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A smart card, chip card, or integrated circuit card (ICC or IC card) is a physical electronic authorization device, used to control access to a resource. It is typically a plastic credit card-sized card with an embedded integrated circuit (IC) chip. Many smart cards include a pattern of metal contacts to electrically connect to the internal chip.

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5.5.8 Short Circuit Resilience 56 5.5.9 Powering and Depowering of Terminal with ICC in Place 57 6 Card Session 59 6.1 Normal Card Session 59 6.1.1 Stages of a Card Session 59 6.1.2 ICC Insertion and Contact Activation Sequence 60 6.1.3 ICC Reset 61 6.1.4 Execution of a Transaction 62 6.1.5 Contact Deactivation Sequence 63

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EMV is the leading international standard for payments using smartcards, also called chip cards or ICCs (Integrated Circuit Cards). The initiative for EMV was taken by Europay, MasterCard and Visa in the 1990s, with the view to replacing magnetic stripe cards (aka magstripe or swipe cards) with smartcards.

EMV is the leading international standard for payment smart cards, used by over a billion cards worldwide. EMV is not a single protocol, but a large family of complex protocols, with many variants and configurations: it can be used at ATMs and point-of-sale terminals, for internet banking, and more recently also for contactless payments, including so-called mobile payments with NFC phones.

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To expedite the issuance of globally interoperable smart cards, Europay, MasterCard, and Visa (EMV) published the first version of standard card and transaction terminal specifications in 1995. The specifications were built on the ISO/IEC 7816 standard and serve as an expansion to accommodate debit and credit transactions. An updated version of this specification, EMV 2000 version 4.0, was ...

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