

RELEASE NOTES

OnePA Payment Terminals



Production Version 7.1 | November 2023

S. Murray Originated	A.Garg Checked	A.Garg Approved	Issued for Use Remarks
-------------------------	-------------------	--------------------	---------------------------

Table of Contents

Section	Page
1. INTRODUCTION	3
2. NEW FEATURES	4
2.1 Early PIN.....	4
2.2 PIN & Verdict sound controls.....	4
2.3 Accurate Reconciliation using unique RRN.....	4
3. IMPROVEMENTS	5
3.1 Improved security of Online refund and reversal.....	5
3.2 Single TAP improvements	5
3.3 Swedbank Certification enhancements	5
3.4 Payment Account Reference (PAR) for cardholder lookup	5
3.5 Cardholder interaction customizations	5
3.6 Customer Experience Optmization.....	5
4. BUG FIXES	6
4.1 Restrict Reversal post Auth and Advice	6
4.2 Handling of missing non-iso/closed loop cardS (such as Volvo, and PostNord cards).....	6
5. LIMITATIONS	6
6. COMPLIANCE.....	6
7. INCIDENTS RESOLVED	6

1. INTRODUCTION

This release covers all the TETRA models (Ingenico Lane/3000 and Lane/5000) running OnePA in the markets of Finland and Denmark. The version is SSS/SSF validated and compatible/certified with all acquiring channels provided for this platform by Nets.

Note! With integrated terminals it is mandatory that you familiarize yourself with the PCI regulations and SSF Implementation Guide available via Nets website and take actions required by those guidelines and follow the other requirements from card schemes. By not following these rules there may be additional fees or sanctions happening. Please also be aware that in the integrated solutions you must print all the contents of the preformatted receipt data when receipt printing or saving is required.

The new features and upgrades introduced in this release version include:

- › Early PIN
- › PIN and verdict sound controls
- › Accurate reconciliation using unique Retrieval Reference Number (RRN)

Major improvements included are:

- › Improved security of online refund and reversal
- › SingleTap improvements
- › Swedbank certification enhancements
- › Payment Account Reference (PAR) for cardholder lookup
- › Cardholder interaction customizations
- › Customer experience optimization

For information on the availability of this release, please contact: techsupport@nets.eu. For further information on the terminal range, please consult the user guides/quick guides on the Nets website (support.nets.eu). The information contained in this document is confidential and only aimed at the intended recipient. The information shall not be used, published, or redistributed without the prior, written consent of Nets AS.

This release has been verified for the following software:

Ingenico TETRA SDK	Version 11.16.8 Patch J
Eurocard, Mastercard & Visa (EMV) contact kernel	Version 30.16.0.00s
EMV contactless kernel	Version 7.14.1.00
MS-TMS	Version R23.04
OmniPass	Release date 01.11.2023
BAXI	Version 1.8.0.0
Electronic Cash Register (ECR) integration	BAXI interface via Ethernet

2. NEW FEATURES

2.1 *EARLY PIN*

Cardholders now have the option to insert their bankcard and enter their PIN even if the final payment amount is not concluded. This is to improve and enable a faster checkout experience for cardholders and save valuable time for merchants. This is a configurable option.

2.2 *PIN & VERDICT SOUND CONTROLS*

Sound notifications can now be customized, with the control of settings available both in the terminal User Interface (controllable by the merchant) and the MS-TMS (Terminal Management System - managed by Nets customer service). The PIN-key press and verdict can be configured to produce sounds, according to the needs of different merchant business environments.

2.3 *ACCURATE RECONCILIATION USING UNIQUE RRN*

The Nets PSP for OnePA shall deliver a batch and transaction-specific RRN to ensure reconciliation reports are performed using this number. The RRN information is also displayed on the printed receipt and on the last transaction receipt at the terminal. This number can be used by merchants to report any issues with a specific transaction. It will also help the Nets support teams more quickly identify the cause.

3. IMPROVEMENTS

3.1 *IMPROVED SECURITY OF ONLINE REFUND AND REVERSAL*

Refunds and reversals have been made more secure by using the on-card chip data rather than Primary Account Number (PAN) data. This improvement is for online refunds. Reversals were already using on-card chip data.

3.2 *SINGLE TAP IMPROVEMENTS*

With the SingleTap improvement, we enable customers to tap their card only once. Then when the final amount appears on the terminal screen, the cardholder simply enters their PIN to finalize the transaction. This avoids double-tapping, thus saving time for cardholders and merchants. Previously, when customers tapped their card the first time - and if the final transaction amount was greater than the initial amount - the payment application would ask customers to tap their card a second time (this is known as double-tap functionality).

3.3 *SWEDBANK CERTIFICATION ENHANCEMENTS*

Swedbank is the acquirer for customers in Sweden. With these improvements, purchase, cashback, and refund transactions will see a "Verified by PIN" message printed on the receipt. This is for transactions requiring the cardholder to verify by entering their PIN. In addition, all transaction types (purchase, refund, or cashback - whether online or offline) must follow a maximum limit. The limit is defined by schemes and is enforced by the payment application.

3.4 *PAYMENT ACCOUNT REFERENCE (PAR) FOR CARDHOLDER LOOKUP*

PAR is currently available only on few cards as an offline tag. However, the PCI issuer always has it, and the issuer can always send back the PAR value in response to the transaction. For certain features like calculating membership benefits, it is required to find the cardholder (member) details. Finding cardholders based on PAN is not possible for ApplePay, as it uses a funding PAN and not the actual PAN. Hence using a PAR is a much more reliable way to find and use cardholder information.

3.5 *CARDHOLDER INTERACTION CUSTOMIZATIONS*

Any connected applications, such as an ECR, can now customize the prompts text, as well as their duration on the payment terminal screen. For example, "Enter Membership Card" or "Enter Mileage Card" can be displayed for 10 or 20 seconds. OnePA is also able to retain the card information if the cardholder has presented their card and OnePA has read it. Additionally, merchants can configure the Enable or Disable screen, where the cardholder is required to confirm the amount before entering their PIN.

3.6 *CUSTOMER EXPERIENCE OPTMIZATION*

The sending of advice and offlines has now been optimized, making ECR and the payment application available to the customer ahead of time. This improves the overall customer experience and the speed at which the ECR can push more transactions to the payment application.

4. BUG FIXES

4.1 *RESTRICT REVERSAL POST AUTH AND ADVICE*

In earlier versions of OnePA, there was a possibility to perform a reversal right after authorization (Auth and Advice). However, this should not have been possible. With this latest fix, OnePA will decline (with the message "Reversal Not Possible) any attempt to perform reversal after authorization (Auth and Advice).

4.2 *HANDLING OF MISSING NON-ISO/CLOSED LOOP CARDS (SUCH AS VOLVO, AND POSTNORD CARDS)*

In earlier versions of OnePA, it was already possible to read most of the non-ISO cards. However, for a few non-ISO (i.e., fleet cards), format track2 data was not correctly recognized by OnePA. This issue is now fixed and enables OnePA to also read these cards correctly.

5. LIMITATIONS

Note for ECR integrators: On the transaction receipt, please include everything which is present in the PrintText field. For example, the DCC agreement on the transaction receipt could be missed if the PrintText field is ignored.

6. COMPLIANCE

N/A

7. INCIDENTS RESOLVED

N/A