Technical Appendix to the

Terms and Conditions

for Participation in the German Banking Industry's girocard scheme

(Terms and Conditions for Merchants)

1   Approved cards

Cards issued by German banks and savings banks and displaying a girocard logo as set out in section 2.3 may be used on terminals for the girocard scheme of the German Banking Industry.

2   Operating instructions

2.1   Security requirements (privacy screen)

System security is generally ensured by the network provider.

The merchant for his part must take suitable steps to provide a privacy screen so that customers can enter their PIN without the action being observed. This includes in particular the following:

- The place where the customer terminal is located 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 entry of the PIN.

- Privacy zones should be set up in front of the terminal.

2.2 General requirements relating to terminals

The network provider 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 scheme's uniform appearance and in particular
- system security that guarantees the secure transmission of transaction data and the personal identity number (PIN) by the use of suitable software and hardware.

2.3 girocard logos

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