same as Protected Data Envelope 1.

A.1.131 Protected Data Envelope 4

Tag: '9F73'
Template: —
Length: var. up to 192
Format: b
Update: K/RA/ACT/DET
Description: Same as Protected Data Envelope 1.

A.1.132 Protected Data Envelope 5

Tag: '9F74'
Template: —
Length: var. up to 192
Format: b
Update: K/RA/ACT/DET
Description: Same as Protected Data Envelope 1.
A.1.133  PUNATC(Track1)

Tag: '9F63'
Template: '70'
Length: 6
Format: b
Update: K/RA
Description: PUNATC(Track1) indicates to the Kernel the positions in the discretionary data field of Track 1 Data where the Unpredictable Number (Numeric) digits and Application Transaction Counter digits have to be copied.

A.1.134  PUNATC(Track2)

Tag: '9F66'
Template: '70'
Length: 2
Format: b
Update: K/RA
Description: PUNATC(Track2) indicates to the Kernel the positions in the discretionary data field of Track 2 Data where the Unpredictable Number (Numeric) digits and Application Transaction Counter digits have to be copied.

A.1.135  Reader Contactless Floor Limit

Tag: 'DF8123'
Template: —
Length: 6
Format: n 12
Update: K
Description: Indicates the transaction amount above which transactions must be authorized online.
A.1.136 Reader Contactless Transaction Limit

Tag: —
Template: —
Length: 6
Format: n 12
Update: K
Description: Indicates the transaction amount above which the transaction is not allowed. This data object is instantiated with Reader Contactless Transaction Limit (On-device CVM) if on device cardholder verification is supported by the Card and with Reader Contactless Transaction Limit (No On-device CVM) otherwise.

A.1.137 Reader Contactless Transaction Limit (No On-device CVM)

Tag: 'DF8124'
Template: —
Length: 6
Format: n 12
Update: K
Description: Indicates the transaction amount above which the transaction is not allowed, when on device cardholder verification is not supported.

A.1.138 Reader Contactless Transaction Limit (On-device CVM)

Tag: 'DF8125'
Template: —
Length: 6
Format: n 12
Update: K
Description: Indicates the transaction amount above which the transaction is not allowed, when on device cardholder verification is supported.
A.1.139 Reader CVM Required Limit

Tag: 'DF8126'
Template: —
Length: 6
Format: n 12
Update: K
Description: Indicates the transaction amount above which the Kernel instantiates the CVM capabilities field in Terminal Capabilities with CVM Capability – CVM Required.

A.1.140 READ RECORD Response Message Template

Tag: '70'
Template: —
Length: var. up to 253
Format: b
Update: K/RA
Description: Template containing the data objects returned by the Card in response to a READ RECORD command.
### A.1.141 Reference Control Parameter

**Tag:** ‘DF8114'

**Template:** —

**Length:** 1

**Format:** b

**Update:** K

**Description:** Working variable to store the reference control parameter of the GENERATE AC command.

<table>
<thead>
<tr>
<th>Byte 1</th>
<th>AC type</th>
</tr>
</thead>
<tbody>
<tr>
<td>b8-7</td>
<td></td>
</tr>
<tr>
<td>00:</td>
<td>AAC</td>
</tr>
<tr>
<td>01:</td>
<td>TC</td>
</tr>
<tr>
<td>10:</td>
<td>ARQC</td>
</tr>
<tr>
<td>11:</td>
<td>RFU</td>
</tr>
<tr>
<td>b6</td>
<td>RFU</td>
</tr>
<tr>
<td>b5</td>
<td>CDA signature requested</td>
</tr>
<tr>
<td>b4-1</td>
<td>Each bit RFU</td>
</tr>
</tbody>
</table>

### A.1.142 Relay Resistance Accuracy Threshold

**Tag:** ‘DF8136'

**Template:** —

**Length:** 2

**Format:** b

**Update:** K

**Description:** Represents the threshold above which the Kernel considers the variation between Measured Relay Resistance Processing Time and Min Time For Processing Relay Resistance APDU no longer acceptable. The Relay Resistance Accuracy Threshold is expressed in units of hundreds of microseconds.
A.1.143  Relay Resistance Transmission Time Mismatch Threshold

Tag:  'DF8137'
Template:  —
Length:  1
Format:  b
Update:  K
Description:  Represents the threshold above which the Kernel considers the variation between Device Estimated Transmission Time For Relay Resistance R-APDU and Terminal Expected Transmission Time For Relay Resistance R-APDU no longer acceptable. The Relay Resistance Transmission Time Mismatch Threshold is a percentage and expressed as an integer.

A.1.144  Response Message Template Format 1

Tag:  '80'
Template:  —
Length:  var. up to 253
Format:  b
Update:  K/RA
Description:  Contains the data objects (without tags and lengths) returned by the Card in response to a command.

A.1.145  Response Message Template Format 2

Tag:  '77'
Template:  —
Length:  var. up to 253
Format:  b
Update:  K/RA
Description:  Contains the data objects (with tags and lengths) returned by the Card in response to a command.
A.1.146 RRP Counter

Tag: 'DF8307'
Template: —
Length: 1
Format: b
Update: K
Description: Represents the number of retry attempts to send the EXCHANGE RELAY RESISTANCE DATA command to the Card within one transaction.

A.1.147 Security Capability

Tag: 'DF811F'
Template: —
Length: 1
Format: b
Update: K
Description: Indicates the security capability of the Kernel. The Security Capability is coded according to Annex A.2 of [EMV Book 4].

<table>
<thead>
<tr>
<th>Security Capability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Byte 1</td>
</tr>
<tr>
<td>b8</td>
</tr>
<tr>
<td>b7</td>
</tr>
<tr>
<td>b6</td>
</tr>
<tr>
<td>b5</td>
</tr>
<tr>
<td>b4</td>
</tr>
<tr>
<td>b3-1</td>
</tr>
</tbody>
</table>

A.1.148 Service Code

Tag: '5F30'
Template: '70' or '77'
Length: 2
Format: n 3
Update: K/RA
Description: Service code as defined in Track 1 Data and Track 2 Data.
A.1.149  Signed Dynamic Application Data

Tag: '9F4B'
Template: '77'
Length: Nc
Format: b
Update: K/RA
Description: Digital signature on critical application parameters for CDA.

