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CB/JM/FG/WS

## **SEPA Cards Standardisation Volume v7.1**

### **Bulletin 01 - 20160229 - Book 2**

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## **EEA Product Identification and usage in Selection of Application**

In light of the stipulations of Article 10, 5 of the Interchange Fee Regulation (IFR)<sup>1</sup> regarding the electronic identification of payment instruments, this Bulletin defines the requirements for EEA Product Identification in Local and Remote Transactions.

The requirements regarding the visible identification of newly issued card-based payment instruments are outside the scope of the present Bulletin.

### Applicability

This Bulletin applies to Volume v7.1, published on 8 December 2015. The requirements defined in this Bulletin are effective immediately.

### Related Documents

EMV Specification Bulletin No. 175, First Edition February 2016

### Description

Article 10, 5 of the Interchange Fee Regulation (IFR) stipulates that *“Issuers shall ensure that their payment instruments are electronically identifiable ...enabling payees and payers to unequivocally identify which ...categories of prepaid cards, debit cards, credit cards or commercial cards are chosen by the payer.”*

The Application Selection Registered Proprietary Data is a variable length data object with binary format and Tag ‘9F0A’.

It is governed by EMVCo (EMVCo reserves the right to assign new IDs) and its source is the ICC. The usage of the data element is out of scope of EMVCo.

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<sup>1</sup> Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions.



The value field of the Application Selection Registered Proprietary Data object follows the following format:

ID1, L1, V1, ID2, L2, V2...

Where

- ID is a two byte Proprietary Data Identifier. Proprietary Data Identifiers are registered by EMVCo.
- L is the length of the value field coded in 1 byte (0 to 255).
- V is the value field. Its content is proprietary and format is out of scope of EMVCo.

The CSG has registered ID = '0001' as EEA Product Identification. The length and format for ID '0001' are defined below.

The usage of Application Selection Registered Proprietary Data containing the EEA Product Identification is described below.

This Bulletin also describes product identification requirements for Remote Transactions in the EEA.

Specification change notice

Add following new sub-section 3.2 of section 3 in the Volume Book 2.  
 Renumber current sections 3.2, 3.3 and 3.4 to 3.3, 3.4 and 3.5.

### **3.2 Electronic Product Identification**

In the Application Selection Registered Proprietary Data (Tag '9F0A'), the ID '0001' for EEA Product Identification has been allocated to the CSG.

The Value Field for ID '0001' has a variable length of 1 to 5 bytes.

The format of the Value Field is binary.

The first byte is defined as follows.

Value	IFR Product Type
'01'	Debit Product
'02'	Credit Product
'03'	Commercial Product
'04'	Pre-paid Product
All other values	Reserved for future use

Bytes 2 to 5 are reserved for future use by the CSG and if present, they shall be filled with '00' for the current version.

Presence of Tag '9F0A' with ID = '0001' indicates an EEA issued card.

### **Change requirement C3 in the renumbered sub-section 3.3.1 as follows.**

Req C3: PSE and Card Applications shall include the Language Preference data element and the Application Selection Registered Proprietary Data.

It is recommended that the language preference also includes English.

The Application Selection Registered Proprietary Data with ID = '0001' shall be present:

- In the Directory Discretionary data (tag '73') within any ADF Directory Entry,



- AND in the FCI Issuer Directory Discretionary data (tag 'BF0C') within the FCI of any ADF.

**Change requirement C3 in the renumbered sub-section 3.3.2 as follows.**

Req C12: The PPSE shall include the Language Preference data element.  
It is recommended that this data element also includes English.

The PPSE and the Card Applications shall include the Application Selection Registered Proprietary Data.

The Application Selection Registered Proprietary Data with ID = '0001' shall be present:

- In any Directory Entry (tag '61') within the FCI of the PPSE,
- AND in the FCI Issuer Directory Discretionary data (tag 'BF0C') within the FCI of any ADF.

**In Section 4.2.3.4.1.2., replace existing requirements IFR Req T6 with the following.**

IFR Req T6: In order to support electronic EEA product identification:

- For Local transactions, a Card resident data element, [EMV] Tag '9F0A' with ID = '0001', shall be used to identify the Product Type. If this data element is missing or is not readable by the POI, solutions based on BIN tables may be used.
- For Remote transactions as currently defined in the Volume, solutions based on BIN tables shall be used.

