



**BankAxept
Security Requirements
for
Self-Checkout Points**

BAX-REQ-SCP

Version: 1.0
29 June 2018

TLP: GREEN

1 Introduction

Bits defines the security requirements for the BankAxept scheme.

1.1 Purpose and scope of this document

The purpose of this document is to present the security requirements related to Self-Checkout Points and Self-Checkout Terminals supporting BankAxept.

1.2 Audience

The primary audience for this document is Self-Checkout Point vendors, Terminal Service Providers and BankAxept merchants.

2 Table of Contents

- 1 INTRODUCTION 2**
- 1.1 PURPOSE AND SCOPE OF THIS DOCUMENT 2
- 1.2 AUDIENCE 2
- 2 TABLE OF CONTENTS 2**
- 3 DOCUMENT INFORMATION 3**
- 3.1 DOCUMENT HISTORY 3
- 3.2 CHANGE LOG 3
- 3.3 REFERENCES 3
- 3.4 DEFINITIONS 3
- 3.5 LATEST VERSION OF THIS DOCUMENT 3
- 3.6 TERMINOLOGY 3
- 3.7 TRAFFIC LIGHT PROTOCOL (TLP) 4
- 4 REQUIREMENTS 4**
- 5 RECOMMENDATIONS 5**
- 6 REVIEW PROCESS 5**
- 7 IMPLEMENTATION OF REQUIREMENTS 5**

3 Document Information

3.1 Document History

Version	Status	Date	Editor
v1p0	Approved by Bits administration	29.06.2018	H. Hertzberg

3.2 Change Log

Version	Changes from previous version
V1p0	First version

3.3 References

Short name	Document
BAX-SAQ-SCP	Bits: Self-Assessment Questionnaire for Self-Checkout Points
PNC-SAC-SCP	PAN Nordic Card Association: Best Practice - Self-Checkout Points (a new version will be published Q3 2018), http://www.pan-nordic.org/PanNordicCard/PCI-and-Security/Security-requirements.aspx

3.4 Definitions

Text	Definition
Self-Checkout Point	An attended solution where the customer serves the cashier function and performs the card payment himself.
Self-Checkout Terminal	An attended EMV POS terminal connected to a Self-Checkout Point.

3.5 Latest version of this document

The latest version of this document and/or the Self-Assessment Questionnaire may be obtained by contacting post@bits.no.

An overview of latest versions of BankAxept related documents, including this document, can be found on <http://www.bits.no/bankaxept-documents/>.

3.6 Terminology

The key words "MUST", "MUST NOT", "REQUIRED", "SHALL", "SHALL NOT", "SHOULD", "SHOULD NOT", "RECOMMENDED", "MAY" and "OPTIONAL" in this document are to be interpreted as described in RFC 2119.

This document contains requirements which can be referenced by other specifications.

Each requirement is categorised with Type:

- M for Mandatory
- O for Optional

- R for Recommended
- C for Conditional (mandatory under certain circumstances)

3.7 Traffic Light Protocol (TLP)

Bits AS uses TLP in accordance with «FIRST – TLP Standard Definitions and Usage Guidance». (<https://www.first.org/tlp>) and (<http://www.bits.no/tlp>)



TLP: GREEN = Limited disclosure, restricted to the community. Sources may use **TLP: GREEN** when information is useful for the awareness of all participating organizations as well as with peers within the broader community or sector. Recipients may share **TLP: GREEN** information with peers and partner organizations within their sector or community, but not via publicly accessible channels. Information in this category can be circulated widely within a particular community. **TLP: GREEN** information may not be released outside of the community.

4 Requirements

This chapter addresses requirements for Self-Checkout Points. To process BankAxept transactions, the requirements of this chapter must be met.

#	Type	Requirement
SCP-01	M	The Self-Checkout Point must be placed within the merchant's facilities.
SCP-02	M	The Self-Checkout Point must be located indoor.
SCP-03	M	The merchant must perform a check for fraudulent devices at Self-Checkout Terminals at least every sixth hour during opening hours, starting with the first check when the merchant opens. The check shall be based on security guidance received from the Terminal Manufacturer and/or Terminal Vendor.
SCP-04	M	<p>When the customer serves the cashier function and performs the card payment himself at a Self-Checkout Point, only purchase transactions are allowed and following functionalities can be supported:</p> <ul style="list-style-type: none"> • Chip • Contactless <p>Following functionalities are not allowed in this mode:</p> <ul style="list-style-type: none"> • Reversal • Signature *) • Magnetic stripe • Referral • Key entered card number • Over floor limit in offline mode <p>*) Included BankAxept POS Backup solution</p>

SCP-05	M	The Self-Checkout Terminal must be locked or in other way attached to the Self-Checkout Point, or alarmed, to avoid theft and unauthorised replacement.
SCP-06	M	There must always be a merchant representative present, who is responsible for Self-Checkout Points and who is available upon request and in error situations. The merchant representative must keep Self-Checkout Points under surveillance.
SCP-07	M	The Self-Checkout Terminal shall not be available to customers or to the public when the merchant is closed.
SCP-08	M	Cardholder receipts must be provided in accordance with existing rules for attended terminals.

5 Recommendations

This chapter addresses recommendations for Self-Checkout Points.

#	Type	Requirement
SCP-09	O	The area where Self-Checkout Points are installed, may be alarmed when not in use.
SCP-10	O	The Self-Checkout Point may give a visual- and/or audio-signal if attendance is required.

6 Review process

Each merchant or retailer must answer the Self-Checkout Point Self-Assessment Questionnaire (SAQ) and send it to Bits at terminalsert@bits.no, before Self-Checkout Points are implemented. Bits will review the SAQ and archive it. The SAQ form may be obtained by contacting post@bits.no.

If a merchant fails to meet the requirements for Self-Checkout Points, Bits can stop the merchant's support for BankAsept.

7 Implementation of requirements

The requirements in this document apply for new installations of Self-Checkout Points, from 1 November 2018.

For installations of Self-Checkout Points that already were in production at the date when this document was dated, or implemented before 1 November 2018, the requirements apply from 1 April 2019. SAQ must be sent to Bits, before 1 April 2019.