



Terminal Check for Implementation (TCI/TCI-CL) Guide

Ver.2.7

May 2025

JCB CO., LTD.

JCB International Co., Ltd.

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Revision History

Item Number	Date of Revision	Chapter	Contents of Revision
1	Dec, 2021	All	1 st version
2	Sept, 2022	1.3	Added Appendix F
3	Sept, 2022	1.5.2	Added “Implementation Guide for JCB Tap on Mobile” and “JCB Contactless Transit Transaction Implementation Guide”
4	Sept, 2022	2.4, 3.2.1	Added a note regarding Transit Readers
5	Sept, 2022	3.2.1	Revised contact information
6	Sept, 2022	3.2.5	Added a note regarding Appendix F
7	Sept, 2022	Appendix A	Revised Test Case 211_02, 213_02, 214_02, 350_03 and 300_28a
8	Jan, 2023	1	Added an explanation regarding TCI/TCI-CL ver.2.1b
9	Jan, 2023	1.3 Appendix G	Added Appendix G
10	Jan, 2023	3.1, 3.2	Added an explanation regarding Issuer Host Simulator Rental
11	Jan, 2023	3.1.2	Added Test Tool Vendors
12	July, 2023	Appendix F	Updated questionnaires
13	Oct, 2023	1, 3.1, 3.2.3	Added an explanation regarding TCI/TCI-CL ver.2.x Series01 (with host simulator) and Series02 (without host simulator)
14	Oct, 2023	1	Deleted an explanation regarding TCI/TCI-CL ver.1.x
15	Oct, 2023	2.3	Changed terminal requirements
16	Oct, 2023	2.4	Changed conditions for retest
17	Oct, 2023	2.4, 2.5	Changed the order of chapter
18	Oct, 2023	Appendix B Appendix R	Added Appendix B and R
19	Oct, 2023	1.3, 2.2 Appendix A	Made minor corrections
20	Oct, 2023	Appendix G	Updated items
21	Oct, 2023	3.2.1	Updated Test Tool Vendors
22	Dec, 2023	Appendix A Appendix B	Made minor corrections
23	Dec, 2023	Appendix R	Updated the latest test tool version information and added guidance notes when performing TCI/TCI-CL
24	Jan, 2024	Appendix A Appendix B	Made minor corrections
25	Jan, 2024	Appendix R	Updated the latest test tool version information and added guidance notes when performing TCI/TCI-CL
26	Mar, 2024	3.2.1	Updated Test Tool Vendors and Issuer Host Simulator free Rental conditions
27	Mar, 2024	Appendix A Appendix B	Made minor corrections

28	Mar, 2024	Appendix G	Updated notes and items
29	Mar, 2024	Appendix R	Updated the latest test tool version information and added guidance notes when performing TCI/TCI-CL
30	Mar, 2024	1	Updated notes
31	Sep, 2024	1.3 1.5.2 2.3.2 3.2.5	Changed the name of “Tap on mobile”
32	Sep, 2024	3.2.1	Updated Test Tool Vendors
33	Sep, 2024	3.2.1 3.2.6	Made minor corrections
34	Sep, 2024	2.4.1 2.4.2	Changed LoC issuance conditions
35	Sep, 2024	Appendix A Appendix B	Masked all digits of test card numbers
36	Sep, 2024	Appendix F	• Updated questionnaires • Changed the name of “Tap on mobile”
37	Sep, 2024	Appendix R	Added guidance notes when performing TCI/TCI-CL
38	Feb, 2025	3.2.2	Added an explanation regarding CA Public Key
39	Feb, 2025	1 1.3, 3.2.3	Added an explanation regarding Appendix C Test Plan for TCI/TCI-CL Series03 (with and without host simulator)
40	Feb, 2025	Appendix C	Added Appendix C
41	Feb, 2025	Appendix R	Added an explanation regarding Appendix C Test Plan for TCI/TCI-CL Series03 (with and without host simulator)
42	Feb, 2025	3.2.2 Appendix A Appendix B Appendix R	Deleted CA Public Key Index 11 value and Added the descriptions about the test cases in which CA Public Key Index 11 is used.
43	Feb, 2025	Appendix R	Added guidance notes when performing TCI/TCI-CL
44	Mar, 2025	1 3.2.3	Added the note on when an IC terminal is a POS Terminal to be deployed in Australia, Canada or New Zealand via a connection other than J/Link 9.
45	Apr, 2025	3.2.1	Added Fime in JCB Certified Issuer Host Simulator table. Added the description about Issuer Host Simulator Rental from JCB.
46	Apr, 2025	3.2.1	Changed the contact information
47	May, 2025	Appendix R	Added guidance notes when performing TCI/TCI-CL

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1. Introduction

TCI/TCI-CL ver.2.x has two types of test methods.

