Intake Form Terminology for EMV Level 3 POS Certification

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About the U.S. Payments Forum

The U.S. Payments Forum, formerly the EMV Migration Forum, is a cross-industry body focused on supporting the introduction and implementation of EMV chip and other new and emerging technologies that protect the security of, and enhance opportunities for payment transactions within the United States. The Forum is the only non-profit organization whose membership includes the entire payments ecosystem, ensuring that all stakeholders have the opportunity to coordinate, cooperate on, and have a voice in the future of the U.S. payments industry. Additional information can be found at http://www.uspaymentsforum.org.

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Table of Contents

1. Introduction

Most participants in the payments industry ecosystem would agree that change is the only constant. Early 'knuckle-busters' impression plate payment card processing has evolved into electronic cash register (ECR)/point-of-sale (POS) systems with EMV capability. This fast-paced environment has generated many terms and acronyms that may not always be properly identified or defined, leaving them open to individual interpretation. Payment network Level 3 (L3) EMV certification (which is defined by each payment network using their proprietary test plans) begins with an intake form that is used to define a POS configuration. A clear understanding of terms and acronyms is needed to successfully navigate a project intake form. A variety of intake forms are used by acquirers, payment networks, test tool vendors and independent software vendors (ISVs) that have similar but different terminology.

The U.S. Payments Forum Testing and Certification Working Committee evaluated intake forms from the payment networks, identified terms that may be unclear, and provided common definitions (see Section 4).[1] Editors of the various intake forms can leverage this resource to provide consistent documentation.

Achieving a common understanding of intake form acronyms and terms will improve the quality of input data and avoid assigning unnecessary test cases or missing important test cases. This paper does not replace or propose any approach inconsistent with applicable rules or requirements published by payment networks, processors, EMVCo or other stakeholders. The information provided in this paper is primarily intended to assist merchants, acquiring processors, and their POS solution partners with certification.

The goals of this white paper are to:

- Provide a resource that may aid in accurately and efficiently completing the intake forms for a valid certification with minimal rework
- Offer an educational resource for other relevant stakeholders including issuers, tool vendors, consultants and payment networks.

This document is intended to be a reference for U.S. payments industry stakeholders when they are interacting with EMV-related intake forms to help provide a smoother certification experience. In addition, it may include generally used terms not found on current intake forms.

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[1] The definitions provided in this document are not binding, and each payment network may define or interpret terms in its own intake forms differently.

2. Audience

The audiences for this document are the payments industry stakeholders who are responsible for collecting intake forms and those who are responsible for determining the scope of their EMV POS L3 certification for contact and contactless chip transactions.

Stakeholders that may be particularly interested in this white paper include:

- Merchants: providing data for intake forms
- Acquirer processors: ensuring completeness and accuracy of forms
- Merchant POS solution providers: providing data for intake forms
- Test tool vendors: clarifying communication with other stakeholders
- Other stakeholders: educational information

3. Level 3 Certification Intake Forms in Scope

All test tool vendors, acquirers, merchants and others involved in the L3 certification process depend on the payment network intake forms, which are the focus of this white paper. The U.S. Payments Forum may provide periodic updates to this document if and when payment network requirements change or other feedback is received from the payment ecosystem.

- Intake forms - in scope
    - American Express
    - Discover (including JCB and UnionPay)
    - Mastercard
    - Visa
- Intake forms - not in scope
    - Test tool vendors
    - Acquirers

4. List of Terms

The table in this section includes terms identified by the Working Committee as being in need of clarification, either because existing definitions were unclear or because the terms lacked coherent definitions. In order to provide a comprehensive resource, the list includes terms found on each payment network's intake form. It also contains terms and definitions from EMVCo and U.S. Payments Forum[2] white papers, including:
- Testing and Certification Terminology
- Options for Reducing Level 3 EMV Certification Time for Retailer Systems using Electronic Payment Servers (EPS) and
- U.S. Automated Fuel Dispenser Chip Fallback Transaction Processing Best Practices

Legend: '-' means not applicable or not used on intake form.