A.1.150  Static Data Authentication Tag List

Tag: '9F4A'
Template: '70' or '77'
Length: var. up to 250
Format: b
Update: K/RA
Description: List of tags of primitive data objects defined in this specification for which the value fields must be included in the Signed Dynamic Application Data.

A.1.151  Static Data To Be Authenticated

Tag: —
Template: —
Length: var. up to 2048
Format: b
Update: K
Description: Buffer used to concatenate records that are involved in offline data authentication.
A.1.152 Tags To Read

Tag: ‘DF8112’
Template: —
Length: var.
Format: b
Update: K/ACT/DET
Description: List of tags indicating the data the Terminal has requested to be read. This data item is present if the Terminal wants any data back from the Card before the Data Record. This could be in the context of SDS, or for non data storage usage reasons, for example the PAN. This data item may contain configured data.
This data object may be provided several times by the Terminal. Therefore, the values of each of these tags must be accumulated in the Tags To Read Yet buffer.

A.1.153 Tags To Read Yet

Tag: —
Template: —
Length: var.
Format: b
Update: K
Description: List of tags that contains the accumulated Terminal data reading requests received in Tags To Read. Requested data objects that are sent to the Terminal are spooled from this buffer.

Tags To Read Yet is initiated when the Kernel is started with Tags To Read if present in the ACT Signal. This list can be augmented with Terminal requested data items provided during Kernel processing in DET Signals.
The Kernel sends the requested data objects to the Terminal with the DEK Signal in Data To Send.
A.1.154 Tags To Write After Gen AC

Tag: 'FF8103'
Template: —
Length: var.
Format: b
Update: K/ACT/DET
Description: Contains the Terminal data writing requests to be sent to the Card after processing the GENERATE AC command or the RECOVER AC command. The value of this data object is composed of a series of TLVs. This data object may be provided several times by the Terminal in a DET Signal. Therefore, these values must be accumulated in Tags To Write Yet After Gen AC.

A.1.155 Tags To Write Before Gen AC

Tag: 'FF8102'
Template: —
Length: var.
Format: b
Update: K/ACT/DET
Description: List of data objects indicating the Terminal data writing requests to be sent to the Card before processing the GENERATE AC command or the RECOVER AC command. This data object may be provided several times by the Terminal in a DET Signal. Therefore, these values must be accumulated in Tags To Write Yet Before Gen AC buffer.

A.1.156 Tags To Write Yet After Gen AC

Tag: —
Template: —
Length: var.
Format: b
Update: K
Description: List of data objects that contains the accumulated Terminal data writing requests received in Tags To Write After Gen AC.
A.1.157  Tags To Write Yet Before Gen AC

Tag: —
Template: —
Length: var.
Format: b
Update: K
Description: List of data objects that contains the accumulated Terminal data writing requests received in Tags To Write Before Gen AC.

A.1.158  Terminal Action Code – Default

Tag: 'DF8120'
Template: —
Length: 5
Format: b
Update: K
Description: Specifies the acquirer's conditions that cause a transaction to be rejected on an offline only Terminal.

A.1.159  Terminal Action Code – Denial

Tag: 'DF8121'
Template: —
Length: 5
Format: b
Update: K
Description: Specifies the acquirer's conditions that cause the denial of a transaction without attempting to go online.
A.1.160 Terminal Action Code – Online

Tag: 'DF8122'
Template: —
Length: 5
Format: b
Update: K
Description: Specifies the acquirer's conditions that cause a transaction to be transmitted online on an online capable Terminal.

A.1.161 Terminal Capabilities

Tag: '9F33'
Template: —
Length: 3
Format: b
Update: K
Description: Indicates the card data input, CVM, and security capabilities of the Terminal and Reader. The CVM capability (Byte 2) is instantiated with values depending on the transaction amount. The Terminal Capabilities is coded according to Annex A.2 of [EMV Book 4].

<table>
<thead>
<tr>
<th>Terminal Capabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Byte 1</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Byte 2</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
### Terminal Capabilities

<table>
<thead>
<tr>
<th>Byte 3</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>b8</td>
<td>SDA</td>
<td></td>
</tr>
<tr>
<td>b7</td>
<td>DDA</td>
<td></td>
</tr>
<tr>
<td>b6</td>
<td>Card capture</td>
<td></td>
</tr>
<tr>
<td>b5</td>
<td>RFU</td>
<td></td>
</tr>
<tr>
<td>b4</td>
<td>CDA</td>
<td></td>
</tr>
<tr>
<td>b3-1</td>
<td>Each bit RFU</td>
<td></td>
</tr>
</tbody>
</table>

### A.1.162 Terminal Country Code

**Tag:** '9F1A'
**Template:** —
**Length:** 2
**Format:** n 3
**Update:** K
**Description:** Indicates the country of the Terminal, represented in accordance with [ISO 3166-1].

### A.1.163 Terminal Expected Transmission Time For Relay Resistance C-APDU

**Tag:** 'DF8134'
**Template:** —
**Length:** 2
**Format:** b
**Update:** K
**Description:** Represents the time that the Kernel expects to need for transmitting the EXCHANGE RELAY RESISTANCE DATA command to the Card. The **Terminal Expected Transmission Time For Relay Resistance C-APDU** is expressed in units of hundreds of microseconds.
A.1.164 Terminal Expected Transmission Time For Relay Resistance R-APDU

Tag: 'DF8135'
Template: —
Length: 2
Format: b
Update: K
Description: Represents the time that the Kernel expects that the Card will need for transmitting the EXCHANGE RELAY RESISTANCE DATA R-APDU. The Terminal Expected Transmission Time For Relay Resistance R-APDU is expressed in units of hundreds of microseconds.

A.1.165 Terminal Identification

Tag: '9F1C'
Template: —
Length: 8
Format: an 8
Update: K
Description: Designates the unique location of the Terminal.

A.1.166 Terminal Relay Resistance Entropy

Tag: 'DF8301'
Template: —
Length: 4
Format: b
Update: K
Description: Contains a Kernel challenge (random) to be used in the value field of the EXCHANGE RELAY RESISTANCE DATA command.
A.1.167 Terminal Risk Management Data

Tag: '9F1D'
Template: —
Length: 8
Format: b
Update: K
Description: Application-specific value used by the cardholder device for risk management purposes.

