EMV Specifications

EMV 4.3 Specification Books

In this section, you can find links to the four EMV Books.

EMV v4.3 Book 1 - Application Independent ICC to Terminal Interface Requirements (0.99 MB)

Release: November 2011
This document describes the minimum functionality required of ICC and terminals to ensure correct operation and interoperability independent of the application to be used.

EMV v4.3 Book 2 - Security and Key Management (1.11 MB)

Release: November 2011
This document describes the minimum security functionality required of ICC and terminals to ensure correct operation and interoperability. Additional requirements and recommendations are provided with respect to the on-line communication between ICC and issuer and the management of cryptographic keys at terminal, issuer, and payment system level.

EMV v4.3 Book 3 - Application Specification (0.98 MB)

Release: November 2011
This document defines the terminal and ICC procedures necessary to effect a payment system transaction in an international interchange environment.

EMV v4.3 Book 4 - Cardholder, Attendant, and Acquirer Interface Requirements (726 KB)

Release: November 2011
This document defines the mandatory, recommended, and optional terminal requirements necessary to support the acceptance of ICC in accordance with the other documents of the ICC Specifications for Payment Systems.