- **With host simulator**
- **Without host simulator**

TCI/TCI-CL ver.2.x Issuer Host Simulator supports only J-Link9, so it cannot be used in conjunction with Acquirer Host Systems which do not support J-Link9. Please refer to the following for applicable test method according to each network environment.

Network Environment	Applicable test method
A) Acquirer Host System and J/Bridge are connected via J-Link9 <pre> graph LR Terminal[Terminal] --- Acquirer[Acquirer Host System] Acquirer --- JLink9[J-Link9] JLink9 --- JBridge[J/Bridge] </pre>	With host simulator
B) Acquirer Host System and J/Bridge are connected via an intermediate player to convert to J-Link9 <pre> graph LR Terminal[Terminal] --- Acquirer[Acquirer Host System] Acquirer --- Protocol[Protocol Converter] Protocol --- JLink9[J-Link9] JLink9 --- JBridge[J/Bridge] </pre>	Please check with the intermediate player to see if TCI/TCI-CL ver.2.x Issuer Host Simulator is available. If available: With host simulator If not available: Without host simulator
C) Acquirer Host System and J/Bridge are connected with other than J-Link9 <pre> graph LR Terminal[Terminal] --- Acquirer[Acquirer Host System] Acquirer --- Other[Other than J-Link9] Other --- JBridge[J/Bridge] </pre>	Without host simulator

The corresponding test plans are as follows.

#	Test Plan	Test method	
		With host simulator	Without host simulator
1	Appendix A Test Plan for TCI/TCI-CL Series01 (with host simulator) ("Series01")	✓	
2	Appendix B Test Plan for TCI/TCI-CL Series02 (without host simulator) ("Series02")		✓
3	Appendix C Test Plan for TCI/TCI-CL Series03 (with and without host simulator) ("Series03")	✓	✓

 *Note: Series03 is a newly released test plan and has integrated Series01 and Series02. In Series03, whether "Host log validation" is validated or not can be switched by the item "With Issuer Host Simulator" in ICS.*

 *Note: If an IC terminal is a POS Terminal to be deployed in Australia, Canada or New Zealand via a connection other than J/Link 9, please use Series02. If an IC Terminal is an ATM to be deployed in Australia, Canada or New Zealand, please use any of the appropriate*

test plans.

The summary of TCI/TCI-CL ver.2.x is as follows.

	TCI/TCI-CL ver.2.x
Test Scope	Verify Terminal settings are correct, and data can be correctly transmitted from the Terminal and Acquirer Host System to J/Bridge based on the following: - Terminal configuration values - Terminal behavior - Logs between Terminal and Card If an Acquirer Host System connects to J-Link9, - Online messages sent from Acquirer Host System
Tools Required for Test Execution	- Test Tool provided by Tool Vendors If an Acquirer Host System connects to J-Link9, - Issuer Host Simulator provided by JCB or Tool Vendors * Refer to 3.2.1 for how to obtain Test Tool and Issuer Host Simulator.
Test Report	TSEZ output from the Test Tool

 *Note: Issuer Host Simulator for TCI ver. 2.X is different from JCB Test Simulator (JTS) which is used for Online and Batch Testing only.*

1.1. Purpose of This Document

The objective of this document is to describe the procedure and regulations for “Terminal Check for Implementation (TCI)” and “Contactless IC Terminal Check for Implementation (TCI-CL)”.

1.2. Intended Readers

The intended readers of this document are JCB Acquirers who deploy IC terminals outside Japan and related companies.

1.3. Structure of This Document

Chapter 1 Introduction

This chapter describes the purpose of this document, intended readers, structure of this document, revision of this document, related materials and contact details for this document.

Chapter 2 Overview

This chapter presents test objectives, test requirements, terminal requirements, conditions for retest and test environment.

Chapter 3 Test Procedure

This chapter describes the TCI/TCI-CL test flow and procedure.