TERM	DEFINITION	AMERICAN EXPRESS	DISCOVER	MASTERCARD	VISA
9F1D	EMV Tag for Terminal Risk Management Data, application-specific value used by the card for risk management purposes.	-	-	-	-
9F1D CDCVM Bypass Requested	When Tag 9F1D Byte 4, bit 8 set to request bypass CDCVM.	-	-	9F1D CDCVM bypass requested	-
9F1D CVM Exempt	When Tag 9F1D Byte 4, bit 7 is set to exempt CVM.	-	-	9F1D CVM Exempt	-
9F1D No CVM Required	When Tag 9F1D Byte 4, bit 8 is set to require No CVM.	-	-	9F1D No CVM required	-
Additional Services Supported	Other transaction types: e.g., partial approval, refunds, ATM purchase top-up.	-	-	Additional services supported	-
AID	Application Identifier consists of two fields (RID - Registered ID and PIX - Proprietary Application Identifier Extension) used to identify the scheme and type of application(s) present on an Integrated Circuit Card (ICC).	AID	AID	AID	AID

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[2] https://www.uspaymentsforum.org/forum-published-resources/

TERM	DEFINITION	AMERICAN EXPRESS	DISCOVER	MASTERCARD	VISA
Alternative Contactless Flow	Alternative Contactless Flow allows the cardholder device to be presented to the reader in advance of the final transaction amount being known (e.g., M/Chip Fast).	American Express Pre-Tap and Quick Chip	-	Alternative Contactless Flow supported	-
ASF/ Application Selection Flag	Canadian domestic EMV debit and ATM transactions use the Application Selection Flag (ASF) to prevent standard EMV cardholder selection, as these transactions are processed by Interac. Application Selection Flag is to be disabled when in the U.S. marketplace.	-	Application Selection Flag (ASF) supported	-	-
ATM Wake Up	When a generic contactless transaction is used to wake up the ATM before any ATM service is selected.	-	-	ATM Wake Up	-
ATS	American Express Test System	American Express simulator required for final EMV Certification	-	-	-
AFD/ Automated Fuel Dispenser	A special type of unattended device used for fuel distribution and payment processing.	Automated Fuel Dispenser	Automated Fuel Dispenser	Automated Fuel Dispenser	Automated Fuel Dispenser
CAD/Card Acceptance Device	Any device capable of reading and processing data from a magnetic stripe, integrated circuit card (ICC, contact or contactless interfaces) or manual entry keyboard for the purpose of performing a payment transaction.	-	-	-	-

TERM	DEFINITION	AMERICAN EXPRESS	DISCOVER	MASTERCARD	VISA
CAM/Card Authentica-tion Method	CAM is the name given to the process of authenticating the ICC, either by the issuer (if it is an online CAM) or by the CAD (if it is an offline CAM). See also ODA.	-	-	Offline CAM	-
Candidate List Filter	Ability to filter the candidate list to remove multiple AIDs which access the same underlying funding account. The filter is configurable to choose the prioritized AID (Global or U.S. Common).	-	-	Candidate List Filter	-
Cardholder Confirmation	Application selection or AID selection, the terminal supports AID if the card requires it. Determines whether the cardholder confirms the transaction prior to completion.	Support Customer Confirmation	Cardholder Confirmation	-	Support Cardholder Confirmation
Cardholder Selection	Displays list of available AIDs for cardholder to select.	Application Selection	Cardholder Selection	Cardholder Application Selection	Cardholder Application Selection
Card Simulator / Analysis Tool	Accredited qualified tool used to determine test cases and the interaction between the chip and device required for EMV certification. Offered by a number of accredited test laboratories and test tool vendors.	Qualified Test Tool	Qualified Test Tool	M-Tip Test Tool	EMVCo L3 Qualified Test Tool.
CAT Classification	Cardholder-activated terminals (CATs) are typically unattended terminals that accept various payment cards that can support different cardholder verification method (CVM) configurations.	Cardholder activated terminal	-	CAT classification	-