A.1.168 Terminal Type

Tag: '9F35'
Template: —
Length: 1
Format: n 2
Update: K
Description: Indicates the environment of the Terminal, its communications capability, and its operational control.
The Terminal Type is coded according to Annex A.1 of [EMV Book 4].
### A.1.169 Terminal Verification Results

Tag: ‘95’  
Template: —  
Length: 5  
Format: b  
Update: K  
Description: Status of the different functions from the Terminal perspective. The *Terminal Verification Results* is coded according to Annex C.5 of [EMV Book 3]. Bits that have been reserved for use by contactless specifications are defined as shown.

<table>
<thead>
<tr>
<th>Byte 1</th>
<th>b8</th>
<th>Offline data authentication was not performed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b7</td>
<td>SDA failed</td>
</tr>
<tr>
<td></td>
<td>b6</td>
<td>ICC data missing</td>
</tr>
<tr>
<td></td>
<td>b5</td>
<td>Card appears on terminal exception file</td>
</tr>
<tr>
<td></td>
<td>b4</td>
<td>DDA failed</td>
</tr>
<tr>
<td></td>
<td>b3</td>
<td>CDA failed</td>
</tr>
<tr>
<td></td>
<td>b2-1</td>
<td>Each bit RFU</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Byte 2</th>
<th>b8</th>
<th>ICC and terminal have different application versions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b7</td>
<td>Expired application</td>
</tr>
<tr>
<td></td>
<td>b6</td>
<td>Application not yet effective</td>
</tr>
<tr>
<td></td>
<td>b5</td>
<td>Requested service not allowed for card product</td>
</tr>
<tr>
<td></td>
<td>b4</td>
<td>New card</td>
</tr>
<tr>
<td></td>
<td>b3-1</td>
<td>Each bit RFU</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Byte 3</th>
<th>b8</th>
<th>Cardholder verification was not successful</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b7</td>
<td>Unrecognised CVM</td>
</tr>
<tr>
<td></td>
<td>b6</td>
<td>PIN Try Limit exceeded</td>
</tr>
<tr>
<td></td>
<td>b5</td>
<td>PIN entry required and PIN pad not present or not working</td>
</tr>
<tr>
<td></td>
<td>b4</td>
<td>PIN entry required, PIN pad present, but PIN was not entered</td>
</tr>
<tr>
<td></td>
<td>b3</td>
<td>Online PIN entered</td>
</tr>
<tr>
<td></td>
<td>b2-1</td>
<td>Each bit RFU</td>
</tr>
<tr>
<td>Byte 4</td>
<td>b8</td>
<td>Transaction exceeds floor limit</td>
</tr>
<tr>
<td>-------</td>
<td>-----</td>
<td>---------------------------------</td>
</tr>
<tr>
<td></td>
<td>b7</td>
<td>Lower consecutive offline limit exceeded</td>
</tr>
<tr>
<td></td>
<td>b6</td>
<td>Upper consecutive offline limit exceeded</td>
</tr>
<tr>
<td></td>
<td>b5</td>
<td>Transaction selected randomly for online processing</td>
</tr>
<tr>
<td></td>
<td>b4</td>
<td>Merchant forced transaction online</td>
</tr>
<tr>
<td></td>
<td>b3-1</td>
<td>Each bit RFU</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Byte 5</th>
<th>b8</th>
<th>Default TDOL used</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>b7</td>
<td>Issuer authentication failed</td>
</tr>
<tr>
<td></td>
<td>b6</td>
<td>Script processing failed before final GENERATE AC</td>
</tr>
<tr>
<td></td>
<td>b5</td>
<td>Script processing failed after final GENERATE AC</td>
</tr>
<tr>
<td></td>
<td>b4</td>
<td>Relay resistance threshold exceeded</td>
</tr>
<tr>
<td></td>
<td>b3</td>
<td>Relay resistance time limits exceeded</td>
</tr>
<tr>
<td></td>
<td>b2-1</td>
<td>Relay resistance performed</td>
</tr>
</tbody>
</table>

| 00: | Relay resistance protocol not supported (not used by this version of the specification) |
| 01: | RRP NOT PERFORMED |
| 10: | RRP PERFORMED |
| 11: | RFU |
A.1.170 Third Party Data

Tag: '9F6E'
Template: 'BF0C' or '70'
Length: var. 5 to 32
Format: b
Update: K/RA
Description: The Third Party Data contains various information, possibly including information from a third party. If present in the Card, the Third Party Data must be returned in a file read using the READ RECORD command or in the File Control Information Template.

'Device Type' is present when the most significant bit of byte 1 of 'Unique Identifier' is set to 0b. In this case, the maximum length of 'Proprietary Data' is 26 bytes. Otherwise it is 28 bytes.

<table>
<thead>
<tr>
<th>Data Field</th>
<th>Length</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>Country Code</td>
<td>2</td>
<td>Country Code according to [ISO 3166-1]</td>
</tr>
<tr>
<td>Unique Identifier</td>
<td>2</td>
<td>b (value assigned by MasterCard)</td>
</tr>
<tr>
<td>Device Type</td>
<td>0 or 2</td>
<td>an</td>
</tr>
<tr>
<td>Proprietary Data</td>
<td>1-26 or 28</td>
<td>b</td>
</tr>
</tbody>
</table>

A.1.171 Time Out Value

Tag: 'DF8127'
Template: —
Length: 2
Format: b
Update: K
Description: Defines the time in ms before the timer generates a TIMEOUT Signal.
A.1.172 Torn Entry

Tag: —
Template: —
Length: var.
Format: b
Update: K
Description: Data object that is used to refer to a record in the Torn Transaction Log. This may be the record number, but the actual implementation is proprietary.

A.1.173 Torn Record

Tag: 'FF8101'
Template: —
Length: var.
Format: b
Update: K
Description: A copy of a record from the Torn Transaction Log that is expired. *Torn Record* is sent to the Terminal as part of the *Discretionary Data*.

