



2nd December 2019

Verifone Inc
Attn: Stephen Downie
2560 North 1st Street, Suite 220,
San Jose, CA 95131
USA

Approval Number: **31.CHYP.146.VRFN.V240m.191202-F-R**

RE: Expresspay 3.1 Reader Certification
Product Name: V240m
Firmware Version: AK2.0.5r

Dear Stephen,

We are pleased to inform you that American Express has certified the **V240m** for Expresspay 3.1 using Firmware Version **AK2.0.5r** based on the information provided below. This Expresspay 3.1 certification is valid for three years from the date of issuance.

The certification process addressed the acceptance of American Express Proximity Device capabilities.

Because the certification process cannot possibly test for every scenario, the discovery of any subsequent bugs or issues may require the correction and recertification of your software, firmware, and/or hardware.

Sincerely,

A handwritten signature in black ink, appearing to read "JL Giacometto".

Jose Luis Giacometto
GNO Optimization
American Express

If you have question or for additional certification request please send an email to Axp.Contactless.Terminal.Support@AEXP.com

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Expresspay 3.1 Contactless Reader Implementation Conformance Statement

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The policies, procedures, and rules in this manual are subject to change from time to time by American Express Global Network Services.

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Summary of Changes

| Date | Version | Modification |
|-----------|---------|--|
| 23-Dec-12 | 1.0a | Baseline document |
| 01-Feb-13 | 1.0b | Removed options related to Kernel-C, Rules on different options are removed to have one ICS for many configurations. |
| 18-Feb-13 | 1.0c | Added options for TVR availability and terminal type in PDOL |
| 12-Mar-13 | 1.0d | Added new options for removal time, UN generation method, Display capability of reader |
| 05-Dec-13 | 1.1 | Tidy-up of document including modifications related to condition support. Addition of modular approval and configurable kernel content. |
| 18-Dec-13 | 1.2 | Minor modifications following feedback from CC and EBG. |
| 13-Jun-14 | 1.3 | Update to Test Plan v1.4 and Expresspay 3.1 |
| 07-Oct-14 | 1.4 | Update to include declaration that random transaction selection is not supported by reader. |
| 16-Feb-15 | 1.5 | Update to Test Plan v1.4.5 and Expresspay 3.1 changes. |
| 30-Apr-15 | 1.5.1 | Reformatted Summary of Changes, minor amends to Reference Documents and minor correction to the Declaration section. |
| 14-May-15 | 1.5.2 | Added footnote to clarify the purpose of the content around modular architecture and removed range for deactivation timer. Clarified that the UN range for Expresspay Magstripe is configurable. |
| 15-May-15 | 1.5.3 | Moved Expresspay kernel details from under the PCD section |
| 24-May-16 | 1.5.4 | Reworded description for some of the ICS options |

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1.0 Using this document

1.1. Purpose of the Document

The purpose of this document is to capture the implementer specific options for contactless reader's submitted for Expresspay contactless reader functional type approval. Readers are submitted for type approval so as to prove compliance with the functional requirements as defined in [SPEC].

1.2. Out of Scope

The following are considered out of scope of this document:

- Details of functional and technical requirements as specified in [SPEC].
- Details of the certification process as specified in [PROC].

1.3. Audience

The document is intended to be used by:

- American Express;
- Terminal vendors;
- Reader application developers;
- Test tool vendors;
- Expresspay accredited testing laboratories.

1.4. Reference Documents

The following references are cited by this document:

| Reference | Document |
|-----------|--|
| [PROC] | Expresspay Terminal Level 2 Approval Process |
| [SPEC] | Expresspay Terminal Specification (Expresspay 3.1) |

1.5. Organization of Document

This document is organised in three sections as follows:

- Certification Information – asks about the product to be certified, previous certification of the kernel and contactless components and details of the vendor;
- Product Information – asks general questions about the product to be certified and the architecture employed;
- Implementation Information – asks detailed questions about the implementation of the Expresspay kernel within the product and support for optional features;
- Declaration.