TERM	DEFINITION	AMERICAN EXPRESS	DISCOVER	MASTERCARD	VISA
CDA / Combined Dynamic Data Authentica-tion	A card authentication technique used in online and offline chip transactions that combines dynamic data authentication (DDA) functionality with the application cryptogram used by the issuer to authenticate the card. CDA is mandatory for offline-capable contactless terminals.	CDA	CDA	CDA	Combined Dynamic Data Authentica-tion / Application Cryptogram generation
CDA Mode	Identifies the type of offline Card Authentication Method (CAM), specifically for Combined Dynamic Data Authentication that the terminal supports. Values are 1, 2, 3 or 4. Terminals operating in Mode 1 have the most secure configuration.	-	CDA Mode	-	-
CDCVM / Consumer Device Cardholder Verification Method	A mobile payment device supporting CDCVM validates a PIN or biometric before a transaction is completed.	Mobile PassCode Consumer Device Cardholder Verification method	Consumer Device Cardholder Verification method	Consumer Device Cardholder Verification method	Consumer Device Cardholder Verification method
Certification/ Recertifica-tion Type	Determines the project scope relative to initial, recertify, expansion, renewed LOA2, regression, retest/recertification.	-	Certification/ Recertifica-tion Type	-	-
Combined Reader or Combined Magnetic Stripe and Chip Reader	The combined reader has a single slot used to insert both chip and magnetic stripe-only cards. Combined readers can select chip or magnetic stripe technology without the	Combined Reader	Combined Magnetic Stripe and Chip Reader	Combined Reader	Combined Reader

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	cardholder or merchant taking any action.				
Contactless CVM Required Limit	Monetary amount set to determine when a contactless solution will prompt for CVM.	Reader CVM Required Limit	Reader Contactless CVM Limit	Contactless CVM Required Limit Value	Reader CVM Required Limit
Configurable Prioritized AID	When a terminal supports a feature to filter the candidate list to remove multiple AIDs which access the same underlying funding account, this field indicates which AID(s) can be prioritized when filtered.	-	-	Configurable Prioritized AID	-
Contactless Terminal Configura-tion	Configuration relative to embedded PCD with three choices: fully integrated terminal; intelligent contactless card reader; and transparent contactless reader.	-	-	Contactless Terminal Configuration	-
Credit First	When the payment is made before selecting the goods or service.	-	-	Purchase method supported	-
Custom Merchant App	Non-direct merchant solution device provider type.	Device Provider Type	-	-	-
CVM Supported Above CVM Required Limit	The CVMs the terminal will support above the Contactless CVM Required Limit over the contactless interface for the Mastercard product.	-	Asking for what the CVM required limit is	CVM supported above CVM Required Limit	While CVM limits are supported, Visa does not require a CVM limit; i.e., can be set to the maximum value
DDA/Dyna-mic Data Authentica-tion	An offline CAM option which protects against counterfeit fraud and skimming. During the DDA process, the ICC uses its RSA private key	DDA	DDA	-	Dynamic Data Authentication – *only used for transit*

TERM	DEFINITION	AMERICAN EXPRESS	DISCOVER	MASTERCARD	VISA
	to sign an Unpredictable Number (UN) generated by the CAD.				
Deployment/ Certification Type	Indicates if this is a first-time deployment of terminals, vs. adding functionality to an existing deployment.	-	Certification Type	Deployment Type	-
Device Communica-tion	Determines communication capability for online only, offline only or offline with online capabilities used in conjunction with American Express and Discover Terminal Type.	Device Communica-tion Type	Online or Offline Terminal	-	-
Device Family	When two or more physically different terminals from the same manufacturer share the same kernel and kernel version.	Device Part of Family/ Devices in Family	-	-	-
Device Type / Form Factor	The physical source medium used for a contactless transaction. See 'Form Factor.'	-	-	Device Type	Form Factor
Directory Method	PSE or Payment System Environment listing all applications on chip.	-	Directory Method (PSE Selection)	Directory Method	Directory Method
Directory Method	PSE or Payment System Environment listing all applications on chip.	-	Directory Method (PSE Selection)	Directory Method	Directory Method
Electronic Payment Server (EPS)	A software payment application, usually present in a semi-integrated system, that gives point-of-sale (POS) systems a way to perform payment transactions in a standard way, independent of the payment networks providing authorization.	Electronic Payment Server (EPS)	Electronic Payment Server (EPS)	Electronic Payment Server (EPS)	Electronic Payment Server (EPS)

