

Bank of Israel

Accounting, Payment and Settlement Systems Department
Payment and Settlement Systems Division
Payment Systems Oversight Unit



Required and Optional Components of the Protocol

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Contents

1. Executive summary.....	3
2. Required and optional components of the Protocol.....	5
3. Implementation at terminal or via remote server	12
4. Remote update of version	13
5. Support of issuers and brands.....	13
6. Access to data on required and optional components.....	14
Appendix A—Functional description of the required and optional components.....	15
Appendix B—Types of terminals.....	20

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Payment and Settlement Systems Division
Payment Systems Oversight Unit



1. Executive summary

On July 18, 2016, the Bank of Israel published a document on “Principles and Complementary Steps in the Development and Use of a Protocol for Payment Card Transactions” (hereinafter, the “Principles Document”). That document was formulated at the Bank of Israel in a joint effort by the various participants in the payment card market, within the framework of the Payment Card Committee established in accordance with the recommendations of the Interim Report¹—titled “Payment Card Transaction Chain”—published on August 3, 2015.

The Payment Card Committee will continue to delineate the policy of developing the Protocol and will update it periodically in line with changes in the payment card market.

In the Principles Document, it was established that the Protocol will be modular, so that it will allow users to choose the services they want to provide—that is, whether to implement it partially or completely. It was also established that the Payment Card Committee would determine the protocol’s required and optional components.

Over the course of the months following the publication of the Principles Document, the Payment Card Committee focused on defining the protocol’s required and optional components, and those discussions by the Committee led to the formulation at the Bank of Israel of this document, which presents the protocol’s required and optional components that the Committee defined. This document took into account aspects both of competition and of business continuity so that it would allow the modular implementation of the protocol and the choice of uses (functionality) at the terminal in line with the needs of the users. That was all while determining the minimum required components allowing the maximum flexibility. The document determines that terminals are to support remote updates of versions, in order to allow merchants the flexibility to change the scope or content of services that they are interested in receiving.

An additional principle that guided the Committee when setting the required and optional components was the policy of adopting international standards or making adjustments vis-à-vis them when developing

¹ <http://www.boi.org.il/he/NewsAndPublications/PressReleases/Pages/03-08-2015-SwitchReport.aspx>.

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Payment and Settlement Systems Division
Payment Systems Oversight Unit



the protocol, so that the requirements deriving from the international standards determined by international schemes to be required components were also set as such in the protocol.²

Defining a component as optional essentially means that there is no requirement to develop or implement it all along the chain, and the various participants will be able to decide, in accordance with their needs, if they develop, support and/or implement the component.

Defining a component as required essentially means that there is a requirement to develop and implement it at the terminal level, but its development and support for it along the chain is up to the various participants. This set-up supports competition and allows the creation of a distinction between the products and services offered in line with the business model and the needs of each participant along the chain, while maintaining the infrastructure that allows the merchant to receive the services defined as required components.

This document clarifies that the data making up the required or optional components are part of the information that makes up the protocol, and as such, they need to be accessible to stakeholders in line with the principles of exposure to the protocol.

² Components that were determined to be required by only one scheme may have been determined to be optional in the protocol.

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2. Required and optional components of the Protocol

The protocol's components can be divided into several reference groups:

Transmission type: Support for various payment processes; this includes the structures of the various messages and the order of sending them.

Transaction type: Support for different business logic for executing credit transactions or receiving/sending information vis-à-vis acquirers or issuers.

Card data source—card present: Support for various protocols for receiving card details through channels in which the physical means of payment is present at the point of sale.

Card data source—card not present: Support for processes of entering card details through channels in which the physical means of payment is not present at the point of sale.

Credit type: Support for various credit alignments to execute payments, based on what is offered by the issuer, the acquirer, or merchant.

Currency type: Support for the various currencies in which the payment is executed.

Card type: The terminal's ability to identify cards issued for designated business uses (by issuers in Israel or abroad), and to impose on them the unique set of rules, examinations, and/or transaction processes according to the requirements of the issuer.

Customer verification: Support for the various customer verification processes when executing the transaction.

Additional issues: The protocol's support for additional functions, logics and services.

Risk management at terminals: Support for a collection of risk management examinations carried out at the terminal when executing the transaction.

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Each group refers to the different elements supported by the protocol and serves as a separate reference group in terms of implementing the required and optional components.

Likewise, the reference to the required and optional components does not stand on its own, and the definition of the required and optional components depends as well on the terminal at which the protocol is enacted: regular terminal—attended; regular terminal—unattended; standing-order terminal; fuel terminal; and a card not present terminal (Internet/phone).³ That is, the required and optional components for implementing the protocol are impacted by the technical abilities or limitations in terms of communication as well as by the ability to receive and process files at the terminal at which the protocol is implemented. For example, a card not present terminal is not required to support a contactless transaction while a regular terminal is required to do so.