Chapter 4 No Warranty and No Liability

This chapter states that JCB gives no warranty and takes no liability for this test program or tested Contactless IC Terminal.

Chapter 5 Important notices when deploying terminals after TCI/TCI-CL

This chapter describes some important notes to observe when setting-up terminals in live environment.

Appendix A Test Plan for TCI/TCI-CL Series01 (with host simulator)

Appendix B Test Plan for TCI/TCI-CL Series02 (without host simulator)

Appendix C Test Plan for TCI/TCI-CL Series03 (with and without host simulator)

Appendix F JCB Tap on Mobile Questionnaire

Appendix G Issuer Host Simulator Request Form

Appendix R TSE Test Set files Release Note

1.4. Revision of this Document

JCB will notify Acquirers in writing when revisions are made to this document. Acquirers are responsible for complying with revisions as indicated by JCB.

1.5. Related Materials

1.5.1. EMV Specifications

- EMV Integrated Circuit Card Specification for Payment Systems
 - Book 1 - Application Independent ICC to Terminal Interface Requirements
 - Book 2 - Security and Key Management
 - Book 3 - Application Specification
 - Book 4 - Cardholder, Attendant, and Acquirer Interface Requirements
- EMV Contactless Specifications for Payment Systems
 - Book A - Architecture and General Requirements
 - Book B - Entry Point Specification
 - Book C-5 - Kernel 5 Specification
- EMV Level 1 Specifications for Payment Systems, EMV Contactless Interface Specification

1.5.2. JCB Documents

- JCB Contactless IC Terminal Specification
- Implementation Guide for IC Terminals

- Implementation Guide for JCB Tap on Mobile
- JCB Contactless Transit Transaction Implementation Guide
- Online Interface Guide

1.6. Contact Details

For any queries on TCI and TCI-CL, please contact JCB by e-mail below.

TCI Staff
Brand Infrastructure & Technologies Department II, JCB Co., Ltd.

E-mail: tcinfo@info.jcb.co.jp

2. Overview

2.1. Test Objectives

The objective of TCI and TCI-CL is to ensure that the terminal processes Contact and Contactless IC transaction properly before it is rolled out to market. The test is designed to detect problems before deployment of the terminal to avoid interoperability issues.

2.2. Test Requirements

Before setting up an IC terminal at Merchants or other locations where J/Smart cards are accepted, Acquirers must pass TCI and TCI-CL. Acquirers shall perform TCI and TCI-CL on a combination of a terminal and an Acquirer Host System connected to J/Link9 that process authorization messages. Acquirers are not required to perform TCI and TCI-CL for terminals for which TCI and TCI-CL have already been completed by an Acquirer nominated party on their behalf. The Acquirer should configure all applications and settings except live CA Public Key of the terminal for TCI and TCI-CL in the same way as for the live environment.

Terminal vendors may also perform TCI and TCI-CL for internal testing. However, they are not permitted by JCB to deploy the terminal.

2.3. Terminal Requirements

2.3.1. TCI

The tested terminal must meet the following requirements.

- EMVCo Contact Level 1 approval is obtained.
- EMVCo Contact Level 2 approval is obtained.
- The terminal meets the requirements defined in the “Implementation Guide for IC Terminals”.
- Necessary parameters have been set up for JCB Contact transaction.
- Regional, country and Acquirer requirements have been implemented.

2.3.2. TCI-CL

The tested terminal must meet the following requirements.

- EMVCo Contactless Level 1 approval is obtained (*1).
- EMVCo C-5 or JCB Contactless Level 2 approval is valid (*2).
- The terminal meets the requirements defined in the “Implementation Guide for IC Terminals”.
- Necessary parameters have been set up for JCB Contactless transaction.

- Regional, country and Acquirer requirements have been implemented.

*1 For JCB Tap on Mobile, this requirement is optional.

*2 A one-year grace period is applied.

 *Note: Unless for Transit Reader implementation or as approved separately by JCB, an Acquirer must perform TCI prior to TCI-CL, or in parallel with the TCI-CL.*

2.4. Conditions for Retest

2.4.1. TCI

The terminal must be retested when:

- Contact kernel is modified.
- Proprietary application that affects Contact IC transaction is modified.
- The following configurations are changed.
 - Online only/Offline with online capability/Offline only (*1)
 - Offline Data Authentication (*2)
 - Cardholder Verification Method (*2)
- Terminal Floor Limit is changed from '0 or 1' to a value of '2 or more'.
- Acquirer Host System is changed and JCB online authorization is affected. (*3)
- An interoperability issue that affects JCB card acceptance is fixed.
- JCB requests a retest.