A.1.174 Torn Temp Record

Tag: —
Template: —
Length: var.
Format: b
Update: K
Description: Holds a copy of a record from the Torn Transaction Log.
A.1.175 Track 1 Data

Tag: '56'
Template: '70'
Length: var. up to 76
Format: ans
Update: K/RA

Description: Track 1 Data contains the data objects of the track 1 according to [ISO/IEC 7813] Structure B, excluding start sentinel, end sentinel and LRC. The Track 1 Data may be present in the file read using the READ RECORD command during a mag-stripe mode transaction. It is made up of the following sub-fields:

<table>
<thead>
<tr>
<th>Data Field</th>
<th>Length</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>Format Code</td>
<td>1</td>
<td>'42'</td>
</tr>
<tr>
<td>Primary Account Number</td>
<td>var up to 19</td>
<td>digits</td>
</tr>
<tr>
<td>Field Separator</td>
<td>1</td>
<td>'5E'</td>
</tr>
<tr>
<td>Name</td>
<td>2-26</td>
<td>(see ISO/IEC 7813)</td>
</tr>
<tr>
<td>Field Separator</td>
<td>1</td>
<td>'5E'</td>
</tr>
<tr>
<td>Expiry Date</td>
<td>4</td>
<td>YYMM</td>
</tr>
<tr>
<td>Service Code</td>
<td>3</td>
<td>digits</td>
</tr>
<tr>
<td>Discretionary Data</td>
<td>var.</td>
<td>ans</td>
</tr>
</tbody>
</table>

A.1.176 Track 1 Discretionary Data

Tag: '9F1F'
Template: '70' or '77'
Length: var. up to 54
Format: ans
Update: K/RA

Description: Discretionary part of track 1 according to [ISO/IEC 7813].
A.1.177 Track 2 Data

Tag: '9F6B'
Template: '70'
Length: var. up to 19
Format: b
Update: K/RA
Description: Track 2 Data contains the data objects of the track 2 according to [ISO/IEC 7813], excluding start sentinel, end sentinel and LRC. The Track 2 Data has a maximum length of 37 positions and is present in the file read using the READ RECORD command during a mag-stripe mode transaction. It is made up of the following sub-fields:

<table>
<thead>
<tr>
<th>Data Field</th>
<th>Length</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Account Number</td>
<td>var. up to 19</td>
<td>n</td>
</tr>
<tr>
<td>Field Separator</td>
<td>1 nibble</td>
<td>b ('D')</td>
</tr>
<tr>
<td>Expiry Date</td>
<td>2</td>
<td>n (YYMM)</td>
</tr>
<tr>
<td>Service Code</td>
<td>3 nibbles</td>
<td>n</td>
</tr>
<tr>
<td>Discretionary Data</td>
<td>var.</td>
<td>n</td>
</tr>
<tr>
<td>Padded with 'F' if needed to ensure whole bytes.</td>
<td>1 nibble</td>
<td>b</td>
</tr>
</tbody>
</table>

A.1.178 Track 2 Discretionary Data

Tag: '9F20'
Template: '70' or '77'
Length: var. up to 16
Format: cn
Update: K/RA
Description: Discretionary part of track 2 according to [ISO/IEC 7813].
A.1.179  Track 2 Equivalent Data

Tag:       '57'
Template:  '70' or '77'
Length:    var. up to 19
Format:    b
Update:    K/RA
Description: Contains the data objects of the track 2, in accordance with [ISO/IEC 7813], excluding start sentinel, end sentinel, and LRC. The Track 2 Equivalent Data has a maximum length of 37 positions and is present in the file read using the READ RECORD command during an EMV mode transaction. It is made up of the following sub-fields:

<table>
<thead>
<tr>
<th>Data Field</th>
<th>Length</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Account Number</td>
<td>var. up to 19 n</td>
<td>n</td>
</tr>
<tr>
<td>Field Separator</td>
<td>1 nibble</td>
<td>b ('D')</td>
</tr>
<tr>
<td>Expiration Date (YYMM)</td>
<td>2</td>
<td>n (YYMM)</td>
</tr>
<tr>
<td>Service Code</td>
<td>3 nibbles</td>
<td>n</td>
</tr>
<tr>
<td>Discretionary Data</td>
<td>var.</td>
<td>n</td>
</tr>
<tr>
<td>Padded with 'F' if needed to ensure whole bytes</td>
<td>1 nibble</td>
<td>b</td>
</tr>
</tbody>
</table>

A.1.180  Transaction Category Code

Tag:       '9F53'
Template:  —
Length:    1
Format:    an
Update:    K/ACT/DET
Description: This is a data object defined by MasterCard which indicates the type of transaction being performed, and which may be used in card risk management.
A.1.181 Transaction Currency Code

Tag: '5F2A'
Template: —
Length: 2
Format: n 3
Update: K/ACT/DET
Description: Indicates the currency code of the transaction, in accordance with [ISO 4217].

A.1.182 Transaction Currency Exponent

Tag: '5F36'
Template: —
Length: 1
Format: n 1
Update: K/ACT/DET
Description: Indicates the implied position of the decimal point from the right of the transaction amount represented, in accordance with [ISO 4217].

A.1.183 Transaction Date

Tag: '9A'
Template: —
Length: 3
Format: n 6 (YYMMDD)
Update: K/ACT/DET
Description: Local date that the transaction was performed.

A.1.184 Transaction Time

Tag: '9F21'
Template: —
Length: 3
Format: n 6 (HHMMSS)
Update: K/ACT/DET
Description: Local time at which the transaction was performed.
A.1.185 Transaction Type

Tag: '9C'
Template: —
Length: 1
Format: n 2
Update: K/ACT/DET
Description: Indicates the type of financial transaction, represented by the first two digits of [ISO 8583:1987] Processing Code.

A.1.186 UDOL

Tag: '9F69'
Template: '70'
Length: var. up to 250
Format: b
Update: K/RA
Description: The UDOL is the DOL that specifies the data objects to be included in the data field of the COMPUTE CRYPTOGRAPHIC CHECKSUM command. The UDOL must at least include the Unpredictable Number (Numeric). The UDOL is not mandatory for the Card. If it is not present in the Card, then the Default UDOL is used.