TERM	DEFINITION	AMERICAN EXPRESS	DISCOVER	MASTERCARD	VISA
	The EPS separates payment from the POS system or outdoor sales processor (OSP). The EPS manages payment requests from the POS systems and OSP, card data acquisition from the EMV terminals, and payment authorizations for all POS systems and the OSP. Generally, all payment business logic is implemented within the EPS with the POS, OSP, and EMV terminals being relatively "dumb" devices programmed to implement only the interface to/from the EPS.				
Empty Candidate List	Empty Candidate List fallback occurs when a terminal is able to successfully communicate with the chip on the card but no matching EMV application is found on the chip.	-	-	-	-
EMV PIN Entry Bypass	Ability to allow the cardholder to manually select to skip PIN entry and drop to the next available CVM if present.	PIN Bypass	PIN Bypass Allowed	PIN Bypass	For Contactless TVR, but not set. Bypass PIN Entry
End-to-End or E2E Certification Type	Determines if project is contact and/or contactless.	-	E2E Certification Type	-	-
Expansion	Implies a new feature or payment network (e.g., JCB/UnionPay/Quick Chip (QC) being added.	-	Expansion Certification Type	-	-

TERM	DEFINITION	AMERICAN EXPRESS	DISCOVER	MASTERCARD	VISA
fDDA/ Fast Dynamic Data Authentication	An offline CAM option which protects against counterfeit fraud and skimming. During the DDA process, the ICC uses its RSA private key to sign an Unpredictable Number (UN) generated by the CAD that can then be found in EMV Tag 9F37 (Unpredictable Number)				Required ODA by Visa for EMV Contactless certification
Floor Limit Value	Maximum amount for offline transactions. Monetary amount, below which a terminal does not have to go online for authorization. Indicates the floor limit in the terminal in conjunction with the AID. The same value is used for contactless and contact transactions. Found in Tag 9F1B.	Terminal Floor Limit	Terminal Floor Limit	Contact / Contactless Floor Limit Value	Visa floor limit value is 0
Force Acceptance	Used when overriding a decline transaction submitted for settlement without authorization.	-	Force Acceptance	-	Forced acceptance capability
Force Online	While not applicable in the U.S., it is related to random threshold setting and forcing an online authorization in a non-zero floor limit environment.	-	Can the terminal force a transaction online?	-	Forced online capability
Fully Integrated Terminal	Proximity Coupling Device (PCD) is fully embedded within the terminal covering all Level 1 and Level 2 requirements.	-	-	Contactless Terminal Configuration	-
IFD / Interface Device	The part of a terminal into which the ICC is inserted, including such mechanical and electrical	-	-	-	-

TERM	DEFINITION	AMERICAN EXPRESS	DISCOVER	MASTERCARD	VISA
	devices that may be considered part of it.				
IFM / Interface Module	A virtual or abstract device that contains the necessary hardware and software to power the ICC and to support communication between the terminal and the ICC up to the transport layer. The three main functional components are the mechanical, electrical and logical ICC interfaces.	-	-	-	-
Integrated Payment System	A payment system where once the card is inserted/tapped, the card data travels from the EMV terminal, through the POS and into the merchant's processor infrastructure where the information is processed. Once the transaction is approved or rejected, the response will be sent back to the POS to complete the transaction. Any payment or business logic, such as AID selection and CVM capabilities, must continue to be driven by the EPS.	Integrated Payment System	Integrated Payment System	Integrated Payment System	Integrated Payment System
Integrated PIN Pad	PIN pad and card reader are one device.	PIN Pad Selection	Does the terminal have a PIN Pad? Y/N	-	-
IPOS / Integrated POS	Device acceptance architecture where the merchant's cash register is integrated with the card-reading technology.	Integrated POS (IPOS)	-	Integrated POS (IPOS)	Integrated POS (IPOS)
LOA / Letter of Approval	Contact and contactless certification letter assigned by EMVCo	EMVCo Letter of Approval 1 /	EMVCO Contact L1 / l2, EMVCO	EMVCo Terminal type level 1/2,	EMVCo L1 Contact IFM Number / L2

