



November 16, 2012

Andy Cullen

Direct Payment Solutions Ltd
96-98 ANZAC Avenue

Auckland Central 1035
New Zealand

Re: *EMVCo Letter of Approval - Terminal Level 2*

EMV Application Kernel: LibScrEmvLib.a version 1.0.2

Approval Number(s):
2-02398-1-1C-RFI-1012-4.3.a
2-02398-1-2C-RFI-1012-4.3.a
2-02398-2-3C-RFI-1112-4.3.a
2-02398-2-4C-RFI-1112-4.3.a
2-02398-3-5C-RFI-1112-4.3.a
2-02398-3-6C-RFI-1112-4.3.a
2-02398-3-7C-RFI-1112-4.3.a
2-02398-3-8C-RFI-1112-4.3.a
2-02398-1-10S-RFI-1012-4.3.a

The EMV Application Kernel has been tested on the following terminal

Terminal: DPS SCR200
PinPad: n/a
Operating System: 10S = PXRTOS Version 1.0

Report ID Session 1: 2DIRE-88619JD04A-RFI - RFI Global Services

Session 2: 2DIRE-RP90747JD01B-RFI - RFI Global Services

Session 3: 2DIRE-RP90747JD05A-RFI - RFI Global Services

Approved Configurations:

Config	Vendor Config ID	Terminal	Checksum
1C	SCR_Config1	25	56 29 98 34 A8 47 5B 86 37 A9 38 76 C8 BE 2D B4 C1 2C 81 A6
2C	SCR_Config2	22	12 24 1C 32 1D 9C 13 7F D4 59 A9 95 27 80 32 D9 AB 2D CB BA
3C	SCR_Config3	25	54 FE C9 17 3B 4A B1 A1 15 96 85 A3 EB 02 3D 04 D7 C7 36 7B
4C	SCR_Config4	22	1F F6 B8 A2 BB 48 79 62 35 DC F5 AA 74 A8 28 3B 6E F9 69 51
5C	SCR_Config5	22	9A DA A9 BD F7 71 3D 52 1F 63 8E 01 E2 16 46 A8 FE 5D 59 A7
6C	SCR_Config6	22	0E FA C6 04 C1 6E 92 F5 D4 03 A5 12 4D CA 45 9E 90 BC 64 E9
7C	SCR_Cfig7	22	17 85 10 AF C5 53 A8 F2 79 01 38 DE 1D F4 D1 3A 6A FD FC 9F
8C	SCR_Cfg8	25	5B 0B CF 84 79 B5 39 06 86 CA 53 A1 E0 DE 4D BD A6 70 40 04

Renewal Date: 19-Oct-2015

Dear Andy Cullen:

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for Level 2 terminal type approval for the EMV Application Kernel (hereafter referred to as Application) identified above. In connection with your request, we have reviewed all test file number(s) listed above.

After assessing such file(s), EMVCo has found reasonable evidence that the submitted samples of the above referenced Application Kernel sufficiently conform to EMV Integrated Circuit Card Specifications for Payment Systems, Version 4.3 of November 2011.

EMVCo hereby (a) grants your Application EMVCo Type Approval for Terminal Level 2, based on the requirements stated in the EMV 4.3 Specifications, and (b) agrees to include your Application Kernel in EMVCo's approved Application list.

EMVCo's grant to your Application Kernel is subject to and specifically incorporates (i) the General Terms and Conditions to the Letter of Approval enclosed as Exhibit A, and (ii) the Specific Terms and Conditions to the Letter of Approval attached hereto as Attachment 1. Because EMVCo's grant is subject to such limitations, including certain events of termination, you and any third parties should confirm that such approval is current and has not been terminated by referring to the list of approved Application Kernels published on the EMVCo website (www.emvco.com).

Direct Payment Solutions Ltd

This Letter of Approval is effective on dispatch from EMVCo.

EMVCo, LLC, a Delaware limited liability company

By:

Name: Arnaud du Chéné

Title: EMVCo Terminal Type Approval

Terminal Capabilities	1C	2C	3C	4C	5C	6C	7C	8C		
Card Data Input Capability										
Terminal Type	25	22	25	22	22	22	22	25		
Manual Key Entry	No	No	No	No	Yes	Yes	Yes	Yes		
Magnetic Stripe	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
IC with Contacts	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
CVM Capability										
Plaintext PIN	No	No	Yes	Yes	Yes	Yes	No	Yes		
Online Enciphered PIN	No	No	Yes	Yes	Yes	No	No	No		
Signature (Paper)	No	No	No	No	Yes	Yes	Yes	No		
Offline Enciphered PIN	No	No	Yes	Yes	Yes	Yes	No	Yes		
No CVM	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Security Capability										
SDA and DDA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Card Capture	No	No	No	No	No	No	No	No		
CDA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Transaction Type Capability										
Tran Type - Cash	No	No	No	Yes	Yes	Yes	Yes	No		
Tran Type - Goods	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Tran Type - Services	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Tran Type - Cash Back	No	No	No	Yes	Yes	Yes	Yes	No		
Tran Type - Inquiry	No	No	No	No	No	No	No	No		
Tran Type - Transfer	No	No	No	No	No	No	No	No		
Tran Type - Payment	No	No	No	No	No	No	No	No		
Tran Type - Admin	No	No	No	No	No	No	No	No		
Tran Type - Cash Deposit	No	No	No	No	No	No	No	No		
Terminal Data Input Capability										
Keypad	No	No	Yes	Yes	Yes	Yes	Yes	Yes		
Numeric Keys	No	No	Yes	Yes	Yes	Yes	Yes	Yes		
Alpha and Special Character Keys	No	No	No	No	No	No	No	No		
Command Keys	No	No	Yes	Yes	Yes	Yes	Yes	Yes		
Function Keys	No	No	Yes	Yes	Yes	Yes	Yes	Yes		
Terminal Data Output Capability										
Print, Attendant	No	No	No	No	Yes	Yes	Yes	No		
Print, Cardholder	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Display, Attendant	No	No	No	Yes	Yes	Yes	Yes	No		
Display, Cardholder	No	No	Yes	Yes	Yes	Yes	Yes	Yes		
Code Table 10	No	No	No	No	No	No	No	No		
Code Table 9	No	No	No	No	No	No	No	No		
Code Table 8	No	No	No	No	No	No	No	No		
Code Table 7	No	No	No	No	No	No	No	No		
Code Table 6	No	No	No	No	No	No	No	No		
Code Table 5	No	No	No	No	No	No	No	No		
Code Table 4	No	No	No	No	No	No	No	No		
Code Table 3	No	No	No	No	No	No	No	No		
Code Table 2	No	No	No	No	No	No	No	No		
Code Table 1	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		

