

July 01, 2022

Mr. Ashish Paliwal  
Lipi Data Systems Ltd  
101, Mewar Industrial Area, Madri  
UDAIPUR 313003  
INDIA

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

**EMV Application Kernel:** LipiEMVKernel Version 7.0

**Approval Number(s):** 2-05034-1-1S-FIMI-0722-4.3k  
2-05034-1-1P-FIMI-0722-4.3k  
2-05034-1-1OS-FIMI-0722-4.3k

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The EMV Application Kernel has been tested on the following terminal

**Terminal:** Self Service Online Terminal (ATM/BNA/KIOSK)  
**PinPad:** 1P = ZT588, Firmware F40 V3012  
**Operating System:** 1OS = Microsoft Windows Version Windows 10.0

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**Renewal Date:** 09-Jun-2026

**Report ID** Session 1: **B22REP00-030 Version 1.0 - Silicomp India Private Limited (doing business as FIME India)**

**Kernel Checksum:**

DB7A35197A30022E27587A0CEAE2AF07F82EB54D
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**Configuration Checksum:**

Config	Vendor Config ID	Terminal	Checksum
1S		14	A6E9234B9F1F57BEEC45F29FC0EAB1A2EB4A8E39

**PIN Pads Checksums:**

PinPad	Checksum
1P	E4A9D0D4A2562217

Dear Mr. Paliwal:

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 4.3 of November 2011.

EMVCo hereby grants your Application EMVCo Type Approval for Terminal Level 2, based on the requirements stated in the EMV 4.3 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](http://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.***

EMVCo, LLC, a Delaware limited liability company

By:

Name: Frédéric Fortin

Title: EMVCo Terminal Type Approval Chair

Terminal Capabilities		Value Supported
<b>Card Data Input Capability</b>		
Manual Key Entry		No
Magnetic Stripe		Yes
IC with Contacts		Yes
<b>CVM Capability</b>		
Plaintext PIN for ICC Verification		No
Enciphered PIN for online Verification		Yes
Signature (Paper)		No
Enciphered PIN for offline Verification		No
No CVM Required		No
SB185		No
Offline Finger		No
Online Finger		No
Offline Facial		No
Online Facial		No
Offline Palm		No
Online Palm		No
Offline Iris		No
Online Iris		No
Offline Voice		No
Online Voice		No
<b>Security Capability</b>		
Static Data Authentication and Dynamic Data Authentication		No
Card Capture		No
Combined Dynamic Data Authentication / Application Cryptogram Generation		No
<b>Transaction Type Capability</b>		
Cash		Yes
Goods		No
Services		Yes
Cash Back		No
Inquiry		Yes
Transfer		Yes
Payment		Yes
Administrative		No
Cash Deposit		Yes
<b>Terminal Data Input Capability</b>		
Does terminal have keypad		Yes
Numeric Keys		Yes
Alphabetic and Special Character Keys		No
Command Keys		Yes
Function Keys		Yes
<b>Terminal Data Output Capability</b>		
Print, Attendant (Mandatory for terminals supporting signature)		No
Print, Cardholder		Yes
Display, Attendant (Mandatory for Attended terminals)		No
Display Cardholder		Yes

Terminal Capabilities		Value Supported
<b>Terminal Data Output Capability</b>		
Code Table 10		No
Code Table 9		No
Code Table 8		No
Code Table 7		No
Code Table 6		No
Code Table 5		No
Code Table 4		No
Code Table 3		No
Code Table 2		No
Code Table 1		No
<b>Application Selection</b>		
Support PSE selection Method		Yes
Support Cardholder Selection & Confirmation		Yes
Does Terminal have a preferred order of displaying applications		No
Does terminal perform partial AID selection		Yes
Does the terminal have multi language support		Yes
Does the terminal support the EMV Language Selection method		Yes
Does the terminal support the Common Character Set as defined in Annex B table 20 Book 4		Yes
<b>Selectable Kernel Configurations</b>		
Is your Multi-Configuration Kernel capable of dynamically selecting a configuration at the time of transaction		No
<b>Data Authentication</b>		
What is the maximum supported Certificate Authority Public Key Size (Mandatory for terminals supporting Data Authentication with minimal support for 248 bytes)		N/A
What exponents does the terminal support (Mandatory for terminals supporting Data Authentication, 3 and 2 <sup>16</sup> +1)		N/A
During data authentication does the terminal check validity for revocation of Issuer Public Key Certificate		No
When supporting certificate revocation, what is the Certificate Revocation List format?		
Does the terminal contain a default DDOL (Mandatory for terminals supporting DDA)		No
Is operator action required when loading CA Public Key fails		No
CA Public Key verified with CA Public Key Check Sum		No
<b>Cardholder Verification Method</b>		
Terminal supports bypass PIN Entry		No
Terminal supports Subsequent bypass PIN Entry		No
Terminal supports Get Data for PIN Try Counter		No
Terminal supports Fail CVM		Yes
Are amounts known before CVM processing		No
<b>Terminal Risk Management</b>		
Floor Limit Checking (Mandatory for offline only terminals and offline terminals with online capability)		No
Random Transaction Selection (Mandatory for offline terminals with online capability, except when cardholder controlled)		No
Velocity Checking (Mandatory for offline only terminals and offline terminals with online capability)		No
Transaction Log		No
Exception File		No
Performance of Terminal Risk Management irrespective of AIP setting (expected behavior)		Yes