**Note:**

Solutions based on BIN tables can be achieved through various mechanisms.

**In Section 4.2.3.4.2., replace existing requirements T50, T51 and T52 with the following.**

Req T50: For Selection of the Application for the Chip with Contact Acceptance Technology, in addition to Application Selection requirements of [EMV B1], the following rules shall apply in line with the IFR Requirements in Section 4.2.3.4.1.2:

1. The POI shall always construct the list of mutually supported applications between the Chip Card and the POI. If the POI successfully reads [EMV] Tag '9F0A' with ID = '0001' for any application, then inclusion of that application in the list of mutually supported applications may be based on the value assigned to ID '0001'.
2. If the list contains only one entry, then proceed according to [EMV B1].  
If there is more than one entry in the list, the POI shall proceed according to Paragraph 3 or 4 or 5.

Paragraph 5 shall apply where it is not technically feasible to allow the Cardholder to override a choice (e.g., Environment with no screen and /or no Pin/touch/key Pad ...).

3. The POI shall present without discrimination all mutually supported applications to enable Cardholder choice. The POI display ergonomics shall be designed such that the Cardholder is able to choose from the mutually supported applications in a convenient way.

- The Acceptor may put their preferred application on top.
- Once the Cardholder decides which application to be used for that specific transaction, the Acceptor shall not override that decision.

4. The Cardholder will only be presented with the Acceptor pre-selected application (automatic mechanism according to [IFR], Article 8.6). The Acceptor pre-selection may use or override the EMV card priority list. If the Acceptor has chosen to pre-select an application, the Cardholder shall have the option and the means to either accept or override the Acceptor's pre-selection.

In order to allow the Cardholder to either accept the Acceptor pre-selection or to override the Acceptor choice and select their application of choice, the POI shall always provide an override mechanism to the Cardholder. This mechanism shall be made available before Card Risk Management is performed.

If the Cardholder overrides the Acceptor's preferred application, then Paragraph 3 shall apply.

5. The POI shall select the first mutually supported application. The Acceptor may put their preferred application on top.

**Req T51:** For Selection of the Application for the Chip Contactless and Mobile Contactless Acceptance Technologies, the Volume currently defines requirements for One Tap Contactless implementations. Application Selection shall follow [EMV B] without any possibility for overriding. If the POI successfully reads [EMV] Tag '9F0A' with ID = '0001' for any combination, then inclusion of that combination in the list of mutually supported combinations may be based on the value assigned to ID '0001'. In addition, the Acceptor may put their preferred application on top.

**Req T52:** The Application Profile shall be selected for a transaction based on the Card Service and on the Payment Product. The selection of the Payment Product is primarily based on the selected AID for the Chip with Contact Acceptance Technology, on the Combination for the Contactless Acceptance Technologies and on the PAN for the Magnetic Stripe, Manual Entry and Stored Card Data Acceptance Technologies. In addition, the Application Profile may be selected based on the presence/absence of [EMV] Tag '9F0A' with ID = '0001' and on the value assigned to ID '0001'.

### **Add a new requirement in Section 4.2.3.8.1**

**Req T80B (to be renamed):** The DF Name [EMV] Tag 84 and, if successfully read by the POI; [EMV] Tag '9F0A' and ID = '0001' of the selected application shall be included in the authorisation messages.



### **Add a new requirement in Section 4.2.3.8.2**

Req T82B (to be renamed): The payment brand and payment product of the selected application shall be included in the Authorisation messages.

### **Add a new requirement in Section 4.2.3.8.3**

Req T85B (to be renamed): The payment brand and payment product of the selected application shall be included in the Authorisation messages.

### **Add a new requirement in Section 4.2.3.12.1**

Req T102B (to be renamed): For Local Transactions, the DF Name [EMV] Tag 84 and, if successfully read by the POI; [EMV] Tag '9F0A' and ID = '0001' of the selected application shall be included in Data Capture.

For Remote Transactions, the payment brand and payment product of the selected application shall be included in Data Capture.

