

Technical Appendix

to the Terms and Conditions for participation in the German Banking Industry Committee's Electronic Cash System (Terms and Conditions for Merchants)

1. Accepted cards

Cards issued by German banks and displaying a girocard logo as set out in section 2.3 may be used at terminals of the German banking industry's electronic cash system.

2. Operating instructions

2.1 Security requirements (privacy screen)

System security is generally ensured by the network operator. Merchants for their part must take suitable steps to provide a privacy screen so that customers can enter their PIN without the action being observed. These include, in particular, the following:

- The location of the customer terminal should be selected and designed so that the privacy screen, in conjunction with the customer's body, provides the best possible screen to prevent others from observing the PIN being entered.
- Hand-held units should be handed over to the customer.
- Desktop devices should be adjustable to allow the customer to adapt to changing conditions.
- Video cameras and mirrors should be positioned in such a way that they cannot be used to observe the entry of the the PIN.
- Privacy zones should be set up in front of the terminal.

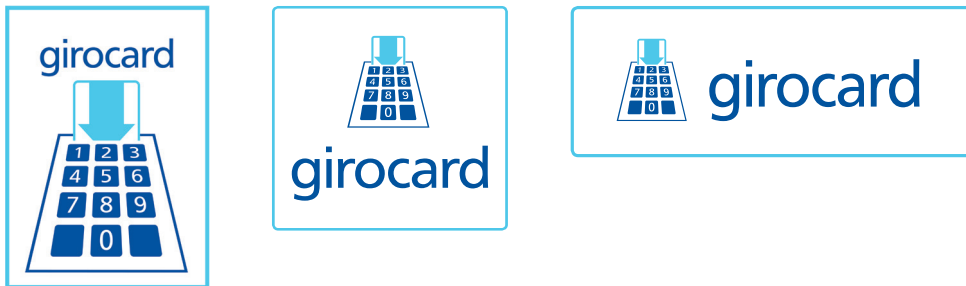
2.2 General requirements relating to terminals

The network operator is required only to connect terminals to the network that comply with the banking industry's requirements (cf. section 3 of the Terms and Conditions for Merchants). These are limited to

- the smooth processing of transactions in compliance with a few basic functions,
- the design of what is termed the customer interface (display/customer receipts/PIN pad) to ensure the system's uniform appearance and, in particular,
- system security that guarantees the secure transmission of transaction data and the personal identity number (PIN) using suitable software and hardware.

2.3 girocard logos

A "girocard" logo must be displayed at the point of sale to indicate card acceptance.



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Please note, the German-language version of this document will be binding in all respects.