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# Issuer Error Data Collection Form: EMV Chip and Transaction Issues

At times, a chip or chip transaction may not function properly or may be declined in the field. In these situations, information from the reporting financial institution (FI) is typically needed to research the issue, and it is important to be able to provide as much relevant information as possible. When an issue is reported regarding a chip or EMV transaction, issuers or issuer processors are encouraged to contact the reporting FI for answers to the questions below.

This form was designed to assist issuer and issuer processors with gathering information in a consistent way with sufficient details to help determine the source of an error. The form may be completed by entering text (in field “Click or tap here to enter text.”) and selecting the check box (for multiple choice questions); the form may also be printed.

Please note: If the FI is reporting an EMV chip or chip transaction and there has only been one transaction, issuer processors typically request that the cardholder try multiple transactions before reporting the error.

## Intake of Information about Problems and Errors

### Card information

* 1. BIN: Click or tap here to enter text.
  2. Program Type (e.g., credit, consumer debit, business debit, ATM, HSA, prepaid): Click or tap here to enter text.
  3. Payment Network (e.g., American Express, Discover, Mastercard, Visa): Click or tap here to enter text.
  4. For debit cards, what EFT networks support the card (e.g., Accel, Pulse, Shazam, Cirrus, Star, Plus)? Click or tap here to enter text.
  5. What card interfaces are supported?

Magnetic stripe  Contact chip  Contactless/dual interface

* 1. Who processes transactions for this card? (Note that debit cards may have different processors for PIN and signature transactions.) Click or tap here to enter text.
  2. Who (if anyone) provides stand-in processing for this BIN? Do they have the FI’s current EMV keys? Click or tap here to enter text.
  3. Is the card profile signature or PIN preferring?

Signature preferring  PIN preferring

* 1. Does the profile support offline PIN? (This doesn’t apply to most issuers.)

Yes  No

### Is this problem affecting one card, multiple cards or all cards within the BIN?

One card  Multiple cards  All cards within the BIN

### Does the FI have instant issuance, central issuance or both?

Instant issuance  Central issuance  Both

* 1. Does the FI know which one applies to the card in question? Click or tap here to enter text.
  2. If the FI has instant issuance, who is their instant issuance vendor (e.g. Demoteller, Fiserv, Datacard)? Click or tap here to enter text.

### Can the FI provide a card that was experiencing errors? Click or tap here to enter text.

### Has the card been used successfully:

* 1. Prior to the error occurring: Click or tap here to enter text.
  2. After the error occurred: Click or tap here to enter text.

### Where has the card not functioned properly?

Merchant  ATM  Both

If merchant, see Merchant Section II below.

If ATM, see ATM Section III below.

## Merchant Section: If Problem Occurs at Merchant(s)

### Is the problem at only one merchant or one merchant location?

Yes  No

### Is there a common acquirer BIN or set of BINS? Click or tap here to enter text.

### Is this localized to a certain country or region? Click or tap here to enter text.

### Name of merchant(s) where card is failing: Click or tap here to enter text.

### Town/location of merchant(s) where card is failing: Click or tap here to enter text.

### If the merchant has multiple locations, is the card failing at more than one location?

Yes  No

### Are chip transactions working for this card at any merchants?

Yes  No

If so, which ones? Click or tap here to enter text.

### For failed transactions:

* 1. Was the cardholder trying to complete a signature or PIN transaction?

Signature  PIN

* 1. What interface was used?

Contact chip  Contactless card  Magnetic stripe  Mobile device

* 1. What form factor was used for the transaction?

Contact card  Dual-interface card  Mobile device  Wearable

* 1. Did the transaction start?  Yes  No
  2. Did the transaction abort?  Yes  No
  3. Did the transaction go through and decline?  Yes  No
  4. What messages were displayed to the cardholder? Click or tap here to enter text.
  5. If declined for PIN try limit exceeded, was this from multiple failures against the issuer host (online PIN, where multiple failures would be seen) or from the CVR bit (if offline PIN is supported)? Click or tap here to enter text.

### Who is the processor for the impacted card program? Click or tap here to enter text.

### Did the authorization:

Make it to the issuer processor  Decline at terminal or scheme

1. If it made it to the processor, was the transaction approved or declined? Click or tap here to enter text.
2. What was the decline reason? Click or tap here to enter text.
3. Is the card working properly when the magnetic stripe is used at POS merchants that don’t yet support EMV cards?  Yes  No

### Is there a receipt available? Yes No

If yes, please provide receipt.

## ATM Section: If Problem Occurs at ATM(s)

### At what type of ATM is the card failing (e.g., bank, gas station, shopping mall, other)? Click or tap here to enter text.

### Where is the ATM location? Click or tap here to enter text.

### Are chip transactions working for this card at any ATMs? Yes No

If so, which ones? Click or tap here to enter text.

### For failed transactions:

* 1. What interface was used?

Contact chip  Contactless card  Magnetic stripe  Mobile device

1. What form factor was used for the transaction?

Contact card  Dual-interface card  Mobile device  Wearable

1. Did the transaction start?  Yes  No
2. Did the transaction abort?  Yes  No
3. Did the transaction go through and decline?  Yes  No
4. What messages were displayed to the cardholder? Click or tap here to enter text.

### Is the FI or processor seeing/receiving the chip transactions? Yes No

1. If yes, is the transaction approved or declined? Click or tap here to enter text.
2. What is the decline reason? Click or tap here to enter text.

### What is the error message from the terminal (if available)? Click or tap here to enter text.

### Is the card working properly when the magnetic stripe card is used at an ATM? Yes No

### Is there a receipt available? Yes No

If yes, please provide receipt.

## Additional Information

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| Please add any other information that would be helpful to troubleshooting the error. |
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## Contact Information for Issuer Reporting the Problem

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|  |  |  |  |
| First Name | Last Name |
|  |  |  |  |
| Address | City | State | ZIP Code |
|  |  |  |  |
| Email | Phone |  |  |