(continued)	1C	2C	3C	4C	5C	6C	7C	8C		
Application Selection										
PSE	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Cardholder Confirmation	No	No	Yes	Yes	Yes	Yes	Yes	Yes		
Preferred display order	No	No	No	No	No	No	No	No		
Partial AID Selection	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Multi language	No	No	No	No	No	No	No	No		
EMV Language Selection method	No	No	No	No	No	No	No	No		
Common Character Set	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Data Authentication										
MAX CA Public key	248	248	248	248	248	248	248	248		
Exponents	3 and 2 ¹⁶ +1	3 and 2 ¹⁶ +1	3 and 2 ¹⁶ +1	3 and 2 ¹⁶ +1	3 and 2 ¹⁶ +1	3 and 2 ¹⁶ +1	3 and 2 ¹⁶ +1	3 and 2 ¹⁶ +1		
Revocation of Issuer PK Certificate	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Certificate Revocation List Format	RID[5]+CAPK_Index [1] + Cert_SerialNo[3]	RID[5]+CAPK_Index [1] + Cert_SerialNo[3]	RID[5]+CAPK_Index [1] + Cert_SerialNo[3]	RID[5]+CAPK_Index [1] + Cert_SerialNo[3]	RID[5]+CAPK_Index [1] + Cert_SerialNo[3]	RID[5]+CAPK_Index [1] + Cert_SerialNo[3]	RID[5]+CAPK_Index [1] + Cert_SerialNo[3]	RID[5]+CAPK_Index [1] + Cert_SerialNo[3]		
Default DDOL	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Manual act. when CA PK loading fails	No	No	No	No	No	No	No	No		
CA PK verified with check sum	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Cardholder Verification Method										
Bypass PIN Entry	No	No	Yes	Yes	Yes	Yes	Yes	Yes		
Subsequent Bypass PIN Entry	No	No	No	No	No	No	No	No		
Get Data for PIN Try Counter	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Fail CVM	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Amount known before CVM proces.	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Terminal Risk Management										
Floor Limit Checking	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Random Transaction Selection	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Velocity Checking	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Transaction Log	No	No	No	No	No	No	No	No		
Exception File	No	No	No	No	No	No	No	No		
TRM irrespective of AIP setting (expected behavior)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Terminal Action Analysis										
Terminal Action Codes supported	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
TAC can be changed	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
TAC can be deleted or disabled	No	No	No	No	No	No	No	No		
Default Act. Codes prior to 1stGenAC	No	No	No	No	No	No	No	No		
Default Action Codes after 1stGenAC	No	No	No	No	No	No	No	No		
TAC/IAC-Default skipped	No	No	No	No	No	No	No	No		
TAC/IAC-Default normal processing	No	No	No	No	No	No	No	No		
CDA failure detected prior TA Analysis	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Mode 1	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Mode 2	No	No	No	No	No	No	No	No		
Mode 3	No	No	No	No	No	No	No	No		
Mode 4	No	No	No	No	No	No	No	No		

(continued)	1C	2C	3C	4C	5C	6C	7C	8C		
Completion Processing										
Forced Online	No	No	No	No	No	No	No	No		
Forced Acceptance	No	No	No	No	No	No	No	No		
Advices	No	No	No	No	No	No	No	No		
Issuer Referrals	No	No	No	No	No	No	No	No		
Batch Data Capture	No	No	No	No	No	No	No	No		
Online Data Capture	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Default TDOL	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Exception Handling										
POS Entry Mode	0x80	0x80	0x80	0x80	0x80	0x80	0x80	0x80		
Miscellaneous										
PIN Pad	No	No	Yes	Yes	Yes	Yes	Yes	Yes		
Amount and PIN on same keypad	No	No	No	No	No	No	No	No		
ICC/Magstripe Reader Combined	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
If Combined, is Magstripe read first?	No	No	No	No	No	No	No	No		
Supports account type selection	No	No	Yes	Yes	Yes	Yes	Yes	Yes		
Issuer Script device limit > 128 bytes	No	No	No	No	No	No	No	No		
If limit > 128, value supported?										
Internal Date Management	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		

Attachment 1

Specific Terms and Conditions to the Letter of Approval

Restriction:

None