



## Procedure for the Registration of POS terminals

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## 1. Introduction

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After the PIN scheme for card payments was phased out in 2011, the Dutch Payments Association has initiated a transition certification program for POS terminals (called EPC+). Terminal vendors who wanted to connect their terminals to the infrastructure of Dutch acquirers (who are member of the Dutch Payments Association) were mandated to go through the certification process. Successfully meeting the requirements has led to receiving a security certificate.

As of 1-1-2018 the EPC+ terminal certification program has been terminated. This means that a security certificate from the Dutch Payments Association is no longer necessary as a prerequisite before a POS terminal is allowed to connect to the bank infrastructure.

In order to provide various stakeholders with a centralized source of information regarding active POS terminals in the Dutch market, the Dutch Payments Association has initiated a registration program for new POS terminals.

## 2. POS registration

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### 2.1 Prerequisites for registration

In order to be registered a POS terminal must have a valid PCI-PTS approval. For terminals that do not yet have a formal approval from PCI the vendor is permitted to start the registration process, however, the process can only be finalized after the approval is granted by PCI.

### 2.2 Registration steps

#### 2.2.1 Registration form - POS terminal

The terminal supplier is requested to fill in the registration form which provides general information regarding the POS terminal. The form can be found in Appendix 1.

In addition to providing general information, the form also includes a statement that the POS terminal has an SRED module (section 2.2.3).

#### 2.2.2 Reference specimen

The Dutch Payments Association follows the developments in the POS market and gathers information regarding new capabilities and vulnerabilities. In case a vulnerability is found, the Dutch Payments Association will act, together with her members, to identify the risks and work towards mitigation.

In order to allow swift action when necessary, the terminal vendor is requested to provide a reference specimen. The Dutch Payments Association will keep this specimen for as long as it is operational in the market.

#### 2.2.3 SRED

Secure Reading and Exchange of Data (SRED) is an optional module in the PTS Derived Test Requirements (DTR). When the SRED module is turned on it guarantees that sensitive cardholder data does not leave the secure area of the POS before it is encrypted.

SRED is mandatory for the upcoming P2PE standard. Only POS terminals with a PCI-certified SRED module will be registered. By signing the registration form, the terminal vendor declares that the POS terminal has an SRED module which (on request of the acquirer) can be switched on.

#### 2.2.4 PCI PTS evaluation report

The Dutch Payments Association, together with her stakeholders, is continuously trying to identify risks and vulnerabilities that might impact the payments infrastructure. In order to gain sufficient knowledge about the payment terminals in the Dutch market, the terminal vendor is requested to provide the Dutch Payments Association with a copy of the PCI PTS evaluation. The Dutch Payments Association understands that the content of this evaluation report is sensitive company information. This report will not be shared with any stakeholder unless the terminal vendor has agreed explicitly.

Please note that providing the PCI PTS evaluation report is not mandatory. However, it is clear that the terminal vendor can benefit greatly by sharing this report and is therefore strongly encouraged to do so. Upon request from the terminal vendor, the Dutch Payments Association will sign an NDA to guarantee that the PTS report remains confidential and is not shared with any stakeholders.

#### 2.2.5 Letter of conformity – Payment chain

In a POS transaction sensitive cardholder data is encrypted/decrypted by various parties in the payment chain. In recent years we have witnessed an increased complexity in the payment chain due to the introduction of aggregators / front-end processors.

In order to verify that proper measures are taken to guarantee the protection of pin codes as they are transmitted through the payment chain, the terminal vendor is requested to provide a statement that includes the measures taken to protect the pic code from the terminal to the acquirer processor (including all stops in between). A template of this conformity statement is provided in Appendix 2.

### **2.3 Publication of registered terminals**

After all the required documentation has been provided to the Dutch Payments Association, was reviewed and approved, the Dutch Payments Association will publish the POS terminal in a list of approved terminals on her website. This public list is maintained by the Dutch Payments Association and serves businesses who wish to purchase a POS terminal.

The registration form and conformity letter of the payment chain are shared with the acquirers who are members of the Dutch Payments Association.

## Appendix 1: Registration form

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### Contact person

Name	
Position/Title	
Address	
Phone number	
E-mail address	

### General information POS

Manufacturer name	
Vendor name	
POS model name	
Type POS (attended / unattended)	
Hardware version(s)	
PCI PTS approval number	
Protocol (CTAP / IFSF / other)	

### SRED

By signing this form the terminal supplier declares that the terminal consists of an SRED module according to the definition of PCI-PTS and that this module can be turned on should the acquiring bank chooses to do so.

Terminals must have an SRED listing attached to the PCI approval (as published on [https://www.pcisecuritystandards.org/assessors\\_and\\_solutions/pin\\_transaction\\_devices](https://www.pcisecuritystandards.org/assessors_and_solutions/pin_transaction_devices)).

Place \_\_\_\_\_ date \_\_\_\_\_

For < Supplier >

Name: \_\_\_\_\_

Title: \_\_\_\_\_

## Appendix 2: Template for Certificate of Conformity for Payment Chain <POI name>

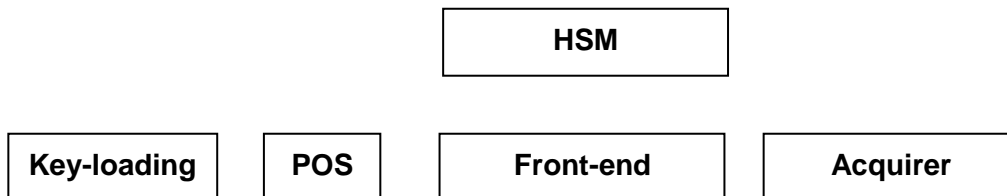
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The undersigned,

<company name>, based in <postcode>, <place>, <visiting address>,  
legally represented in this matter by <name>,  
to be called hereafter: Supplier

Declares the following:

1. The payment chain - from the POI device to the transaction-processing systems of the acquirer processor used by one or more Acquirers of the Dutch Payments Association - is composed of the following elements (This concerns elements ranging from a card reader to servers that provide access to sensitive card data and/or key material with which the card data and/or PIN is protected):
  - i) <EPP|PED>
  - ii) [Card reader, in the case of unattended POI devices]
  - iii) [Concentrator/Front-end processor]
  - iv) [HSM]
  - v) Acquirer processor



2. The chain elements referred to above satisfy the following security standards: <PCI PTS, PCI DSS, PCI PA-DSS, PCI HSM, PCI PIN> (Please enter PCI approval number in the table below, if applicable)

<b>Key loading Name: Location:</b>	<b>POS</b>	<b>Front-end processor Name:</b>
PCI PIN: #	PCI PTS: #	PCI DSS: #
	PCI PA-DSS: #	PCI HSM: #

		PCI PIN: #

3. The following Point-to-Point encryption method is used between the chain elements referred to in Point 1:  
*<For example: The payment chain from 1i to 1v uses SRED and S-UKPT in accordance with the C-Tap 10 specifications*  
 OR  
*The payment chain from 1i to 1ii uses SRED; and from 1ii to 1v uses S-UKPT in accordance with the C-Tap 3 specifications>*
4. Any modifications to the payment chain - in relation to the applicable security requirements - will be submitted in time to the Dutch Payments Association.
5. Any loss arising from non-compliance with this Certificate of Conformity must be borne by the Supplier.

Place \_\_\_\_\_ \_\_\_\_\_ date \_\_\_\_\_

For < Supplier >

Name: \_\_\_\_\_

Title: \_\_\_\_\_