

MasterCard EMV – Device Approval Application Note #4 – January 2015

This Application Note provides an update regarding the approval process of MasterCard Contactless Mobile cardholder products.

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 Mobile Product Level 1 - Implementation Conformance Statement	EMVCo Mobile Product Level 1 – Implementation Conformance Statement Version 2.3.1d – January 2015 or later version
[EMVCo Test Applet]	EMVCo Mobile Level 1 Test Applet Requirements v2.3.1c or later version

Background

As of March 1st, 2014 vendors have been able to submit their SWP Mobile Device to EMVCo for [EMV Book D v2.3.1] Analog and Protocol testing of SWP configuration or submit their SWP/embedded Secure Element device directly to MasterCard for [EMV Book D v2.3.1] Analog and Protocol testing and MasterCard certification.

The purpose of this Application Note is to describe the migration of [EMV Book D v2.3.1] Analog and Protocol testing of SWP mobile devices to EMVCo and the availability of [EMV Book D v2.3.1] Analog and Protocol testing of embedded secure element devices via EMVCo.

Changes to the MasterCard Certification Process

New Products

SWP Mobile Devices

- As of May 1st, 2015, vendors must submit their new products to EMVCo for [EMV Book D v2.3.1] Analog and Protocol testing of SWP configuration. For MasterCard registration and the running of the remaining tests needed for issuance of Letter of Approval (LoA), vendors must only submit the last signed version of the EMVCo ICS that was accepted by EMVCo (word version with ICS reference number). 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] Analog and Protocol testing of SWP configuration, 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 mobile device will only be approved if it receives a positive test assessment from EMVCo and it passes MasterCard certification.
- As of February 1st 2015, vendors must only submit the last signed version of the EMVCo ICS that was accepted by EMVCo (word version with ICS reference number)

Embedded Secure Element Mobile Devices

- As of April 1st, 2015, vendors submitting their products to MasterCard for certification must use the EMVCo ICS form and not the MasterCard eSE registration form. Additionally vendors can submit their new products to EMVCo for [EMV Book D v2.3.1] Analog and Protocol testing of embedded Secure Element configuration or they can submit their products directly to MasterCard for [EMV Book D v2.3.1] Analog and Protocol testing and MasterCard certification.

Vendors who submit their products to EMVCo for [EMV Book D v2.3.1] testing must submit the same signed final version of the EMVCo ICS (word version with ICS reference number) for MasterCard certification. 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] Analog and Protocol testing of embedded Secure Element

configuration, 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 mobile device will only be approved if it receives a positive test assessment from EMVCo and it passes MasterCard certification.

Embedded Secure Element devices submitted to EMVCo for [EMV Book D v2.3.1] Analog and Protocol testing must support the EMVCo [EMVCo Test Applet] on the embedded Secure Element.

Derivative Products

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

- Derivative Products 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.
- 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

If a vendor requires a renewal of a Letter of Approval, the New Products section would apply.

Reminders

- The MasterCard Letter of Approval will refer to the EMVCo Test Assessment and EMV Contactless Communication Protocol Specification version which the product has been tested against. Restrictions or Comments indicated in the EMVCo Test Assessment will also be reported in the MasterCard Letter of Approval.