

June 14, 2024

Fei Gao

Dspread Technology (Beijing) Inc

Rm. 407, B12C, #10 (Universal Business Park)

Jiuxianqiao Road, Chaoyang District

Beijing P10001

CHINA

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

EMV Application Kernel: D20 Kernel Version V3.0

Approval Number(s):
2-05429-1-1C-BCTC-0624-4.4b
2-05429-1-2C-BCTC-0624-4.4b
2-05429-1-3C-BCTC-0624-4.4b
2-05429-1-1P-BCTC-0624-4.4b
2-05429-1-1OS-BCTC-0624-4.4b

The EMV Application Kernel has been tested on the following terminal

Terminal: D20
PinPad: 1P = D20, Lark V1332 - PIN pad is valid for configuration(s): 1C, 2C
Operating System: 1OS = Lark Version V1332

Renewal Date: 05-Jun-2028

Report ID Session 1: **TEMV2426G1T Version V1.0 - Beijing Unionpay Card Technology Co., Ltd (Bank Card Test Center)**

Kernel Checksum:

6E41D216

Configurations Checksums:

Config	Vendor Config ID	Terminal	Checksum
1C	C1	22	BBA8CDAD
2C	C2	22	FDC3F7F0
3C	C3	22	5B3C1A9F

PIN Pads Checksums:

PinPad	Checksum
1P	6E41D216

Dear Fei Gao:

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for Level 2 terminal type approval for the EMV Application Kernel identified above (hereafter referred to as the "Application"). 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 sufficiently conform to EMV Integrated Circuit Card Specifications for Payment Systems, Version 4.4 of October 2022.

EMVCo hereby grants your Application EMVCo Type Approval for Terminal Level 2, based on the requirements stated in the EMV 4.4 Specifications. Please note that EMVCo may publish this letter and publicly identify your Application as an approved Application, including in EMVCo's published list of approved Applications.

EMVCo's grant to your Application 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 Applications published on the EMVCo website (www.emvco.com).

Please note that EMVCo makes certain logos available for use in connection with an Application that has received EMVCo approval. To obtain permission to use the "EMV Approved" certification mark, please contact EMVCo to request a license agreement.

This Letter of Approval is valid while the approval number is posted on the EMVCo website.

Authorised by Frédéric Fortin
Terminal Testing Group Chair
EMVCo, LLC

Note:

The Random Number Generator is part of the EMV specifications. This Contact Level 2 Kernel utilizes a specific Hardware component in the tested terminal to generate random numbers. To be EMV compliant, this Contact Level 2 Kernel shall be used in conjunction with terminals having this specific hardware component.

Terminal Capabilities	1C	2C	3C							
Card Data Input Capability										
Terminal Type	22	22	22							
Manual Key Entry	Yes	Yes	No							
Magnetic Stripe	Yes	Yes	No							
IC with Contacts	Yes	Yes	Yes							
CVM Capability										
Plaintext PIN	Yes	Yes	No							
Online Enciphered PIN	Yes	No	No							
Signature (Paper)	Yes	Yes	Yes							
Offline Enciphered PIN (RSA)	Yes	Yes	No							
No CVM	Yes	Yes	Yes							
Offline Enciphered PIN (ECC)	No	No	No							
Biometric	No	No	No							
Offline Finger	No	No	No							
Online Finger	No	No	No							
Offline Facial	No	No	No							
Online Facial	No	No	No							
Offline Palm	No	No	No							
Online Palm	No	No	No							
Offline Iris	No	No	No							
Online Iris	No	No	No							
Offline Voice	No	No	No							
Online Voice	No	No	No							
Security Capability										
SDA & DDA	Yes	Yes	Yes							
Card Capture	No	No	No							
CDA	Mode 1	Mode 1	Mode 1							
XDA	No	No	No							
Transaction Type Capability										
Tran Type - Cash	Yes	Yes	Yes							
Tran Type - Goods	Yes	Yes	Yes							
Tran Type - Services	Yes	Yes	Yes							
Tran Type - Cash Back	Yes	Yes	Yes							
Tran Type - Inquiry	Yes	Yes	Yes							
Tran Type - Transfer	Yes	Yes	Yes							
Tran Type - Payment	Yes	Yes	Yes							
Tran Type - Admin	Yes	Yes	Yes							
Tran Type - Cash Deposit	Yes	Yes	Yes							
Terminal Data Input Capability										
Keypad	Yes	Yes	No							
Numeric Keys	Yes	Yes	No							
Alpha and Special Character Keys	Yes	Yes	No							
Command Keys	Yes	Yes	No							
Function Keys	Yes	Yes	No							