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	and/or payment networks. There are two basic types for hardware (Level 1) and software kernel (Level 2).	2, Expresspay L2	Contactless L1, Type 2	Contact M-TIP LOA, Contactless LOA	Contact Kernel Number, Visa Contactless Approval Reference Number, EMVCo Contactless Product Approval Number
MAS/MDFS	Mastercard Authorization Simulator / Mastercard Debit Financial Simulator			Credit and debit Simulators required for final EMV Certification	
Mastercard-Defined Terminal Configura-tion	Terminal with a pre-configured Mastercard-defined terminal configuration which is used when generating the test plan.	-	-	Mastercard-defined terminal configuration	-
MPOS Device Type	Determines whether the EMV card reader is attached or integrated to the mobile device (e.g., phone/tablet).	Mobile POS (mPOS) solution	MPOS Device Type	MPOS Type	mobile POS (mPOS) solution
NTS	American Express Network Test Simulator	American Express simulator for host-to-host certification	-	-	-
ODA / Offline Data Authenticati on	A process whereby the card is validated at the point of transaction using RSA public key technology to protect against counterfeit or skimming.	ODA	ODA	Offline CAM	ODA
Offline CAM Options (Contact)	Whether the terminal supports setting the 'SDA Selected' bit in TVR and/or CDA Mode 1.	-	-	Offline CAM options	-

TERM	DEFINITION	AMERICAN EXPRESS	DISCOVER	MASTERCARD	VISA
Offline CAM Supported (Contactless)	Card Authentication Method supported over contactless interface.	-	-	Offline CAM supported	-
PCD	Proximity Coupling Device or contactless reader; used relative to Mastercard's TQM.	-	-	PCD TQM	-
PCD TQM Label or Action Plan Reference	Terminal quality management label relative to the PCD. Alternatively, a TQM Action Plan Reference can be provided, indicating that the TQM process has been initiated by the terminal supplier.	-	-	PCD TQM Label or Action Plan Ref.	-
PCI P2PE **Payment Card Industry Point-to-Point Encryption**	PCI SSC standard for end-to-end encryption designed to cover the ecosystem spanning from the device to the payment application to the merchant secure environment.	-	PCI P2PE (Point to Point encryption) certified	-	-
PCI PTS **Payment Card Industry PIN Transaction Security**	PCI SSC standard for manufacturers designed to protect cardholder PINs. Information related to PCI PTS for the solution being certified.	• PCI PTS Product Type • PCI PTS Version • PCI PTS Approval Number • PCI PTS Expiry Date	• PCI Approval number • PCI PTS Version number	PCI PTS Approval Number	PCI Number
PCI SSC **Payment Card Industry Security Standards Council**	The global forum that brings together payments industry stakeholders to develop and drive adoption of data security standards and resources for safe payments worldwide.	-	-	-	-
PED / PIN Entry Device	Point of interaction (POI) device with a PIN pad.	PIN Entry Device (PED)	PCI PTS Certified PIN Entry Device (PED)	PIN Entry Device (PED)	-

TERM	DEFINITION	AMERICAN EXPRESS	DISCOVER	MASTERCARD	VISA
Pre-Tap	Contactless tap before final amount is known for faster cardholder experience.	Pre-Tap	-	-	Pre-Tap
Pre-Dip	Insert card before final amount is known for faster cardholder experience.	Pre-Dip	-	-	Pre-Dip
PPSE	Proximity Payment System Environment (See Directory Method)	-	-	-	-
PSE	Payment System Environment listing all applications on chip. (See Directory Method)	-	Directory Method (PSE Selection)	Directory Method	Directory Method
Purchase Method Supported	Identifies whether payment is made before or after goods are selected.	-	-	Purchase method supported	-
Qualified Test Tool	Designates the EMV test tool to be used for certification.	Test Tool or Qualified Test Tool	Qualified Test Tool	Qualified Test Tool	Qualified Test Tool
Quick Chip / M/Chip Fast	Generic term applied to EMV solutions that can use a static Tag 9F02 value and 'Z3'/AAC at 2nd generation AC (2GAC) to prompt card removal before the final amount is known and before a host response is received. Quick Chip / M/Chip Fast is only available in the U.S. region. Names differ by payment network: Amex Quick Chip, Discover Quick Chip, Mastercard M/Chip Fast, Visa Quick Chip. Also known as 'Quick Chip.'	Amex Quick Chip	Quick Chip	M/Chip Fast	Quick Chip
Reader Contactless CVM Limit	Monetary amount set to determine when a contactless solution will prompt for CVM.	-	Reader Contactless CVM Limit	-	Reader CVM Required Limit

