

August 14, 2025

Phontip Palitwanon

Poynt, LLC

100 S. Mill Avenue, Suite 1600

Tempe 85281

United States

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

**EMV Application Kernel: EMV\_Kernel\_ContL2 Version V01.00**

**Approval Number(s):**  
2-04876-1-1C-BCTC-0821-4.3j  
2-04876-1-2C-BCTC-0821-4.3j  
2-04876-1-3C-BCTC-0821-4.3j  
2-04876-1-1P-BCTC-0821-4.3j  
2-04876-1-1OS-BCTC-0821-4.3j

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The EMV Application Kernel has been tested on the following terminal

**Terminal: Poynt Smart Terminal V3.0**

**PinPad: 1P = Poynt Smart Terminal V3.0, EMV\_Kernel\_ContL2\_PP V01.00 - PIN pad is valid for configuration(s): 1C, 2C, 3C**

**Operating System: 1OS = WiseOS Version Version 2**

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**Expiry Date: 01-Jan-2028**

**Report ID Session 1: TEMV253B91T Version V1.0 - Beijing Unionpay Card Technology Co., Ltd.**

**Kernel Checksum:**

3F 80 44 A7
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**Configurations Checksums:**

Config	Vendor Config ID	Terminal	Checksum
1C	1C	22	D5 55 E5 36
2C	2C	22	66 56 23 86
3C	3C	22	56 3D 44 89

**PIN Pads Checksums:**

PinPad	Checksum
1P	15 36 59 E2

Dear Phontip Palitwanon:

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 Restricted Renewal, 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. According to EMVCo Restricted Renewal policy the extension to the original Type Approval is granted until the Expiry Date mentioned in this letter. At the end of that additional validity period the Application Kernel will expire and cannot be submitted for another renewal.

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.***

Authorised by Frédéric Fortin  
Terminal Testing Group Chair  
EMVCo, LLC

**Note:**

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

<b>Terminal Capabilities</b>	<b>1C</b>	<b>2C</b>	<b>3C</b>							
<b>Card Data Input Capability</b>										
Terminal Type	22	22	22							
Manual Key Entry	Yes	Yes	Yes							
Magnetic Stripe	Yes	Yes	Yes							
IC with Contacts	Yes	Yes	Yes							
<b>CVM Capability</b>										
Plaintext PIN	Yes	Yes	Yes							
Online Enciphered PIN	Yes	No	Yes							
Signature (Paper)	Yes	Yes	Yes							
Offline Enciphered PIN (RSA)	Yes	Yes	Yes							
No CVM	Yes	Yes	No							
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							
<b>Security Capability</b>										
SDA & DDA	Yes	Yes	Yes							
Card Capture	No	No	No							
CDA	Mode 1	Mode 1	Mode 1							
XDA	No	No	No							
<b>Transaction Type Capability</b>										
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	No	No	No							
Tran Type - Transfer	No	No	No							
Tran Type - Payment	No	No	No							
Tran Type - Admin	No	No	No							
Tran Type - Cash Deposit	No	No	No							
<b>Terminal Data Input Capability</b>										
Keypad	Yes	Yes	Yes							
Numeric Keys	Yes	Yes	Yes							
Alpha and Special Character Keys	Yes	Yes	Yes							
Command Keys	Yes	Yes	Yes							
Function Keys	Yes	Yes	Yes							

(continued)	1C	2C	3C							
<b>Terminal Data Output Capability</b>										
Print	Yes	Yes	Yes							
Display	Yes	Yes	Yes							
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							
<b>Application Selection</b>										
PSE	Yes	Yes	Yes							
Cardholder Confirmation	Yes	Yes	Yes							
Preferred display order	Yes	Yes	Yes							
Partial AID Selection	Yes	Yes	Yes							
Multi language	No	No	No							
EMV Language Selection method	No	No	No							
Common Character Set	Yes	Yes	Yes							
<b>Data Authentication</b>										
Revocation of Issuer PK Certificate	Yes	Yes	Yes							
Certificate Revocation List Format	RID+CA Public Key Index+Certifi cate Serial Number	RID+CA Public Key Index+Certifi cate Serial Number	RID+CA Public Key Index+Certifi cate Serial Number							
Default DDOL	Yes	Yes	Yes							
<b>Cardholder Verification Method</b>										
Bypass PIN Entry	Yes	No	No							
Subsequent Bypass PIN Entry	Yes	No	No							
Get Data for PIN Try Counter	Yes	Yes	Yes							
Fail CVM	Yes	Yes	Yes							
Amount known before CVM proces.	Yes	Yes	Yes							
<b>Terminal Risk Management</b>										
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							

<b>(continued)</b>	<b>1C</b>	<b>2C</b>	<b>3C</b>							
<b>Terminal Action Analysis</b>										
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							
<b>Completion Processing</b>										
Forced Online	Yes	Yes	Yes							
Forced Acceptance	Yes	Yes	Yes							
Voice Referrals Initiated by Issuer	Yes	Yes	Yes							
Default TDOL	Yes	Yes	Yes							
Default TDOL not configured	No	No	No							
<b>Exception Handling</b>										
POS Entry Mode	80	80	80							
<b>Miscellaneous</b>										
Amount and PIN on same keypad	Yes	Yes	Yes							
ICC/Magstripe Reader Combined	No	No	No							
Supports account type selection	Yes	Yes	Yes							
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**

Conditions:

SB272 is not supported. Kernel treats year 'YY' associated with Application Expiration and Certificate Expiration dates in the range of 50-99 as 1950-1999. Contact Vendor for more information.

This product is not able to handle transaction date beyond the 31st of December 2037