A.1.187 Unpredictable Number

Tag: '9F37'
Template: —
Length: 4
Format: b
Update: K
Description: Contains a Kernel challenge (random) to be used by the Card to ensure the variability and uniqueness to the generation of a cryptogram during an EMV mode transaction.
A.1.188 Unpredictable Number (Numeric)

Tag: '9F6A'
Template: —
Length: 4
Format: n 8
Update: K
Description: Unpredictable number generated by the Kernel during a mag-stripe mode transaction. The Unpredictable Number (Numeric) is passed to the Card in the data field of the COMPUTE CRYPTOGRAPHIC CHECKSUM command. The 8-nUN most significant digits must be set to zero.

A.1.189 Unprotected Data Envelope 1

Tag: '9F75'
Template: —
Length: var. up to 192
Format: b
Update: K/RA/ACT/DET
Description: The Unprotected Data Envelopes contain proprietary information from the issuer, payment system or third party. Unprotected Data Envelopes can be retrieved with the GET DATA command and can be updated with the PUT DATA (CLA='80') command without secure messaging.

A.1.190 Unprotected Data Envelope 2

Tag: '9F76'
Template: —
Length: var. up to 192
Format: b
Update: K/RA/ACT/DET
Description: Same as Unprotected Data Envelope 1.
A.1.191 Unprotected Data Envelope 3

Tag: '9F77'
Template: —
Length: var. up to 192
Format: b
Update: K/RA/ACT/DET
Description: Same as Unprotected Data Envelope 1.

A.1.192 Unprotected Data Envelope 4

Tag: '9F78'
Template: —
Length: var. up to 192
Format: b
Update: K/RA/ACT/DET
Description: Same as Unprotected Data Envelope 1.

A.1.193 Unprotected Data Envelope 5

Tag: '9F79'
Template: —
Length: var. up to 192
Format: b
Update: K/RA/ACT/DET
Description: Same as Unprotected Data Envelope 1.
### A.1.194 User Interface Request Data

Tag: ‘DF8116’

Template: —

Length: 22

Format: b

Update: K

Description: Combines all parameters to be sent with the MSG Signal.

<table>
<thead>
<tr>
<th>Data Field</th>
<th>Length</th>
<th>Format</th>
</tr>
</thead>
<tbody>
<tr>
<td>Message Identifier</td>
<td>1</td>
<td>b (see below)</td>
</tr>
<tr>
<td>Status</td>
<td>1</td>
<td>b (see below)</td>
</tr>
<tr>
<td>Hold Time</td>
<td>3</td>
<td>n 6</td>
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<td>00100001: TRY AGAIN</td>
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<td>00000011: PROCESSING</td>
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Annex B  Data Exchange

B.1 Introduction

The full power of Data Exchange is achieved when the Terminal and Kernel process concurrently. The design of the Kernel aims at maximizing this concurrency by allowing it to provide data to the Terminal in parallel to reading data from the Card and analyzing the results from the previous read instruction.

The Kernel prioritizes sending GET DATA requests over sending READ RECORD commands and permits multiple updates from the Terminal. It is designed to send data to the Terminal when it has completed the (currently outstanding) requests from the Terminal rather than sending data piecemeal-wise for each request.

As a result of the above, most use cases can be addressed by a single DEK/DET exchange. Three examples of such use cases are given below.

B.2 Example 1 – Generic Data Exchange

The Terminal wants to make a simple purchase transaction that reads out the Third Party Data (if any) and modifies the transaction amount accordingly.

The configuration settings of the Kernel TLV Database (for the selected AID and for the purchase transaction type) are then as follows:

- The following tags are present:
  - Tags To Read with one entry: '9F6E'
- The following tags are absent:
  - Tags To Write Before Gen AC
  - Tags To Write After Gen AC
  - DS Requested Operator ID
  - Proceed To First Write Flag

The preferred setting is for the Proceed To First Write Flag to be not present and for the design of the system to be such that the Terminal will always respond in a timely fashion. If this is not the case then the Proceed To First Write Flag should be present with a value of 0 and in the example that follows the Terminal must respond to the Kernel with a Proceed To First Write Flag with a value of 1. The example below is written assuming a quick Terminal.

The resulting flow is illustrated in Figure B.1.
The transaction amount (Amount, Authorized (Numeric)) is included in the ACT Signal, so that it is populated in the Kernel database with a length different from zero. Therefore, it will not be requested from the Terminal.

The File Control Information Template is included in the ACT Signal as well.

If the Third Party Data (tag ‘9F6E’) is part of the File Control Information Template, its length is now set to a value different from zero in the Kernel database. As Tags To Read does not include a tag that is to be retrieved using a GET DATA command, no GET DATA command is sent prior to the first READ RECORD command. As the Third Party Data is the only entry data object in Tags To Read, the Kernel has all the data requested by the Terminal and sends the DEK Signal. The data objects Proceed To First Write Flag, Tags To Write Before Gen AC, and Tags To Write After Gen AC are not included in the DEK Signal as they are absent from the Kernel database.

It will take the Kernel and card something in the region of 100 to 150 milliseconds to complete the GET PROCESSING OPTIONS command and the READ RECORD commands, giving ample time to the Terminal to analyze the Third Party Data.

If the Third Party Data is not included in the File Control Information Template and after processing all the READ RECORD commands, the Third Party Data is still not available, the Kernel sends the DEK Signal, with the length of tag ‘9F6E’ set to zero — as an indication that the data object was not available.
Upon receipt of the DEK Signal, the Terminal now knows the Third Party Data or has an indication that the Third Party Data are not available. In case of the former, the Terminal can send a DET Signal with an updated Transaction Amount.

The Kernel, after completing its read sequence, moves to its write sequence.

With Proceed To First Write Flag absent from the Kernel database, the Kernel will not wait for a confirmation that it can proceed with the GENERATE AC command.

Upon receipt of the Card response, the Kernel sends an OUT Signal to the Terminal that includes the outcome of the transaction.

B.3 Example 2 – Stand Alone Data Storage

The Terminal wants to configure the Reader to make a simple purchase transaction that reads out a tagged data object ‘9F75’ from the Card, update this data object and write it back to the Card. The information contained in this data object has no impact on the transaction amount.