TERM	DEFINITION	AMERICAN EXPRESS	DISCOVER	MASTERCARD	VISA
Reader Contactless Transaction Limit	Monetary amount set to prevent any contactless transaction from occurring above that amount.	-	Reader Contactless Transaction limit	-	Reader Contactless Transaction Limit (now prohibited)
Relay Resistance Protocol	Contactless kernel that supports the Relay Resistance Protocol to protect against relay attacks and relays on CDA.	-	-	Relay Resistance Protocol	-
SDA	Offline static data authentication is performed by the terminal using a digital signature scheme based on public key techniques to confirm the legitimacy of critical ICC-resident static data. This detects unauthorized alteration of data after personalization. This is the least secure method of offline CAM protection available as it validates card authenticity using only static data.	SDA	SDA	SDA	Static Data Authentica-tion
Select First	The goods or service to be purchased are selected before payment is made.	-	-	Purchase Method Supported	-
Semi-Integrated Payment System	A semi-integrated payment system contains the same elements as a fully-integrated payment environment. However, the communication between these systems is limited to only non-sensitive commands between the payment terminal and the POS system.	Semi-Integrated Payment System	Semi-Integrated Payment System	Semi-Integrated Payment System	Semi-Integrated Payment System

TERM	DEFINITION	AMERICAN EXPRESS	DISCOVER	MASTERCARD	VISA
Session Management Supported	**Mastercard term:** A terminal with separate chip and magnetic stripe readers that supports session management is a terminal where one reader may have information on what happened on the other reader. The merchant (or cardholder) follows the instructions given by the terminal to use one reader or the other based on the card type. Without session management, the two readers are separated and it's up to the merchant to decide on the technology, chip or magnetic stripe.	-	-	Session Management Supported	-
Single Tap and PIN Request Processing	Terminals that can support single tap processing of transactions that are eligible for Strong Customer Authentication under PSD2 regulation.	-	-	Single Tap and PIN Request processing	-
Special Fleet Card Processing	Specific Fleet card prompts to capture data elements and assigned by Issuer. Prompts can be found in Track Data as well as EMV Tags	-	-	Special Fleet Card Processing	-
Status Checking	An online authorization for a single unit of currency to verify the account. The use of a status check is limited to automated fuel dispensing.	TBD	-	-	Status Checking

TERM	DEFINITION	AMERICAN EXPRESS	DISCOVER	MASTERCARD	VISA
SRED / Secure Read and Exchange of Data	A part of PCI's PIN Transaction Security (PTS). The SRED module ensures that cardholder account data is protected at the point of acceptance, which will assist in meeting the required security considerations of the wider point-to-point security process.	-	SRED	-	-
System Used for Testing	Defines if the testing occurred using VisaNet Certification Management Service (VCMS), which is Visa's test system, or a third-party provided host simulator.	-	-	-	System used for testing
TAC / Terminal Action Code	A set of three data fields, TAC-Denial, TAC-Online and TAC-Default, defined in EMV, for use during the Terminal Risk Management processing. TACs are set by the payment networks and must be loaded per AID to each CAD that processes EMV transactions.	TAC	TAC	Terminal Action Code	Terminal Action Code
Technical Fallback	Technical fallback is used when a chip-enabled device is unable to read a chip card. Thus the terminal is not able to obtain sufficient information from the chip. Following this type of technical failure, the card information may be obtained by reading the magnetic stripe. See also Empty Candidate List	Fallback	Fallback (Entry Mode Code = 85)	Technical Fallback (Entry Mode Code = 80)	-