(continued)	1C	2C	3C							
Terminal Data Output Capability										
Print, Attendant	Yes	Yes	Yes							
Print, Cardholder	No	No	No							
Display, Attendant	Yes	Yes	Yes							
Display, Cardholder	No	No	No							
Code Table 10	No	No	No							
Code Table 9	No	No	No							
Code Table 8	No	No	No							
Code Table 7	No	No	No							
Code Table 6	No	No	No							
Code Table 5	No	No	No							
Code Table 4	No	No	No							
Code Table 3	No	No	No							
Code Table 2	No	No	No							
Code Table 1	Yes	Yes	Yes							
Application Selection										
PSE	Yes	Yes	Yes							
Cardholder Confirmation	Yes	Yes	Yes							
Preferred display order	No	No	No							
Partial AID Selection	Yes	Yes	Yes							
Multi language	No	No	No							
EMV Language Selection method	No	No	No							
Common Character Set	Yes	Yes	Yes							
Data Authentication										
MAX CA Public key	248	248	248							
Exponents	3 and 2 ¹⁶ +1	3 and 2 ¹⁶ +1	3 and 2 ¹⁶ +1							
Revocation of Issuer PK Certificate	Yes	Yes	Yes							
Certificate Revocation List Format	RID+CAPK index+certificate SN	RID+CAPK index+certificate SN	RID+CAPK index+certificate SN							
Default DDOL	Yes	Yes	Yes							
Cardholder Verification Method										
Bypass PIN Entry	Yes	Yes	Yes							
Subsequent Bypass PIN Entry	No	No	No							
Get Data for PIN Try Counter	Yes	Yes	Yes							
Fail CVM	Yes	Yes	Yes							
Amount known before CVM proces.	Yes	Yes	Yes							
Terminal Risk Management										
Floor Limit Checking	Yes	Yes	Yes							
Random Transaction Selection	Yes	Yes	Yes							
Velocity Checking	Yes	Yes	Yes							
Transaction Log	Yes	Yes	Yes							
Exception File	Yes	Yes	Yes							
TRM irrespective of AIP setting (expected behavior)	Yes	Yes	Yes							

(continued)	1C	2C	3C							
Terminal Action Analysis										
Terminal Action Codes supported	Yes	Yes	Yes							
TAC can be deleted or disabled	Yes	Yes	Yes							
How does offline only Terminal process Default Action Codes?	N/A	N/A	N/A							
How does online only terminal process TAC/IAC-Default when unable to go online?	Normal	Normal	Normal							
Completion Processing										
Forced Online	Yes	Yes	Yes							
Forced Acceptance	No	No	No							
Voice Referrals Initiated by Issuer	Yes	Yes	Yes							
Default TDOL	Yes	Yes	Yes							
Default TDOL not configured	Yes	Yes	Yes							
Exception Handling										
POS Entry Mode	92	92	92							
Miscellaneous										
Amount and PIN on same keypad	Yes	Yes	No							
ICC/Magstripe Reader Combined	No	No	No							
Supports account type selection	Yes	Yes	No							
Supports 'on fly' script processing	No	No	No							
Issuer Script device limit > 128 bytes	No	No	No							
If limit > 128, value supported?										
Internal Date Management	Yes	Yes	Yes							
Does the terminal support Receipt?	Yes	Yes	Yes							

Attachment 1

Specific Terms and Conditions to the Letter of Approval

Restriction:

None