Terminal Capabilities		Value Supported
<b>Terminal Action Analysis</b>		
Does the terminal support Terminal Action Codes		Yes
Can the Terminal Action Codes be deleted or disabled?		No
If yes what are the default TAC values supported? (according to Book 3 Section 10.7)	TAC Denial:	NA
	TAC Online:	NA
	TAC Default:	NA
How does Offline Only Terminal process Default Action Codes prior to First Generate AC? (Offline Only Terminal shall support one option)		N/A
How does online only terminal process TAC/IAC-Default when unable to go online?		Skipped
<b>Completion Processing</b>		
Transaction Forced Online Capability		No
Transaction Forced Acceptance Capability		No
Does terminal Support advices		No
Does the terminal support Issuer initiated Voice Referrals		No
Does the terminal support Batch Data Capture		No
Does the terminal support Online Data Capture		Yes
Does the terminal support a Default TDOL		No
If a Default TDOL is supported, can this default TDOL be not configured (or not loaded) in the terminal		n/a
Default TDOL TVR bit set before or after the 1st Generate AC Terminal Action Analysis		
<b>Exception Handling</b>		
What is the POS Entry Mode value when IC cannot be read and the transaction falls back using Magstripe (Mandatory for attended terminals)		
<b>Miscellaneous</b>		
Is the terminal equipped with a PIN Pad		Yes
Is the amount and PIN entered at the same keypad		Yes
Is the ICC/Magstripe Reader combined		Yes
If Combined ICC/Magstripe reader is supported, is Magstripe read first		No
Does the terminal support account type selection		Yes
Does the terminal support 'on fly' script processing (not recommended behavior)		No
Is the Issuer Script device limit greater than 128 bytes		Yes
If the Issuer Script device limit is greater than 128 bytes, what is the value supported		256
Does the terminal support Internal Date Management		No
Is the Level 2 Contact Kernel Random Generator using the algorithm described in SB144		No
If the Level 2 Contact Kernel Random Generator is not using the algorithm described in SB144, is this function PCI approved		No
If the Level 2 Contact Kernel Random Generator is not using the algorithm described in SB144, describe the function (such as algorithm used, etc)		RSA Algorithm using Microsoft Crptographic API available with Windows OS. This Algorithm is widely used for secure data transmission to meet the intent of strong cryptography.
Is the Level 2 Contact Kernel Software dependent on the Terminal Hardware		No
If answer to previous question is Yes, describe the function and the Hardware		
Are the Cryptographic functions (RSA, Hash, etc) of the Level 2 Contact Kernel Software dependent on the Terminal Hardware		No
If answer to previous question is Yes, describe the Hardware		
Is any other functions of the Level 2 Contact Kernel Software dependent on the Terminal Hardware		No
If answer to previous question is Yes, describe the functions and the Hardware		

Terminal Capabilities		Value Supported
<b>Miscellaneous</b>		
Does the terminal support Receipt (by printing or any electronic means)?	Yes	
Does the terminal store declined transactions?	No	
List the Currency Codes supported as for ISO 4217	356 978	
Does the terminal support the Application Selection Registered Proprietary Data (ASRPD)?	No	
List the Language(s) supported as for ISO 639 (minimum one shall be declared, and up to 4 if Multiple Languages are supported)	EN FR	
Can the Kernel be configured so the data object 'Terminal Risk Management Data' '9F1D' is absent or configured with no value (00 is a value)?	No	
Can the Transaction Sequence Counter (TSC) be personalized to any value?	No	
If answer to previous question is Yes, what is the Maximum Value of the Transaction Sequence Counter?		
<b>Checksum</b>		
Does the product comply with the Checksum rules as defined in Contact Terminal Level 2 administrative process	Yes	
This is an Initial submission or Subsequent submission or renewal of the original approved product prior to the effective date of checksum rules (cf Terminal Type Approval Bulletin No. 134)	n/a	
Configuration Checksum (Static Kernel only)	A6E9234B9F1F57BEEC45F29FC0EAB1A2EB4A8E39	

# **Attachment 1**

## **Specific Terms and Conditions to the Letter of Approval**

Restriction:

**None**