*1 Refer to 'Appendix A or B, 1.3 Applicable Conditions'. If only Terminal Floor Limit is changed and the change is from '2 or more' to a value of '0 or 1', no retest is required.

*2 Only when the Acquirer newly supports the function.

*3 Acquirer may choose a terminal to connect to the updated Acquirer Host System for retest. The Acquirer is still responsible for ensuring that all other terminals can also perform transactions without any problems.

For previously certified terminals, no retest is required for the following limited changes:

- Terminal Country Code
- Transaction Currency Code
- Transaction Currency Exponent
- Another IFM approved by EMVCo

Such limited changes are subject to the Acquirer's responsibility, thus JCB will not issue "Letter of Confirmation(LoC)". However, Acquirers must share information relating to the above limited changes via email as described below:

- Email to: tci@info.jcb.co.jp
- Subject: Deployment Information with No Retest from (company name)
- Contents:
 - TCI Reference Number of the previously certified terminal specified in LoC
 - The limited changes made from the previously certified terminal settings (including any new value / parameter information)

When Acquirer deploys the previously certified terminal with limited changes, Acquirer shall follow the notices as described in 5.

The allowance of limited changes is solely at JCB's discretion. At any time JCB may request retest in respect of limited changes.

2.4.2. TCI-CL

The terminal must be retested when:

- Contact kernel is modified.
- Contactless kernel is modified.
- Proprietary application that affects Contactless IC transaction is modified.
- The following configurations are changed.
 - Online only/Offline with online capability/Offline only (*1)
 - Terminal Action Code – Default
 - Offline Data Authentication (*2)
 - Cardholder Verification Method (*2)
- Contactless Floor Limit is changed from '0 or 1' to a value of '2 or more'.
- Acquirer Host System is changed and JCB online authorization is affected. (*3)
- An interoperability issue that affects JCB card acceptance is fixed.

- JCB requests a retest.
 - *1 Refer to 'Appendix A or B, 1.3 Applicable Conditions'. If only Terminal Floor Limit is changed and the change is from '2 or more' to a value of '0 or 1', no retest is required.
 - *2 Only when the Acquirer newly supports the function.
 - *3 Acquirer may choose a terminal to connect to the updated Acquirer Host System for retest. The Acquirer is still responsible for ensuring that all other terminals can also perform transactions without any problems.

For previously certified terminals, no retest is required for the following limited changes:

- Terminal Country Code
- Transaction Currency Code
- Transaction Currency Exponent
- Another PCD approved by EMVCo

Such limited changes are subject to the Acquirer's responsibility, thus JCB will not issue "Letter of Confirmation(LoC)". However, Acquirers must share information relating to the above limited changes via email as described below:

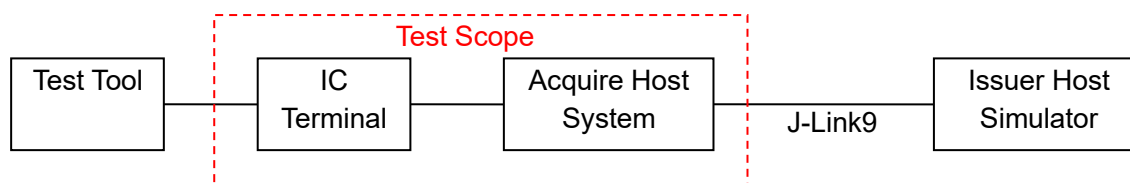
- Email to: tci@info.jcb.co.jp
- Subject: Deployment Information with No Retest from (company name)
- Contents:
 - TCI Reference Number of the previously certified terminal specified in LoC
 - The limited changes made from the previously certified terminal settings (including any new value / parameter information)

When Acquirer deploys the previously certified terminal with limited changes, Acquirer shall follow the notices as described in 5.

The allowance of limited changes is solely at JCB's discretion. At any time JCB may request retest in respect of limited changes.

2.5. Test Environment

TCI and TCI-CL testing may be performed in an environment consisting of a Test Tool, an IC Terminal, an Acquirer Host System and an Issuer Host Simulator. When operating according to TCI & TCI-CL ver.2.x, the tester must use a JCB certified Test Tool and Issuer Host Simulator listed in 3.2.1.

