

PayPass – Application Note #6

This Application Note provides an update regarding the testing of the Contactless Communication Protocol Specification for *PayPass* cardholder products.

This Application Note #6 is dated July 19, 2013.

Related Documentation

This Application Note makes reference to the following documents:

[EMV CCPS v2.1]	EMV Contactless Communication Protocol Specification v2.1 – March 2011
[EMV CCPS v2.2]	EMV Contactless Communication Protocol Specification v2.2 – June 2012

Background

In June 2012, EMVCo published a new version of its Contactless Communication Protocol Specification: [EMV CCPS v2.2]

The intention was to replace [EMV CCPS v2.1] which is currently applicable.

While [EMV CCPS v2.2] is owned by EMVCo, the applicability rules are the responsibility of the Payment Schemes.

The objective of the present Application Note is to describe how [EMV CCPS v2.2] will be made applicable to MasterCard cardholder products (Card products, Mobile products, fobs...)

Testing Requirements Updates

New Products

- As of July 1st, 2013, any product submitted for MasterCard's approval can be tested against [EMV CCPS v2.1] or [EMV CCPS v2.2]. It is the responsibility of the vendor to decide which version is used.
- As of September 1st, 2013, any new product submitted for approval shall be tested against [EMV CCPS v2.2].

Renewals

- Any product submitted for renewal shall be assessed against [EMV CCPS v2.1] until further notice. The vendor can request an assessment against [EMV CCPS v2.2].

Derivative Products

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

All Cardholder Products (Card products, Mobile products, fobs...)

- If MasterCard decides the differences between the derivative product and the MasterCard certified product require protocol testing to be performed on the derivative product, the derivative product shall comply with the requirements specified in the "New Products" section.

- Letters of Approval (LoA) granted to derivative products tested against [EMV CCPS v2.1] will be valid until the expiry date of the original product's LoA. Any renewal will be processed as defined in the above 'Renewals' section.

Card Products Only

- For Analogue related changes (e.g. Antenna change)

- As of September 1st, 2013, derivative products submitted for approval can be tested against [EMV CCPS v2.1] or [EMV CCPS v2.2]. Choice is up to the vendor.
- As of March 1st, 2014, the ‘New products’ section applies.

Mobile Products Only

If MasterCard decides the differences between the derivative product and the MasterCard certified product are Analogue related changes (e.g. Antenna change, NFC chip change, major changes in Analog parameters) the derivative product shall comply with the requirements specified in the "New Products" section.

Reminders

- The *PayPass* Letter of Approval will refer to the EMV Contactless Communication Protocol Specification version which the product has been tested against.
- The testing methodology used will always be the one applicable at the date of the Performance tests.
- Failed test cases for products compliant with [EMV CCPS v2.1] and tested against [EMV CCPS v2.2] will be assessed by MasterCard.