1.6. Terminology and Conventions

In this document, the use of the words “shall” and “must” indicate mandatory requirements. Use of the words “should” or “advised” indicate recommendations and best practice guidelines.

2.0 Implementation Conformance Statement

2.1. Certification Information

| Certification Request | |
|--|--|
| Product name | V240m |
| Product version <i>If applicable.</i> | M474-xxx-xx-xxx-x Version A00 |
| Certification type | <input type="radio"/> New Kernel Certification <input type="radio"/> Kernel Update (modification of previously certified kernel) <input checked="" type="radio"/> Device Update (using unmodified previously certified |
| If this is a kernel or device update, please provide the existing Expresspay Level 2 certification number for this product | 31.CHYP.146.VRFN.V240m.191202-R |
| If this is a device update, please provide details as to which components are different than those in the originally certified product | New Level 1 firmware for EMVCo Level 1 v2.6 No hardware change |

| Vendor information | | | | | |
|--|---|---|----------|----------------|----|
| Company legal name | | Verifone Inc | | | |
| DBA <i>If different from legal name.</i> | | | | | |
| Company address | | 2560 North 1 st Street, Suite 220, | | | |
| Postcode | 95131 | City | San Jose | State/province | CA |
| Country | USA | | | | |
| Primary contact's details (This will be used for all Expresspay contactless reader type approval communication) | | | | | |
| First name | Stephen | Last name | Downie | | |
| Title | Senior Director EMV and Contactless Solutions | | | | |
| Email address | stephen.downie@verifone.com | | | | |
| Telephone | +44 (0) 203 264 3325 | Fax | | | |

| | |
|-----------------|---|
| Company address | Verifone (UK) Ltd 2 George Square, Castle Brae, Dunfermline KY11 8QF United Kingdom |
|-----------------|---|

| EMVCo Level 1 Certification details | |
|--|-----------------------------|
| Version of EMV Contactless Protocol supported | 2.6 |
| Level 1 Approval number | 16740 1019 260 26b 26b FIMT |
| Date EMV Contactless Protocol certification received <i>If the reader has not yet received EMV Contactless Protocol certification, please provide the certification start date.</i> | October 8, 2019 |

2.2. Product Information

| Product details | |
|---|--|
| Reader type | <input checked="" type="radio"/> Integrated reader <input type="radio"/> Intelligent reader <input type="radio"/> Transparent Reader |
| Operating System name and version | Linux 3.14 |
| Reader architecture | <input checked="" type="radio"/> Modular <input type="radio"/> Non-Modular |
| Version number of the Expresspay kernel application to be certified | AK2.0.5r |
| Version number of any test application required for certification | Certification Application v3.3.8 SmartEPOS32 v1.5.4, ISOSmartHost32v1.0.5 |
| Modular architecture details ¹ (To be completed if the reader employs a modular architecture.) | |
| Terminal Architecture Name / Identifier | Vertex |
| Modular Approval Number | |
| Checksum function output value for the Expresspay kernel, and any referenced libraries, to be certified <i>Instructions for how to trigger the checksum function must be included with the completed ICS form.</i> | D2 EA 41 DD Checksum is displayed on the simulated receipt and returned to test tool. |
| Proximity Coupling Device details | |
| PCD ID <i>A unique ID which identifies the PCD embedded in the product.</i> | CR12C Version 02.00 |
| PCD hardware name or model number | CR1C Version 01.00 |

¹ Please note that filling in this section is not a request for Modular Label approval. A separate approval request form needs to be completed. Kindly contact your American Express representative for further information.

| | |
|-------------------|-------|
| PCD software name | R12 |
| Software version | 01.02 |

PIN Entry Device information

Is PIN entry supported?

☒ Yes ☐ No

PED Details

(To be completed if the reader supports PIN entry)

PED Model name

PED software version

PED architecture

- ☐ Standalone
- ☐ Integrated with reader
- ☒ Integrated with terminal

Test device details

(Additional information should be provided, if necessary, in the space provided at the end of this form.)

