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ments, including so-called mobile payments with NFC phones.

**EMV integrated circuit card specifications**

1 About This Specification. This specification introduces modifications to the use of standard processes for contact chip transactions that is compatible with EMV kernels and optimizes processing time by removing or reducing dependencies for chip insertion time in the reader, referred to as Quick Chip.

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A smart card, chip card, or integrated circuit 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 chip. Many smart cards include a pattern of metal contacts to electrically connect to the internal chip. Others are contactless, and some are both. Smart cards can provide personal identification,

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