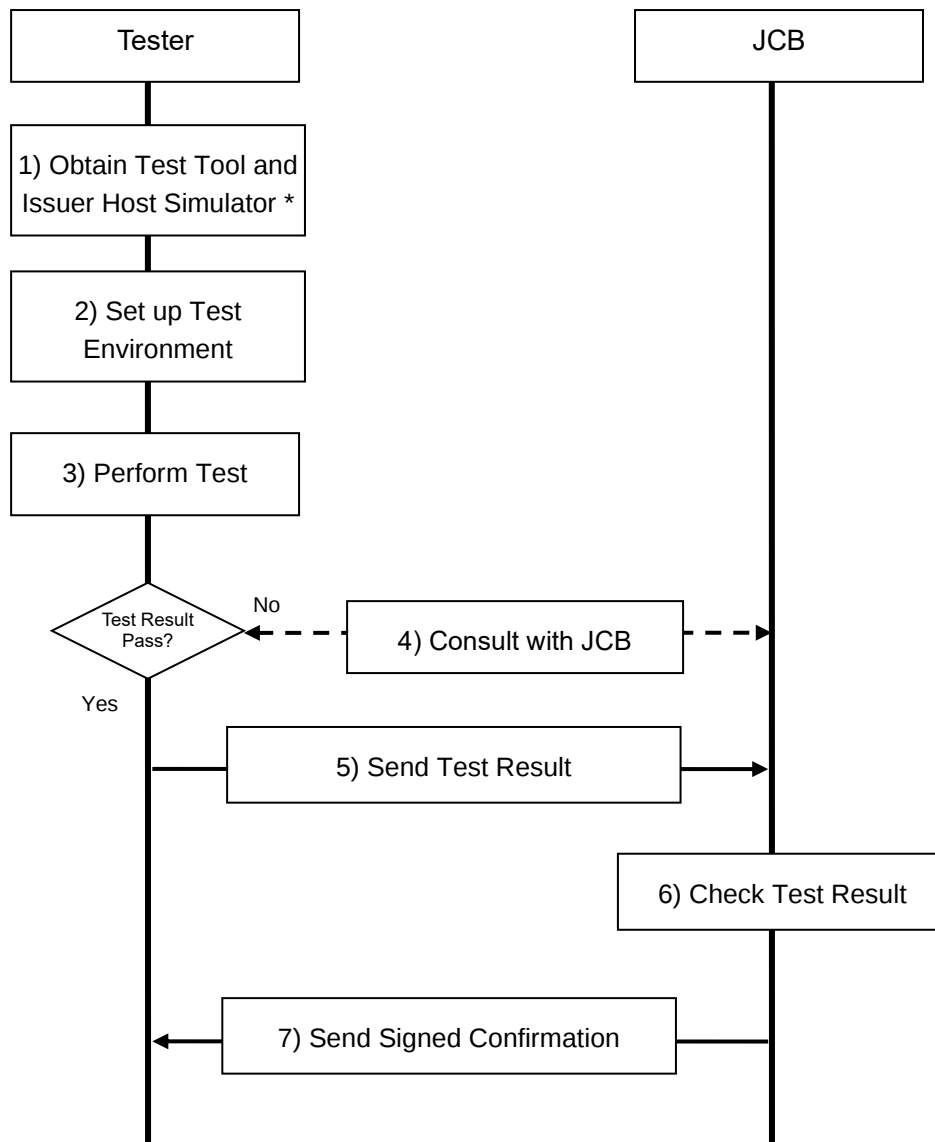


Note: If an Acquirer Host System does not connect to J-Link9, TCI and TCI-CL testing may be performed in an environment consisting of a Test Tool, an IC Terminal and an Acquirer Host System.

Note: Since only offline test cases are required for Transit Reader, no Issuer Host Simulator is necessary, please contact JCB for further details how to conduct TCI-CL ver.2.x for Transit Readers.

3. Test Procedure

3.1. Test Flow



* Issuer Host Simulator can be rented from JCB. If an Acquirer Host System does not connect to J-Link9, Issuer Host Simulator is not required.

