



# MasterCard Contactless – Device Approval Application Note #1 – Update May 2014

This Application Note provides an update regarding the approval process of MasterCard Contactless cardholder products and the version of EMV Contactless Communication Protocol Specification to be applied for testing.

This Device Approval Application Note #1 is dated May 8, 2014 and is an update of the first version of the note released on March 14<sup>th</sup>, 2014.

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## Related Documentation

This Application Note makes reference to the following documents:

[EMV Book D v2.2]	Book D - EMV Contactless Communication Protocol Specification v2.2 – June 2012
[EMV Book D v2.3.1]	Book D - EMV Contactless Communication Protocol Specification v2.3.1 – November 2013
EMVCo Registration Form	EMVCo Mobile Product Level 1 – Implementation Conformance Statement Version 2.3.1a – February 2014
[PayPass – 14443 v1.1]	PayPass – ISO/IEC 14443 Implementation Specification – Version 1.1 – March 2006

## **Background**

In March 2013, EMVCo published a first version of its Contactless Communication Protocol Specification v2.3.1.

In December 2013, EMVCo published a consolidated version of the approval process documentation for [EMV Book D v2.3.1] and, by January 2014, the EMVCo laboratories were accredited.

The aim of these publications is to replace [EMV Book D v2.2] (which is currently applicable) and include testing for SWP Handsets.

While [EMV Book D v2.3.1] is owned by EMVCo, the applicability rules are the responsibility of the individual Payment Schemes.

The purpose of this Application Note is to describe the migration of MasterCard certification for cardholder products (Card products, Mobile products, fobs...) from [EMV Book D v2.2] to [EMV Book D v2.3.1].

## **Changes to the MasterCard Certification Process**

### **New Products**

#### **SWP Mobile Devices**

- As of March 1<sup>st</sup>, 2014, vendors can submit their new products to EMVCo for [EMV Book D v2.3.1] testing or they can submit their products directly to MasterCard for [EMV Book D v2.2] or [EMV Book D v2.3.1] testing and MasterCard certification.

Vendors who submit their products to EMVCo for [EMV Book D v2.3.1] testing must submit the same EMVCo registration form for MasterCard certification. Vendors are not required to submit the MasterCard registration form. MasterCard will accept the EMVCo Test Assessment as a pre-requisite to MasterCard certification.

If the EMVCo Test Assessment is positive and the product is deemed to have successfully passed [EMV Book D v2.3.1] testing, MasterCard will issue an MEPS to request the lab to run the remaining tests needed for MasterCard certification. Vendor can also request for MasterCard certification to be performed in parallel with EMVCo testing however the handset will only be approved if it receives a positive test assessment from EMVCo and it passes MasterCard certification.

Vendors who submit their products directly to MasterCard for both [EMV Book D v2.3.1] testing and MasterCard certification shall only submit the EMVCo registration form to MasterCard and are not required to submit the MasterCard registration form.

For vendors who submit their products to MasterCard for [EMV Book D v2.2] testing and MasterCard certification, the current MasterCard registration form shall be used.

- As of July 1st, 2014, any new product registered with MasterCard for certification will only be tested against [EMV Book D v2.3.1]. Vendors who submit their products to EMVCo for [EMV Book D v2.3.1] testing must submit the same EMVCo registration form for MasterCard certification. MasterCard will accept the EMVCo Test Assessment as a pre-requisite to MasterCard certification. Vendors are not required to submit the MasterCard registration form. If the EMVCo Test Assessment is positive and the product is deemed to have successfully passed [EMV Book D v2.3.1] testing, MasterCard will issue an MEPS to request the lab to run the remaining tests needed for MasterCard certification. Vendor can also request for MasterCard certification to be performed in parallel with EMVCo testing however the handset will only be approved if it receives a positive test assessment from EMVCo and it passes MasterCard certification.

Vendors who submit their products directly to MasterCard for both [EMV Book D v2.3.1] testing and MasterCard certification shall only send the EMVCo registration form to MasterCard and are not required to fill the MasterCard registration form.

Any product registered with MasterCard before July 1st, 2014, can be tested against EMV v2.2 or v2.3.1 even if the testing occurs after July 1st 2014 however the test report must be received by MasterCard no later than August 31st, 2014 otherwise the product must be tested against EMV v2.3.1

**All other cardholder devices (Cards, fobs, stickers, Mobile Devices with Embedded Secure Elements, Embedded Secure Element Products and Fully Encapsulated Secure Elements)**

- As of March 1<sup>st</sup>, 2014, any new product submitted to MasterCard for certification can be tested against either [EMV Book D v2.2] or [EMV Book D v2.3.1]. It is the vendor's responsibility to decide which version shall be used by indicating this in the submitted MasterCard registration form for the product.
- As of July 1<sup>st</sup>, 2014, any new product registered with MasterCard for certification will only be tested against [EMV Book D v2.3.1].
- Any product registered with MasterCard before July 1st, 2014, can be tested against EMV v2.2 or v2.3.1 even if the testing occurs after July 1st 2014 however the test report must be received by MasterCard no later than August 31st, 2014 otherwise the product must be tested against EMV v2.3.1

[EMV Book D v2.3.1] does not change the registration and administrative process for all other cardholder devices that are not SWP Mobile Devices. Samples to be provided to Laboratories will still have to be personalized according to the latest version of the appropriate personalization profiles document. The only change is that [EMV Book D v2.3.1] protocol and analogue tests cases and requirements will be mandated by MasterCard from the 1st of July 2014. In case EMVCo defines more specific tests for these products in the future, MasterCard will issue an updated version of this note.

## Derivative Products

A “Derivative Product” is a new product based on a MasterCard certified product.

- Derivative Products for SWP Mobile Devices must be submitted to MasterCard for assessment. If MasterCard decides the differences between the derivative product and the MasterCard certified product require protocol or analogue testing to be performed on the derivative product, the derivative product shall comply with the requirements specified in the “New Products” section. Depending on the date of submission and version of tests requested, the appropriate Certification process must be followed as specified in the Certification process section.
- If MasterCard decides the differences between the derivative product and the MasterCard certified product require protocol or analogue testing to be performed on the derivative product, the derivative product shall comply with the requirements specified in the “New Products” section.
- For derivative products for which MasterCard considered protocol or analogue testing is not necessary, Letters of Approval (LoA) granted to these derivative products will be valid until the expiry date of the original product’s LoA. Any renewal will be processed as defined in the below ‘Renewals’ section.

## Renewals

- Any product registered for renewal before 1<sup>st</sup> of July 2014 shall be assessed against [EMV Book D v2.2] or [EMV Book D v2.3.1]. It is the vendor’s responsibility to decide which version shall be used. The registration forms to be used shall be the same as specified in the “New Products” section.
- Any product registered for renewal as of 1<sup>st</sup> of July, 2014 shall only be assessed against [EMV Book D v2.3.1]. The registration forms to be used shall be the same as specified in the “New Products” section.
- Renewals of [PayPass – 14443 v1.1] based products will not be accepted.

## Reminders

- The Letter of Approval will refer to the EMV Contactless Communication Protocol Specification version which the product has been tested against.
- Failed test cases for products compliant with [EMV Book D v2.2] and tested against [EMV Book D v2.3.1] will be assessed by MasterCard.