The implementation of several types of terminals in the same hardware requires the implementation of the strictest requirement in the same group and category. Thus, for example, the implementation of printing a slip at a standing-order terminal is an optional component, but the implementation of such a terminal in the same hardware as a regular terminal-Attended will make the implementation of printing a slip a required component.

The required and optional components presented below refer to each group of components in the protocol and are detailed by category of terminal type as follows:

Transmission types

	Component	Regular terminal—attended	Standing-order terminal	Fuel terminal	Card not present terminal (Internet/phone)	Regular terminal—unattended
1.1	Regular transaction	Required	Required	Required	Required	Required
1.2	Cancellation	Required	Required	Required	Required	Required
1.3	Pre-authorization	Optional	Optional	Required	Optional	Optional

³ See Appendix B—types of terminals.

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	(J5)+Completion					
1.4	Dual stage fuel	Optional	Not relevant	Required	Optional	Optional
1.5	Entering in an authorization number	Required	Not relevant	Not relevant	Required	Not relevant

Transaction types

	Component	Regular terminal—attended	Standing-order terminal	Fuel terminal	Card not present terminal (Internet/phone)	Regular terminal—unattended
2.1	Regular transaction	Required	Required	Required	Required	Required
2.2	Credit transaction	Required	Required	Required	Required	Required
2.3	Charging transaction	Optional	Not relevant	Not relevant	Optional	Optional
2.4	Discharge transaction	Optional	Not relevant	Not relevant	Optional	Optional
2.5	Forced payment transaction	Optional	Not relevant	Optional	Optional	Optional
2.6	Standing order	Optional	Required	Not relevant	Optional	Optional
2.7	Cashback transaction	Optional	Not relevant	Not relevant	Optional	Optional
2.8	Cash transaction	Optional	Not relevant	Not relevant	Optional	Optional
2.9	Balance confirmation	Optional	Not relevant	Optional	Optional	Optional

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Card data source-card present

	Component	Regular terminal—attended	Standing-order terminal	Fuel terminal	Card not present terminal (Internet/phone)	Regular terminal—unattended
3.1	Magnetic stripe	Required	Optional	Required	Not relevant	Required
3.2	EMV Contact	Required	Optional	Required	Not relevant	Required
3.3	Fallback	Required	Not relevant	Required	Not relevant	Required
3.4	EMV Contactless	Required	Not relevant	Required	Not relevant	Required
3.5	Contactless MagStripe	Optional	Not relevant	Optional	Not relevant	Optional
3.6	Mobile Contactless	Required	Not relevant	Required	Not relevant	Required

Card data source-card not present

	Component	Regular terminal—attended	Standing-order terminal	Fuel terminal	Card not present terminal (Internet/phone)	Regular terminal—unattended
4.1	Phone/keyboard	Optional	Required	Optional	Required	Not relevant
4.2	Keyboard with signature only	Optional	Not relevant	Not relevant	Not relevant	Not relevant
4.3	Internet	Not relevant	Optional	Not relevant	Required	Optional
4.4	Transaction begun with entering identifying data	Optional	Optional	Optional	Optional	Optional

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Accounting, Payment and Settlement Systems Department
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Credit types

	Component	Regular terminal—attended	Standing-order terminal	Fuel terminal	Card not present terminal (Internet/phone)	Regular terminal—unattended
5.1	Regular	Required	Required	Required	Required	Required
5.2	Debit	Required	Required	Required	Required	Required
5.3	Preferred+30 Isracredit	Optional	Not relevant	Optional	Optional	Not relevant
5.4	Credit	Optional	Not relevant	Optional	Optional	Not relevant
5.5	Installments	Optional	Not relevant	Optional	Optional	Not relevant
5.6	Deferred payment	Optional	Not relevant	Optional	Optional	Not relevant

Currency type

	Component	Regular terminal—attended	Standing-order terminal	Fuel terminal	Card not present terminal (Internet/phone)	Regular terminal—unattended
6.1	NIS	Required	Required	Required	Required	Required
6.2	Foreign currency	Optional	Optional	Optional	Optional	Optional

Card type

	Component	Regular terminal—attended	Standing-order terminal	Fuel terminal	Card not present terminal (Internet/phone)	Regular terminal—unattended
7.1	Regular deferred debit card	Required	Required	Required	Required	Required

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 Payment and Settlement Systems Division
 Payment Systems Oversight Unit