3.2. Test Process Description

3.2.1. Obtain Test Tool and Issuer Host Simulator

The tester needs to obtain a JCB certified Test Tool and Issuer Host Simulator. To purchase a Test Tool and an Issuer Host Simulator, please contact Tool Vendors directly.

JCB Certified Test Tool

Tool Vendor	Contact Information
FIS	"Shun, Watanabe" <shun.watanabe@fisglobal.com>
Fime	salesjapan@fime.com
ICC Solutions	sales@iccsolutions.com
Galitt	testing_tools@galitt.com
Payhuddle	sales@payhuddle.com

JCB Certified Issuer Host Simulator

Tool Vendor	Contact Information
FIS	"Shun, Watanabe" <shun.watanabe@fisglobal.com>
Fime	sales@fime.com

 *Note: Since only offline test cases are required for Transit Reader, no host simulator is necessary.*

■ FIS Issuer Host Simulator Rental from JCB

JCB rents the FIS Issuer Host Simulator based on the request of Acquirers. Please submit Appendix G via email to apply for Issuer Host Simulator rental. Once JCB approves an Acquirers rental request, JCB will provide the FIS Issuer Host Simulator software and license file by creating a folder in Sharepoint between Acquirer and JCB .

Email to: tcinfo@jcb.co.jp

Subject: Issuer Host Simulator Request from (company name)

 *Note: Rental from JCB is only available for FIS Issuer Host Simulator, not other Issuer Host Simulator products.*

 *Note: It takes around a few weeks to create a folder in Sharepoint.*

 *Note: Rental is free of charge.*

 *Note: Rental period is one month (the license expires automatically after the period).*

 *Note: JCB reserves the right to revoke rental or refuse rental extension for any reason whatsoever.*

 *Note: Upon rental request approval being granted, JCB will provide an indicative time for license file and software delivery (variable, based upon availability).*

 *Note: From the day of license file and software receipt, test results should be submitted to JCB within two weeks, if results are not submitted in a timely manner, rental licenses may be revoked and/or denied in future.*

 *Note: Some details captured in Appendix G will be provided to FIS (refer to Appendix G for more information).*

 *Note: Subject to availability, if an Acquirer needs to extend the rental period, please contact JCB using the email address stipulated above.*

 *Note: Please do not return the license file and software to JCB after the test is completed.*

The following software and hardware environmental conditions are required to install the Issuer Host Simulator.

- 1.4 GHz dual core PC
- 4GB of RAM
- Minimum 20 GB free disk space
- Microsoft Windows - one of the following.
 - o Windows 10 Anniversary update
 - o Windows Server 2016
 - o Windows Server 2019

3.2.2. Set up Test Environment

The tester connects a configured terminal to an Acquirer Host System and then connect the Acquirer Host System to an Issuer Host Simulator. The terminal must be configured in accordance with 'Implementation Guide for IC Terminals' except live CA Public Key of the IC terminal for TCI and TCI-CL in the same way as for the live environment.

 *Note: Please be aware that you may be required to update your Acquirer Host System to set up the test environment, therefore please allow sufficient time for preparation.*

Regarding CA Public Key for TCI and TCI-CL, please set the following to tested terminals.

CAPK Index (Hex)	Length (bit)	Exp. (Hex)	Modulus	Hash Value
13	1,984	03	A3270868367E6E29349FC2743EE545AC53BD3029782488 997650108524FD051E3B6EACA6A9A6C1441D28889A5F4 6413C8F62F3645AAEB30A1521EEF41FD4F3445BFA1AB 29F9AC1A74D9A16B93293296CB09162B149BAC22F88A D8F322D684D6B49A12413FC1B6AC70EDEDDB18EC1585 519A89B50B3D03E14063C2CA58B7C2BA7FB22799A33B CDE6AFCBEB4A7D64911D08D18C47F9BD14A9FAD880 5A15DE5A38945A97919B7AB88EFA11A88C0CD92C6EE 7DC352AB0746ABF13585913C8A4E04464B77909C6BD94 341A8976C4769EA6C0D30A60F4EE8FA19E767B170DF4F A80312DBA61DB645D5D1560873E2674E1F620083F3018 0BD96CA589	54CFAE617 150DFA09D 3F901C9123 524523EBE DF3

3.2.3. Perform Test

The tester performs the test in the following steps.

