



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

**BAX-REQ-SCP**

Version: 1.4  
8 January 2024

**TLP: WHITE**

# 1 Introduction

Bits defines security requirements for BankAxept scheme.

## 1.1 Purpose and scope of this document

The purpose of this document is to present 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.

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## 3 Document Information

### 3.1 Document History

Version	Status	Date	Editor
v1p0	Approved by Bits administration	29.06.2018	H. Hertzberg
v1p2	Approved by Bits administration	06.01.2021	H. Hertzberg
v1p3	Approved by Bits administration	16.12.2022	H. Hertzberg
v1p4	Approved by Bits administration	08.01.2024	H. Hertzberg

### 3.2 Change Log

Version	Changes from previous version
v1p0	First version
v1p1	To be aligned with version no of the Self-Assessment Questionnaire, this version is not published.
v1p2	<ul style="list-style-type: none"> <li>Updated the hyperlink to the PAN-Nordic Card Association Best Practice – Self-Checkout Points</li> <li>Clarified that BankAxept Self-Checkout Points documents can be downloaded from bits.no</li> <li>TLP changed from GREEN to WHITE</li> <li>The numbering of the requirements have been changed to be aligned with the Self-Checkout Points requirements from PAN-Nordic Card Association</li> <li>Added compensatory measures in SCP-01 (old SCP-06)</li> <li>Old requirements SCP-01 and SCP-02 are merged into new SCP-03</li> <li>Replaced 6 hours with 8 hours in requirement SCP-04 (old SCP-03)</li> <li>Added QR as a functionality that can be supported and removed not allowed functionalities which has no relevance for BankAxept, in SCP-06 (old SCP-04)</li> <li>Chapter 7, Implementation of requirements, has been deleted</li> </ul>
v1p3	<ul style="list-style-type: none"> <li>Chapter 6, process with self-assessment have been withdrawn.</li> </ul>
v1p4	<p>Change of compensatory measures and requirements if the merchant representative is not present for a period:</p> <ul style="list-style-type: none"> <li>SCP-01 Compensatory measures changed and new examples added.</li> <li>SCP-04 Check for fraudulent devices from every eight hours to at least once a day and added a new requirement.</li> <li>SCP06 Added POS Backup solution with offline PIN in the list of not allowed functionalities.</li> </ul>

### 3.3 References

Short name	Document
PNC-SAC-SCP	<a href="#">PAN-Nordic Card Association: Best Practice - Self-Checkout Points</a>

### 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

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

### 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>)



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## 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	<p>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.</p> <p>Compensatory measures if the merchant representative is not present for a period: Authentication of customer that unlock the door to the merchant facilities with access to Self-Checkout Terminals. Example of compensatory measures:</p> <ul style="list-style-type: none"> <li>• Use of turnstile where the customer opens the gate using a digital merchant key issued by using strong customer authentication, e.g., BankID.</li> <li>• Authentication via Vipps app.</li> <li>• Authentication via card and PIN.</li> </ul> <p>Other compensatory measures at the same security level as the examples above are accepted. If you are unsure, contact Bits.</p>
SCP-02	M	The Self-Checkout Terminal shall not be accessible to cardholders or to the public when the merchant is closed.
SCP-03	M	The Self-Checkout Point must be placed indoor within the merchant's facilities.
SCP-04	M	The merchant must carry out a check for fraudulent devices on Self-Checkout Terminals at least once a day during opening hours, or immediately when merchant has representatives present after a period without representatives. The check shall be based on security guidance received from the Terminal Manufacturer and/or Terminal Vendor.
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 unauthorized replacement.
SCP-06	M	<p>When the cardholder 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"> <li>• Chip</li> <li>• Contactless</li> <li>• QR</li> </ul> <p>Following functionalities are not allowed in this mode:</p> <ul style="list-style-type: none"> <li>• Reversal</li> <li>• Offline (BankAxept POS Backup solution with signature or PIN)</li> <li>• Referral</li> </ul> <p>This requirement shall be confirmed by your Terminal Vendor.</p>

SCP-07	M	Cardholder receipts must be provided in accordance with existing rules for attended terminals.
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## 5 Recommendations

This chapter addresses recommendations for Self-Checkout Points.

#	Type	Requirement
SCP-08	O	The Self-Checkout Point may give a visual- and/or audio-signal if attendance is required.
SCP-09	O	The area where Self-Checkout Points are installed, may be alarmed.

## 6 Fail to meet the requirements

If a merchant fails to meet the requirements for Self-Checkout Points, BankAxept will make the merchant aware of the discrepancy and give the merchant a deadline to correct the discrepancy. If the discrepancy is not corrected, Bits can order to stop the merchant's support for BankAxept.