The configuration settings of the Kernel TLV Database (for the selected AID and for the purchase transaction type) are then as follows:

- The following tags are present:
  - Tags To Read, with one entry: ‘9F75’
  - Proceed To First Write Flag, with value ‘00’

- The following tags are absent:
  - Tags To Write Before Gen AC
  - Tags To Write After Gen AC
  - DS Requested Operator ID

The resulting flow is illustrated in Figure B.2.
The transaction amount (Amount, Authorized (Numeric)) is included in the ACT Signal, so that it is populated in the Kernel database with a length different from zero. Therefore, it will not be requested from the Terminal.

With DS Requested Operator ID absent from the Kernel database, IDS will not be activated. If the PDOL of the Card includes the tag of the DS Requested Operator ID, the corresponding field in the GET PROCESSING OPTIONS command will be zero filled.

As Tags To Read contains a single entry ‘9F75’, which is a tag of a data object to be retrieved through a GET DATA command, the Kernel sends the GET DATA prior to the first READ RECORD command. The TLV data object returned by the Card is sent to the Terminal in a DEK Signal. The Proceed To First Write Flag is not included in the DEK Signal, as it has a length different from zero. Tags To Write Before Gen AC and Tags To Write After Gen AC are not included in the DEK Signal either as they are absent from the Kernel database.

While the Kernel continues with the READ RECORD commands, the Terminal is presented with the content of tag ‘9F75’.
It will take the Kernel and card something in the region of 100 milliseconds to complete the READ RECORD commands, so as long as the Terminal responds in less than this, the transaction proceeds without interruption.

The Terminal replies with a single DET Signal that contains both Tags To Write Before Gen AC with a single entry for '9F75' with the new data and with the Proceed To First Write Flag set to a value different from zero.

The Kernel, after completing its read sequence, moves to its write sequence. As Proceed To First Write Flag has now a value different from zero, there is no need for the Kernel to wait and the Kernel sends a single PUT DATA command with tag '9F75', followed by the GENERATE AC command. Upon receipt of the Card response, the Kernel sends an OUT Signal to the Terminal that includes the outcome of the transaction and the flags indicating completion of the writing of the data to '9F75' (i.e. the Pre-Gen AC Put Data Status).
B.4 Example 3 – Integrated Data Storage

The Terminal wants to make a simple purchase transaction that reads out a slot from the Card for a particular operator identifier. The Terminal then updates the slot data object and writes the updated slot data back to the Card. The information contained in the slot data has no impact on the transaction amount.

The configuration settings of the Kernel TLV Database (for the selected AID and for the purchase transaction type) are then as follows:

- The following tags are present:
  - *DS Requested Operator ID*, with length different from zero
  - *Proceed To First Write Flag*, with value ‘00’

- The following tags are absent:
  - *Tags To Read*
  - *Tags To Write Before Gen AC*
  - *Tags To Write After Gen AC*

The resulting flow is illustrated in Figure B.3.

---

**Figure B.3—IDS Example**

![IDS Example Diagram]

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The transaction amount (Amount, Authorized (Numeric)) is included in the ACT Signal, so that it is populated in the Kernel database with a length different from zero. Therefore, it will not be requested from the Terminal.

If DS Requested Operator ID is present in the Kernel database with a length different from zero, it will not be requested from the Terminal. If the PDOL of the Card includes the tag of the DS Requested Operator ID, IDS will be activated and the corresponding field in the GET PROCESSING OPTIONS command will be filled with the value of DS Requested Operator ID (and padding, if needed).

With the IDS data available, the Kernel has all the data requested by the Terminal and sends the DEK Signal.

The DEK Signal sent to the Terminal does not include the Proceed To First Write Flag, as this data object has a length different from zero. Tags To Read, Tags To Write Before Gen AC, and Tags To Write After Gen AC are not included in the DEK Signal either as they are absent from the Kernel database.

Upon receipt of the DEK Signal, the Terminal is now presented with the IDS data from the Card.

The Terminal replies with a single DET Signal that contains DS ODS Term (and other IDS related data) if the Terminal wants to update the data. The DET Signal also includes the Proceed To First Write Flag with a value different from zero, indicating that the Kernel no longer has to wait before proceeding with the GENERATE AC.

The Kernel, after completing its read sequence, moves to its write sequence. As Proceed To First Write Flag has now a value different from zero, the Kernel sends the GENERATE AC command, including DS ODS Term (and other IDS related data) appended after the CDOL1 data. Upon receipt of the Card response, the Kernel checks the Summaries and sends an OUT Signal to the Terminal that includes the outcome of the transaction and the flags indicating completion of the writing of the data (i.e. the DS Summary Status).
Annex C  Offline CAM Optimization

C.1 Introduction

Cryptographic processing and hashing of data are time-consuming but necessary operations. The design of the Reader should aim to minimise the processing time after the Card has completed the GENERATE AC command. However it should do this without slowing down the critical time period when the Card is still in the field and interacting with the Reader. Ideally recovery of the ICC key should be completed before the CDA response from the Card is available so that as little time is wasted as is possible.

The time needed will depend on the hardware design of the Reader. Performing an RSA operation using the public exponent on a fast implementation should only take a few milliseconds, but may take significantly longer on simpler hardware. Performing the SHA-1 hashing operations may also take several tens of milliseconds.
C.2 Optimization Techniques

The simplest tactic to use is to perform recovery of the ICC key while the Card is processing the GENERATE AC command because a budget of over 100 ms, typically over 200 ms, will be available to the Reader. The time budget for RECOVER AC will be less, perhaps 100 ms. It is also possible to begin the processing earlier, for example when the Issuer Public Key Certificate is first available from a READ RECORD command.

The flow charts shown in this section illustrate one way in which this might be achieved. They illustrate how to perform the cryptographic operations sequentially, as a procedure that is called at specific points in the main state model of the Kernel.

The performance benefit obtained (if any) depends on the hardware of the Reader and the personalisation of the Card.