- The tester fills out ICS information on the Test Tool.
 -  Note: If an Acquirer Host System connects to J-Link9 and Issuer Host Simulator is applicable, please perform the test with Series01 or Series03. If an Acquirer perform the test with Series03, please select "With Issuer Host Simulator" as "Yes".
 -  Note: If an Acquirer Host System connects to J-Link9 but Issuer Host Simulator is not applicable due to network environment; or, if an Acquirer Host System does not connect to J-Link9, please perform TCI and TCI-CL with Series02 or Series03. If an Acquirer perform TCI and TCI-CL with Series03, please select "With Issuer Host Simulator" as "No"
 -  Note: To perform TCI, select "Contact IC" as the Test Scope. To perform TCI-CL, select "Contactless IC" as the Test Scope.
 -  Note: If an IC terminal is a POS Terminal to be deployed in Australia, Canada or New Zealand via a connection other than J/Link 9, please use Series02. If an IC Terminal is an ATM to be deployed in Australia, Canada or New Zealand, please use any of the appropriate test plans.
- The Test Tool automatically selects applicable test cases based on the ICS information.
- The Test Tool displays test procedures.
- The tester loads a card image from the Test Tool to the test card (provided by the Tool Vendor with the Test Tool).
- The tester executes a test transaction using the test card.

6. The tester loads the log stored on the test card (transaction log between the terminal and the card) into the Test Tool.
7. (If an Acquirer performs TCI/TCI-CL ver.2.x with host simulator) The tester outputs the log file (*) stored in the Issuer Host Simulator and inputs it into the Test Tool.
(*) Authorization Request Messages sent from the Acquirer Host to the Issuer Host Simulator
8. The Test Tool judges test results based on the log.
9. When the tester completes all test cases, the tester outputs a test report (TSEZ) from the Test Tool.

Note: For further usage of the Test Tool and Issuer Host Simulator, please contact the Tool Vendor.

3.2.4. Consult with JCB

The tester must consult with JCB if a test case does not satisfy the 'Pass Criteria' or the terminal does not meet the prerequisites described in 2.3. The tester must consult with JCB for instructions.

If a test case does not satisfy the 'Pass Criteria' or the terminal does not meet the prerequisites described in 2.3, the tester must consult JCB for instructions.

For failure to satisfy the 'Pass Criteria', JCB may ask the tester to provide test reports or other additional information by email. The tester and JCB will work together to resolve the situation.

Email to: tcinfo@jcb.co.jp

Subject: TCI Question from (tester company name)

3.2.5. Send Test Result

The tester submits test report by e-mail to JCB.

Email to: tcinfo@jcb.co.jp

Subject: TCI test report from (tester company name)

 *Note: If JCB Tap on Mobile is tested with Series01 or Series02, please fill in Appendix F and submit it to JCB with the test report. Appendix F is not required when JCB Tap on Mobile is tested with Series03.*

3.2.6. Check Test Result

JCB checks the test result to ensure that JCB requirements are met.

3.2.7. Send Signed Confirmation

JCB sends the tester a signed “Letter of Confirmation” to confirm that the terminal satisfies all the ‘Pass Criteria’.



4. No Warranty and No Liability

Even though the test results have met JCB requirements, JCB provides no warranty of any kind for the tested products. Also, JCB is not responsible for any costs or damages caused by the test itself.

5. Important notices when deploying terminals after TCI/TCI-CL

Once a signed “Letter of Confirmation” is received, the Acquirer is allowed to deploy the terminal. The Acquirer must configure all applications and settings for all terminals to be deployed in the same way as TCI and TCI-CL testing, though the Test CA Public Key must be replaced by the one for production.

For proper processing of JCB cards, the terminal must be properly set up. In particular:

- Do not set Cirrus AID to POS terminals
J/Smart application and Cirrus ATM application are incorporated in some JCB Cards, and Cirrus ATM application is used only for cash advance transaction. To prevent interoperability issues, Cirrus AID must not be configured to POS terminals.
- Load JCB CA Public Keys for production properly
To prevent failure of offline data authentication for IC transactions, JCB CA Public Keys for production must be set to terminals. To avoid interoperability issues, **Acquirer must load the latest CA Public Keys for production** to the terminals and maintain them in the terminals. Please contact the following email address to inquire about CA Public Keys for production.

E-mail: jcbkeymanagement@info.jcb.co.jp

 *Note: In JCB Contactless transactions, offline data authentication failure results in transaction decline.*

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