

**Technical Appendix to the
Terms and Conditions
for Participation in the girocard scheme
of the German Banking Industry**

(Terms and Conditions for Merchants)

This English version is non-binding.
Please refer to the applicable German Version, dated April 26th 2024.

Version of April 26th 2024

1. Approved cards

Cards issued by German payment service providers and bearing a girocard logo as set out in section 2.4 may be used on terminals of 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 actions to provide a privacy setup so that customers can enter their PIN without the entry 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 protection 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 PIN entry.
- 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 frictionless processing of transactions in compliance with a few basic functions,
- the design of 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 Special requirements for AppPOS terminals

The network operator is obliged to impose the following requirements of the German Banking Industry Committee on the merchant when operating AppPOS terminals:

- Merchants affiliated to the girocard scheme are obliged to regularly install updates for the acceptance app. The cycle for installing updates will be communicated to the merchant by the network operator upon commissioning.
- Before using the AppPOS terminal, the merchant is obliged to ensure that all available security patches for the operating system have been installed.
- The device used as an acceptance device for an AppPOS terminal must be stored with particular care to prevent it from being lost and/or misused.
- The network operator must be informed immediately of any loss or theft. Before passing on the device, the network operator must be informed, and the acceptance app must be deleted.
- Merchants affiliated to the girocard scheme must protect access to the device used as an AppPOS terminal with a personal PIN code (device PIN) intended for the mobile device or by other suitable means (e.g. fingerprint).
- The merchant must take technical measures to protect the device used as an AppPOS terminal. In particular, no security mechanisms of the device may be disabled. Furthermore, no apps may be installed that do not originate from trusted sources.

2.4 girocard logos

To indicate card acceptance a "girocard" brand logo must be displayed at the point of sale in accordance with the applicable girocard brand design guidelines (see style guide).