Reader serial numbers

2.3. Implementation Information

Where the reader is hard-coded to support, or not support, particular functionality, please check 'Yes' or 'No' as appropriate in answer to the questions below. Where the reader can be configured (without modification to the Expresspay kernel or any referenced libraries) so as to support, or not support, particular functionality, please check 'Configurable'. Readers which support such configuration are known as multi-configuration kernel readers.

The inclusion of any 'Configurable' answers will identify your reader as being able to be configured to support a variety of implementation requirements from your customers. Your reader will be tested using a variety of configurations to ensure that it is certified for implementation in any of the potential configurations that result from its capabilities. This provides the greatest flexibility for you and your clients whilst providing American Express with the necessary confidence in the product.

| Pre-Kernel processing | |
|--|---|
| <p>The reader must be able to be configured to operate only in Expresspay Magstripe Mode.</p> <p>Please confirm that this is the case by checking the 'Configurable' checkbox.</p> | <input checked="" type="checkbox"/> Configurable |
| <p>When the reader is configured to operate only in Expresspay Magstripe Mode, is the Amount Authorized made available?</p> | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| <p>Does the reader detect it will be unable to go online before the transaction starts?</p> | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Configurable |
| <p>Configurable unpredictable range for Expresspay Magstripe mode transactions</p> <p><i>Default UN range is 0 to 60.</i></p> | <p>0 to <u>60</u></p> |

| Contactless transaction types supported | |
|---|---|
| <p>Are "Cash" transactions supported? (Application Usage Control)</p> | <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Configurable <p>If the above answer is "Yes" or "Configurable", then which type of "Cash" transactions are supported:</p> <input checked="" type="checkbox"/> Domestic <input checked="" type="checkbox"/> International |
| <p>Are "Goods and Services" transactions supported? (Application Usage Control)</p> | <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Configurable <p>If the above answer is "Yes" or "Configurable", then which type of "Goods and Services" transactions are supported:</p> <input checked="" type="checkbox"/> Domestic <input checked="" type="checkbox"/> International |

| | |
|--|--|
| Are “ATM” transactions supported? (Application Usage Control) | <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Configurable If the above answer is “Yes” or “Configurable”, then which type of “ATM” transactions are supported: <input checked="" type="checkbox"/> Domestic <input checked="" type="checkbox"/> International |
| What type of operational control is supported by the Terminal? | Operational Control: <input checked="" type="checkbox"/> Financial Institution <input checked="" type="checkbox"/> Merchant <input checked="" type="checkbox"/> Cardholder |
| Please specify the environment in which the Terminal will operate: | Environment: <input checked="" type="checkbox"/> Attended <input checked="" type="checkbox"/> Unattended |
| Is the Terminal type “Offline only”? Note: If the terminal type is “Offline with online capability”, then the only valid options are either “No” or “Configurable” | <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Configurable |
| Is the Terminal type “Online only”? Note: If the terminal type is “Offline with online capability”, then the only valid options are either “No” or “Configurable” | <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Configurable |

| Other Interfaces supported | |
|--|---|
| Does the reader support the AEIPS contact interface? | <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Configurable |

| Transaction Processing Capability | |
|--|---|
| Is the reader capable of processing transactions in Partial Online? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> Configurable |
| Is the reader capable of processing transactions with Delayed Authorization? | <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Configurable |
| Is the reader capable of displaying, printing or communicating the TVR to the test tool after the GENAC1 command is completed during a Magstripe Mode transaction? | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |

| Offline data authentication | |
|--|---|
| Expresspay requires that all Terminals must support SDA. The enablement of SDA support must be configurable for deployment. Please confirm that this is the case by checking the 'Configurable' checkbox. | <input checked="" type="checkbox"/> Configurable |
| Expresspay requires that all Terminals must support CDA. The enablement of CDA support must be configurable for deployment. Please confirm that this is the case by checking the 'Configurable' checkbox. | <input checked="" type="checkbox"/> Configurable |
| What is the maximum length of CA public key supported by the reader? | <input type="text" value="1984"/> bits |
| Does the reader support revocation of an installed CA public key without the key's removal? | <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Configurable |
| Does the reader detect CDA failure during Issuer or ICC public key recovery prior to the First Terminal Action Analysis? | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Configurable |