TERM	DEFINITION	AMERICAN EXPRESS	DISCOVER	MASTERCARD	VISA
Terminal Floor Limit	Monetary amount, below which a terminal does not have to go online for authorization.	-	Terminal Floor Limit	Zero Floor Limit	Terminal Floor Limit
Terminal Forced Online Capability	Ability to force transactions online based on EMV random selection.	-	Can the terminal force the transaction online?	-	Terminal Forced Online Capability
Terminal Type	Indicates the environment (attended/unattended), its communication capability (online/ offline) and its operational control (financial institution, merchant, cardholder) as found in Tag 9F35.	Terminal Type (Determines if device is for attended or unattended solutions. See also American Express 'Device Communication Type')	Terminal Type (AFD, ATM Attended POS, MPOS, Unattended POS)	Terminal Type	Terminal Type
Test Plan	Test plans are created by each payment network for contact and contactless EMV certification.	**AEIPS** - American Express Integrated Circuit Card Payment Specification • AEIPS Contact Test Plan • Expresspay Contactless Test Plan Contactless Pre-Tap • Quick Chip Test Plan • Global Automated Fuel Dispenser (AFD)	**Contact D-PAS / Contactless D-PAS** - Discover D-Payment Application Specification are separate test plans for contact and contactless transactions.	**M-TIP** - Mastercard Terminal Integration Process combined Contact, Contactless and M/Chip Fast Test Plan	**ADVT** - Acquirer Device Validation Tool Contact Test Plan **CDET** - Contactless Device Evaluation Contactless Test Plan
Transaction Limit (CDCVM) Value	Maximum amount for contactless transaction with Consumer Device Cardholder Verification Method, with a 12-digit maximum with no comma or dots. Last two digits are considered as decimals.	-	-	Transaction Limit (CDCVM) Value	Not allowed; must be disabled

TERM	DEFINITION	AMERICAN EXPRESS	DISCOVER	MASTERCARD	VISA
Transaction Limit (No CDCVM) Value	Maximum amount for contactless transaction with CVMs other than Consumer Device Cardholder Verification Method.	-	-	Transaction Limit (No CDCVM) Value	Not allowed; must be disabled
Transparent Contactless Card Reader	PCD is embedded in a standalone card reader connected to the terminal with the card reader only covering Level 1 and the terminal part covering the Level 2 requirements.	-	-	Contactless Terminal Configuration	-
TQM / Terminal Quality Management	The Mastercard scheme to ensure that the functionality of chip terminals, as certified during the type approval testing for EMVCo LOA1, can be sustained throughout a manufacturing cycle. It is applied to IFM and PCD.	-	-	PCD TQM Label or Action Plan Ref. , IFM TQM Label or Action Plan Ref.	-
TSE / Test Selection Engine	Intake form 'engine' used to generate applicable test cases.	-	-	-	-
US PIN Prompt Bypass	Mechanism to avoid PIN prompting	-	-	-	-
VCMS	VisaNet Certification Management Service	-	-	-	Optional Visa Simulator for final EMV certification
XDA	New (TBD) term for next generation ODA	-	-	-	-
Zero Floor Limit	When set to $0, implies that any transaction at or greater than $0 will be sent online for authorization. Note: the amount typically associated with terminals in the U.S.	-	See Terminal Floor Limit	Zero Floor Limit	Floor limit is set to zero for Visa

5.   Legal Notice

This document is provided solely as a convenience to its readers. While great effort has been made to ensure that the information provided in this document is accurate and current as of the publication date, this white paper does not identify all terms that may be relevant to L3 certification, unclear or lack common definitions, and the U.S. Payments Forum assumes no obligation to update. This document does not constitute legal or technical advice, should not be relied upon for any legal or technical purpose, and all warranties of any kind, whether express or implied, relating to this document, the information herein, or the use thereof are expressly disclaimed, including but not limited to all warranties as to the accuracy, completeness or adequacy of such information, all implied warranties of merchantability and fitness for a particular purpose, and all warranties regarding title or non-infringement. Without limiting the foregoing, it is important to note that to the extent the terms identified in this white paper are used in or relevant to existing L3 certification practices, rules or requirements of payment networks, processors, EMVCo or other stakeholders, such stakeholders may interpret or define those terms differently, the definitions herein are not binding on any stakeholder, and this paper is not intended to replace, or propose any approach inconsistent with, current definitions or existing rules or requirements. Stakeholders interested in L3 certification are therefore strongly encouraged to consult with their respective payment networks, processors, EMVCo or other stakeholders and advisors regarding all aspects of L3 certification, including definitions found in L3 certification intake forms, and how to use and complete corresponding intake forms, in particular where such terms or their definitions may impact compliance with or interpretation of applicable rules or requirements.