

PAYMENT TERMINAL CERTIFICATE NO 51

Pankade Kaardikeskus has analyzed the documents of the developed card payment solution submitted by Fujitsu Services Oy. The names of the documents and technical data are presented in Appendix 1

During the certification the format of the authorisation messages, the periodical transmission of transaction information, the behaviour in error situations, the connectivity, the card payment receipts, the compliance to the security rules for keeping transaction information was checked, and it was identified that the certified payment solution with the technical solution described in Appendix 1 and with the card types described in Appendix 1 corresponds to the following specifications of Pankade Kaardikeskus:

1. *"Technical and Functional Requirements for EMV Terminal(v.5.02)"*
2. *"POS terminals in EMV Enviroment(v.5.03)"*
3. *"PKK Payment System Messaging Standard(v.5.41)"*
4. *"Periodic data exchange protocol for PKK EMV terminals(v.5.22)"*
5. *"Pki Management For PKK EMV Terminals(v.5.20)"*

The given certificate is valid until 01/08/2008 and shall be prolonged automatically in case during the validity of the given certificate there have been no deviations from the specifications above and the limitations described in Appendix 1 which have disturbed at least one party involved in card acceptance. Pankade Kaardikeskus maintains the right to cancel the present certificate during its validity as well in case the certified payment terminal experiences deviations from the specification, or if the payment terminal shall not comply by the required term to a new specification presented by Pankade Kaardikeskus

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Appendix 1 to Certificate NO 51 Technical Data of Solution

Card types supported:

International Maestro card
International EuroCard/MasterCard card
International VISA and VISA Electron card
International Diners Club card
International American Express card
International JCB card

Submitted documents

1. Stockmann POSSI II Estonia, Architecture, version 1.3, Fujitsu Services Oy, 16.06.2006
2. NixHost architectural overview, NixHost ver 1.0, 21.09.2006
3. Emvelink EMV level 2 kernel as supplied to Fujitsu Finland, Software architecture, Smart Technology Solutions (STS), 09.05.2006
4. Periodical data changes files, Retail Host, Version 0.3, Nixor AD, 21.03.2006
5. EMVCO Level1 certificate LOA No 11608 0103 400 20 FIM
6. EMVCO Level2 certificate LOA No: 2-01134-1-1C-TUU-1006-4.1.a; 2-01134-1-2C-TUU-1006-4.1.a; 2-01134-1-1P-TUU-1006-4.1.a; 2-01134-1-2P-TUU-1006-4.1.a

Tested software functionality/limitations:

BANKCARDS		LOYALTY CARDS	
Stoplist/floorlimit	YES	Use of product codes	NO
Restaurant/Bar (TIP)	NO	Off-line Bonus point collection	NO
Pre-authorization	NO	Off-line Bonus point cancellation	NO
Cash disbursal (bank)	NO	On-line Bonus point redemption	NO
		On-line Bonus point cancellation	NO
		On-line Bonus point balance inquiry	NO

Connection types supported:

Dialup internal modem **NO**
TCP/IP SSL (LAN) **YES**
X.25 permanent link **NO**

Hard- and software used for testing:

7. Server: Nixor, NixHost 2.0.50.17
8. EMV interface: Fujitsu, Est Card Payment Module version 1.0
STS Emvelink, Smart Technology solutions
9. Verifone SC5000 PIN-PAD (without magstripe reader) REV.C P1M110401, software ver 1.1.4.5
10. Magstripe reader: integrated into keyboard
11. Database: MS SQL, MSDE

Range of terminal identifiers used in solution: STO26001 - STO26999

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