The procedure "Do Background Crypto" would be called at the following points with the proviso that the process must either launch a parallel process, for example with a crypto coprocessor, or must return before the next card response is available (perhaps just 10 ms for a READ RECORD command):

- After S456.1 (GET DATA decision)
- After S456.4 and the 'No' branch of S456.3
- After S456.10
- After S456.51
- After S12.11
Figure C.1—Do Background Crypto

Flowchart:
- **Do Background Crypto**
  - CDA failed or ODA not being performed?
    - No: Completed EMV Book 2 Section 6.3?
    - Yes: Got tags ‘8F’ & ’90’ but not done steps 1-4?
      - Yes: Key recovery in progress?
        - Yes: Start execution of EMV Book 2 Section 6.3 steps 1-4
        - No: Start execution of EMV Book 2 Section 6.3 steps 5-12
      - No: Key recovery in progress?
        - Yes: Start execution of EMV Book 2 Section 6.3 steps 1-4
        - No: Start execution of EMV Book 2 Section 6.3 steps 5-12
  - Yes: Start execution of EMV Book 2 Section 6.3 steps 1-4
The procedure "Finish Key Recovery" would be called at the following points, with the proviso that such processing must not delay completion of the Card / Reader interaction.

- After S456.46
- After S456.49
- After S12.16
- After S12.19
Figure C.2—Finish Key Recovery

Finish key recovery

CDA failed or ODA not being performed?

Do Background Crypto

ICC key recovered and no data left to hash?

Complete EMV Book 2 Section 6.4 steps 5-11
In designing a system to operate in this way, although it is important to minimise the processing time after the Card has finished its interaction with the Reader, this is less critical than minimising the processing time when the Card is interacting with the Reader.
Annex D  Kernel State Machine

D.1 Application States

The Kernel defined in this document is specified as an abstract state machine using states, transitions and Signals to model its behavior.

The application states are listed in Table D.1.

<table>
<thead>
<tr>
<th>State</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – Idle</td>
<td>Process has been created</td>
</tr>
<tr>
<td>2 – Waiting for PDOL Data</td>
<td>Waiting for data to be provided by Terminal</td>
</tr>
<tr>
<td>3 – Waiting for GPO Response</td>
<td>Waiting for Card response to GET PROCESSING OPTIONS command</td>
</tr>
<tr>
<td>R1 – Waiting for Exchange</td>
<td>Waiting for Card response to EXCHANGE RELAY RESISTANCE DATA command</td>
</tr>
<tr>
<td>Relay Resistance Data</td>
<td></td>
</tr>
<tr>
<td>4 – Waiting for EMV Read</td>
<td>Waiting for Card response to READ RECORD command during EMV mode transaction</td>
</tr>
<tr>
<td>Record Response</td>
<td></td>
</tr>
<tr>
<td>5 – Waiting for Get Data</td>
<td>Waiting for Card response to GET DATA command</td>
</tr>
<tr>
<td>Response</td>
<td></td>
</tr>
<tr>
<td>6 – Waiting for EMV Mode</td>
<td>Waiting for Terminal to indicate that transaction can be completed</td>
</tr>
<tr>
<td>First Write Flag</td>
<td></td>
</tr>
<tr>
<td>7 – Waiting for Mag-stripe</td>
<td>Waiting for Card response to READ RECORD command during Mag-stripe mode</td>
</tr>
<tr>
<td>Read Record Response</td>
<td>transaction</td>
</tr>
<tr>
<td>8 – Waiting for Mag-stripe</td>
<td>Waiting for Terminal to indicate that transaction can be completed</td>
</tr>
<tr>
<td>Mode First Write Flag</td>
<td></td>
</tr>
<tr>
<td>9 – Waiting for Generate AC</td>
<td>Waiting for Card response to GENERATE AC command</td>
</tr>
<tr>
<td>Response – 1</td>
<td></td>
</tr>
<tr>
<td>10 – Waiting for Recover AC</td>
<td>Waiting for Card response to RECOVER AC command</td>
</tr>
<tr>
<td>Response</td>
<td></td>
</tr>
<tr>
<td>11 – Waiting for Generate AC</td>
<td>Waiting for Card response to GENERATE AC command following failed transaction recovery</td>
</tr>
<tr>
<td>Response – 2</td>
<td></td>
</tr>
<tr>
<td>12 – Waiting for Put Data</td>
<td>Waiting for Card response to PUT DATA command sent before GENERATE AC</td>
</tr>
<tr>
<td>Response Before Generate AC</td>
<td></td>
</tr>
<tr>
<td>State</td>
<td>Description</td>
</tr>
<tr>
<td>-------</td>
<td>-------------</td>
</tr>
<tr>
<td>13 – Waiting for CCC Response – 1</td>
<td>Waiting for Card response to COMPUTE CRYPTOGRAPHIC CHECKSUM command (On device cardholder verification not supported)</td>
</tr>
<tr>
<td>14 – Waiting for CCC Response – 2</td>
<td>Waiting for Card response to COMPUTE CRYPTOGRAPHIC CHECKSUM command (On device cardholder verification supported)</td>
</tr>
<tr>
<td>15 – Waiting for Put Data Response After Generate AC</td>
<td>Waiting for Card response to PUT DATA command sent after GENERATE AC</td>
</tr>
</tbody>
</table>
D.2 State Machine

Figure D.1—Kernel State Machine
Annex E  Glossary

The following abbreviations are used in this document. For information on terms used in this specification, see section 1.5, Terminology.