| Processing Restrictions | |
|---|---|
| Is exception list processing supported? | <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Configurable |

| Cardholder verification | |
|--|--|
| <p>The reader must be able to support Online PIN as a CV method. The enablement of Online PIN support must be configurable at deployment.</p> <p>Please confirm that this is the case by checking the 'Configurable' checkbox.</p> | <input checked="" type="checkbox"/> Configurable |
| <p>The reader must be able to support Signature as a CV method. The enablement of Signature support must be configurable at deployment.</p> <p>Please confirm that this is the case by checking the 'Configurable' checkbox.</p> | <input checked="" type="checkbox"/> Configurable |
| <p>The reader must be able to support Mobile CVM as a CV method. The enablement of Mobile CVM support must be configurable at deployment.</p> <p>Please confirm that this is the case by checking the 'Configurable' checkbox.</p> | <input checked="" type="checkbox"/> Configurable |
| <p>The reader must support a configurable deactivation timer for when restarting transactions due to Mobile CVM failure. The default value of this timer shall be 1.5 seconds.</p> <p>Please confirm that this is the case by checking the 'Yes' checkbox.</p> | <input checked="" type="checkbox"/> Yes |

| Printing receipts | |
|--|--|
| <p>Is the reader connected to a terminal with a printing capability?</p> <p><i>Note: This is mandatory for an integrated reader.</i></p> | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| <p>Is the printing of Terminal Verification Results supported?</p> | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| <p>Is the printing of Authorisation Response Codes supported?</p> | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| <p>Does the reader support Cardmember display messages?</p> | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |

| Membership-Related Data Processing | |
|--|---|
| <p>Does the reader support membership-related data processing?</p> | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Configurable |

2.4. Declaration

| | |
|--|---|
| I confirm that all of the information I have provided, in answer to the questions on this form, is correct and complete. | |
| Please confirm that the terminal does not support random transaction selection or velocity checking for Expresspay transactions. | <input checked="" type="checkbox"/> Confirmed <input type="checkbox"/> Not Confirmed |
| Name | Stephen Downie |
| Title | Senior Director EMV and Contactless Solutions |
| Signature | |
| Date | 24 th April 2020 |
| Modular Architecture Declaration² | |
| (To be completed if the reader employs a modular architecture) | |
| Please confirm that the terminal architecture identified above is structured using self-contained modules that can be updated independently. | <input checked="" type="checkbox"/> Confirmed <input type="checkbox"/> Not Confirmed |
| Please confirm that the terminal architecture identified above is capable of calculating a unique checksum value over the Expresspay kernel and any external libraries utilised in the processing of Expresspay transactions. | <input checked="" type="checkbox"/> Confirmed <input type="checkbox"/> Not Confirmed |
| Please confirm that the configuration of a terminal implementing the architecture identified above can be modified without the need for re-compilation of the Expresspay kernel or any external libraries utilised in the processing of Expresspay transactions. | <input checked="" type="checkbox"/> Confirmed <input type="checkbox"/> Not Confirmed |
| Please confirm that you have supplied design documentation in accompaniment with this form which correctly and completely describes the structure and interfaces of the terminal architecture identified above. | <input type="checkbox"/> Confirmed <input type="checkbox"/> Not Confirmed |
| Please confirm that all products listed above implement the same terminal architecture as described in the accompanying design documentation. | <input type="checkbox"/> Confirmed <input type="checkbox"/> Not Confirmed |

2.5. Additional Information

² Please note that filling in this section is not a request for Modular Label approval. A separate approval request form needs to be completed. Kindly contact your American Express representative for further information.



~ End of Document ~