

DNA Terminal Action Code Specification

The purpose of this document is to provide acquirers with the terminal action code (TAC) specifications required to support the DNA application identifier (AID) on their terminals or transaction-acquiring EMV contact devices.

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Change Log

Below is a summary of changes that have been made to this document.

Revision History

Date	Section	Section and Description of Change
July 30, 2014		New document.

Debit Network Alliance (DNA) Terminal Action Code Specification

Acquirer Terminal Action Analysis

The terminal will make a preliminary decision to reject the transaction, complete it online or complete it offline based upon the terminal verification results, issuer action preferences and acquirer action preferences.

A TAC is a 5-byte value in which individual bit settings define a specific terminal action behavior. The bit settings are defined in [“DNA Terminal Action Code Values” on page 5](#). The terminal will contain TACs to reflect the selected action to be taken based upon the content of the terminal verification results (TVR).

- Terminal Action Code—Denial
- Terminal Action Code—Online
- Terminal Action Code—Default

DNA TAC

DNA terminals should be configured to perform the following terminal action analysis:

Terminal Action Code—Denial

The TAC-Denial must contain a value of '00 00 00 00 00'. This TAC Value instructs the terminal never to generate an offline denial of the transaction.

Terminal Action Code—Online

The TAC-Online must contain a value of 'FC 50 BC F8 00'. This TAC Value instructs the terminal to generate an online authorization request whenever any of these conditions are met:

- Offline data authentication is not performed (SDA, DDA or CDA) or has failed
- The PAN is on the terminal exception file
- Cardholder verification is not performed or not successful
- Requested service not allowed for card product
- ICC application data are missing
- ICC application has expired
- Transaction exceeds the floor limit
- Terminal Velocity Checking indicate that the upper or lower consecutive offline limit is exceeded
- PIN Try limit is exceeded
- PIN entry is required, but PIN pad not present or not working
- PIN entry is bypassed
- Online PIN is entered

- The merchant forced the transaction online
- The transaction is selected randomly for online processing
- Terminal Velocity Checking indicates that no transaction has ever successfully been approved online

Terminal Action Code—Default

The TAC-Default must contain a value of 'FC 50 AC A0 00'. This TAC Value instructs the terminal to generate a decline if the transaction cannot be sent online for authorization whenever any of these conditions are met:

- Offline data authentication is not performed (SDA, DDA or CDA) or has failed
- The PAN is on the terminal exception file
- Cardholder verification is not performed or not successful
- Requested service not allowed for card product
- ICC application data are missing
- ICC application has expired
- Transaction exceeds the floor limit
- Terminal Velocity Checking indicate that the upper consecutive offline limit is exceeded
- PIN Try limit is exceeded
- PIN entry is bypassed
- Online PIN is entered
- Terminal Velocity Checking indicates that no transaction has ever successfully been approved online

DNA Terminal Action Code Values

Byte 1

Byte	Bit	Meaning	TACDenial	TACOnline	TACDefault
1	8	Data authentication was not performed	0	1	1
	7	Static Data authentication failed	0	1	1
	6	ICC data missing	0	1	1
	5	Card appears on terminal exception file	0	1	1
	4	Dynamic data authentication failed	0	1	1
	3	Combined DDA/AC failed	0	1	1
	2-1	Reserved for future use	00	00	00
			00	FC	FC

Byte 2

Byte	Bit	Meaning	TACDenial	TACOnline	TACDefault
2	8	Chip card and terminal have different application versions	0	0	0
	7	Expired application	0	1	1
	6	Application not yet effective	0	0	0
	5	Requested service not allowed for card product	0	1	1
	4	New card	0	0	0
	3-1	Reserved for future use	000	000	000
			00	50	50

Byte 3

Byte	Bit	Meaning	TACDenial	TACOnline	TACDefault
3	8	Cardholder verification was not successful	0	1	1
	7	Unrecognized CVM	0	0	0
	6	PIN Try Limit exceeded	0	1	1
	5	PIN entry required, but PIN pad not present/working	0	1	0
	4	PIN entry required, PIN pad present, but PIN not entered (PIN entry bypass)	0	1	1
	3	Online PIN entered	0	1	1
	2-1	Reserved for future use	00	00	00
			00	BC	AC

Byte 4

Byte	Bit	Meaning	TACDenial	TACOnline	TACDefault
4	8	Transaction exceeds floor limit	0	1	1
	7	Lower consecutive offline limit exceeded	0	1	0
	6	Upper consecutive offline limit exceeded	0	1	1
	5	Transaction selected randomly for online processing	0	1	0
	4	Merchant forced transaction online	0	1	0
	3-1	Reserved for future use	000	000	000
			00	F8	A0

Byte 5

Byte	Bit	Meaning	TACDenial	TACOnline	TACDefault
5	8	Not applicable	0	0	0
	7	Issuer Authentication Failed	0	0	0
	6	Script command fails before 2 nd GENERATE AC	0	0	0
	5	Script command fails after 2 nd GENERATE AC	0	0	0
	4-1	Reserved for future use	0..0	0..0	0..0
			00	00	00