Table E.1—Glossary

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAC</td>
<td>Application Authentication Cryptogram</td>
</tr>
<tr>
<td>AC</td>
<td>Application Cryptogram</td>
</tr>
<tr>
<td>ADF</td>
<td>Application Definition File</td>
</tr>
<tr>
<td>AES</td>
<td>Advanced Encryption Standard</td>
</tr>
<tr>
<td>AFL</td>
<td>Application File Locator</td>
</tr>
<tr>
<td>AID</td>
<td>Application Identifier</td>
</tr>
<tr>
<td>AIP</td>
<td>Application Interchange Profile</td>
</tr>
<tr>
<td>an</td>
<td>Alphanumeric characters</td>
</tr>
<tr>
<td>ans</td>
<td>Alphanumeric and Special characters</td>
</tr>
<tr>
<td>APDU</td>
<td>Application Protocol Data Unit</td>
</tr>
<tr>
<td>ARQC</td>
<td>Authorization Request Cryptogram</td>
</tr>
<tr>
<td>ATC</td>
<td>Application Transaction Counter</td>
</tr>
<tr>
<td>b</td>
<td>Binary</td>
</tr>
<tr>
<td>BCD</td>
<td>Binary Coded Decimal</td>
</tr>
<tr>
<td>BER</td>
<td>Basic Encoding Rules</td>
</tr>
<tr>
<td>C</td>
<td>Conditional</td>
</tr>
<tr>
<td>CA</td>
<td>Certification Authority</td>
</tr>
<tr>
<td>C-APDU</td>
<td>Command APDU</td>
</tr>
<tr>
<td>CDA</td>
<td>Combined DDA/AC Generation</td>
</tr>
<tr>
<td>CDOL</td>
<td>Card Risk Management Data Object List</td>
</tr>
<tr>
<td>CID</td>
<td>Cryptogram Information Data</td>
</tr>
<tr>
<td>CLA</td>
<td>Class byte of command message</td>
</tr>
<tr>
<td>cn</td>
<td>Compressed Numeric</td>
</tr>
<tr>
<td>CRL</td>
<td>Certification Revocation List</td>
</tr>
<tr>
<td>CVC</td>
<td>Card Verification Code</td>
</tr>
<tr>
<td>CVM</td>
<td>Cardholder Verification Method</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Description</td>
</tr>
<tr>
<td>--------------</td>
<td>-------------</td>
</tr>
<tr>
<td>DE</td>
<td>Data Exchange</td>
</tr>
<tr>
<td>DEK</td>
<td>Data Exchange Kernel</td>
</tr>
<tr>
<td>DES</td>
<td>Data Encryption Standard</td>
</tr>
<tr>
<td>DET</td>
<td>Data Exchange Terminal</td>
</tr>
<tr>
<td>DF</td>
<td>Dedicated File</td>
</tr>
<tr>
<td>DOL</td>
<td>Data Object List</td>
</tr>
<tr>
<td>DRDOL</td>
<td>Data Recovery Data Object List</td>
</tr>
<tr>
<td>DSDOL</td>
<td>Data Storage Data Object List</td>
</tr>
<tr>
<td>ERRD</td>
<td>Exchange Relay Resistance Data</td>
</tr>
<tr>
<td>FCI</td>
<td>File Control Information</td>
</tr>
<tr>
<td>FIFO</td>
<td>First In First Out</td>
</tr>
<tr>
<td>IAD</td>
<td>Issuer Application Data</td>
</tr>
<tr>
<td>ICC</td>
<td>Integrated Circuit Card</td>
</tr>
<tr>
<td>IDS</td>
<td>Integrated Data Storage</td>
</tr>
<tr>
<td>INS</td>
<td>Instruction byte of command message</td>
</tr>
<tr>
<td>ISO</td>
<td>International Organization for Standardization</td>
</tr>
<tr>
<td>M</td>
<td>Mandatory</td>
</tr>
<tr>
<td>n</td>
<td>Numeric</td>
</tr>
<tr>
<td>N/A</td>
<td>Not applicable</td>
</tr>
<tr>
<td>N&lt;sub&gt;CA&lt;/sub&gt;</td>
<td>Length of CA Public Key Modulus</td>
</tr>
<tr>
<td>N&lt;sub&gt;I&lt;/sub&gt;</td>
<td>Length of Issuer Public Key Modulus</td>
</tr>
<tr>
<td>N&lt;sub&gt;IC&lt;/sub&gt;</td>
<td>Length of ICC Public Key Modulus</td>
</tr>
<tr>
<td>O</td>
<td>Optional</td>
</tr>
<tr>
<td>ODA</td>
<td>Offline Data Authentication</td>
</tr>
<tr>
<td>OD-CVM</td>
<td>On-Device Cardholder Verification Method</td>
</tr>
<tr>
<td>ODS</td>
<td>Operator Data Set</td>
</tr>
<tr>
<td>OWF</td>
<td>One Way Function</td>
</tr>
<tr>
<td>PAN</td>
<td>Primary Account Number</td>
</tr>
<tr>
<td>PCII</td>
<td>POS Cardholder Interaction Information</td>
</tr>
<tr>
<td>PDOL</td>
<td>Processing Options Data Object List</td>
</tr>
<tr>
<td>POS</td>
<td>Point of Sale</td>
</tr>
<tr>
<td>PPSE</td>
<td>Proximity Payment System Environment</td>
</tr>
<tr>
<td>PIN</td>
<td>Personal Identification Number</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Description</td>
</tr>
<tr>
<td>--------------</td>
<td>--------------------------------------</td>
</tr>
<tr>
<td>R/CNS</td>
<td>Rejected, Conditions Not Satisfied</td>
</tr>
<tr>
<td>RFU</td>
<td>Reserved for Future Use</td>
</tr>
<tr>
<td>R-APDU</td>
<td>Response APDU</td>
</tr>
<tr>
<td>RID</td>
<td>Registered Application Provider Identifier</td>
</tr>
<tr>
<td>RRP</td>
<td>Relay Resistance Protocol</td>
</tr>
<tr>
<td>SDAD</td>
<td>Signed Dynamic Application Data</td>
</tr>
<tr>
<td>SDS</td>
<td>Standalone Data Storage</td>
</tr>
<tr>
<td>SFI</td>
<td>Short File Identifier</td>
</tr>
<tr>
<td>SHA</td>
<td>Secure Hash Algorithm</td>
</tr>
<tr>
<td>SW12</td>
<td>Status bytes 1-2</td>
</tr>
<tr>
<td>TC</td>
<td>Transaction Certificate</td>
</tr>
<tr>
<td>TL</td>
<td>Tag Length</td>
</tr>
<tr>
<td>TLV</td>
<td>Tag Length Value</td>
</tr>
<tr>
<td>TTQ</td>
<td>Terminal Transaction Qualifiers</td>
</tr>
<tr>
<td>TVR</td>
<td>Terminal Verification Results</td>
</tr>
<tr>
<td>UDOL</td>
<td>Unpredictable Number Data Object List</td>
</tr>
<tr>
<td>UN</td>
<td>Unpredictable Number</td>
</tr>
<tr>
<td>var.</td>
<td>Variable</td>
</tr>
</tbody>
</table>
*** END OF DOCUMENT ***