7.2	debit card	Required	Required	Required	Required	Required
7.3	Club card	Optional	Optional	Optional	Optional	Optional
7.4	Fuel card	Optional	Not relevant	Required	Optional	Optional
7.5	Fuel Club card	Optional	Not relevant	Optional	Optional	Optional
7.6	Stored value Club card	Optional	Optional	Optional	Optional	Optional
7.7	Israeli stored value card	Required	Optional	Required	Required	Required
7.8	Fuel Fob	Not relevant	Not relevant	Optional	Not relevant	Not relevant
7.9	Tourist card	Required	Required	Required	Required	Required

Customer verification

	Component	Regular terminal—attended	Standing-order terminal	Fuel terminal	Card not present terminal (Internet/phone)	Regular terminal—unattended
8.1	Printing slip/signature	Optional	Optional	Optional	Optional	Optional (Printing invoice alone, without signature)
8.2	CVV2	Not relevant	Required	Optional	Required	Optional
8.3	ID number examination	Optional	Optional	Optional	Optional	Optional
8.4	AVS	Optional	Optional	Optional	Optional	Optional
8.5	CAVV/UCAF	Not relevant	Optional	Not relevant	Required	Optional
8.6	Offline PIN	Required	Required	Required	Not relevant	Required
8.7	Online PIN	Required	Required	Required	Not relevant	Required

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Other issues

	Component	Regular terminal—attended	Standing-order terminal	Fuel terminal	Card not present terminal (Internet/phone)	Regular terminal—unattended
9.1	Benefits	Optional	Optional	Optional	Optional	Optional
9.2	Promotions	Optional	Optional	Optional	Optional	Optional
9.3	Charge on fixed date	Optional	Not relevant	Optional	Optional	Optional
9.4	CAP/DPA	Not relevant	Optional	Not relevant	Optional	Not relevant
9.5	Petrol fields	Not relevant	Not relevant	Required	Not relevant	Not relevant
9.6	TIP	Optional	Optional	Optional	Optional	Optional
9.7	Dynamic descriptor	Required	Required	Required	Required	Required
9.8	Multi-supplier	Optional	Optional	Optional	Optional	Optional
9.9	Multi-beneficiary	Optional	Optional	Optional	Optional	Optional
9.10	CAP/DPA device	Optional	Optional	Optional	Optional	Optional
9.11	3D Secure	Not relevant	Not relevant	Not relevant	Required	Not relevant

Risk management at terminals

	Component	Regular terminal—attended	Standing-order terminal	Fuel terminal	Card not present terminal (Internet/phone)	Regular terminal—unattended
10.1	Examination of acquirer authorizations for types of transactions and credit	Required	Required	Required	Required	Required

Bank of Israel

Accounting, Payment and Settlement Systems Department
Payment and Settlement Systems Division
Payment Systems Oversight Unit



10.2	Ceilings	Required	Required	Required	Required	Required
10.3	Random request for authorization	Optional	Optional	Optional	Not relevant	Optional
10.4	Dynamic prefix management/BIN tables	Required	Required	Required	Required	Required
10.5	Service code checks	Required	Required	Required	Not relevant	Required
10.6	Issuer authorizations by card type	Required	Optional	Required	Optional	Optional
10.7	Blacklist file	Required	Optional	Required	Optional	Optional
10.8	Support of activity during communication malfunction	Required	Optional	Required	Not relevant	Optional
10.9	Unique checks at fuel terminals	Optional	Not relevant	Required	Optional	Optional
10.10	Initiated request for approval	Optional	Optional	Optional	Optional	Optional

3. Implementation at terminal or via remote server

A component that is defined as optional, is not required to be implemented at all. Therefore, any implementation of such a component can be at the terminal or via a remote server, including the processor's systems, based on the needs and choices of the various participants in the market.

In contrast, for required components, there are different types of implementation. There are components that are in fact required components, but the implementation of which can be at the terminal itself or via a remote server, including on the processor's systems; and there are components that must be implemented at the terminal itself.

The extent of required components that must be implemented at the terminal itself is small and limited to elements related to the hardware itself, meaning elements related to implementation of the EMV. Other

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Accounting, Payment and Settlement Systems Department
Payment and Settlement Systems Division
Payment Systems Oversight Unit



than this element, the various participants may choose whether to implement the other required components at the terminal or via a remote server, including the processor's systems.

4. Remote update of version

To make it easier to compete and to provide a business with the maximum flexibility, both in terms of choosing a service provider and in terms of services offered, all terminals are required to support the ability to remotely receive and install version updates for Ashrait, and/or Kernel, and/or Middleware. Thus a merchant will be able to update software that will reflect its needs without requiring a change of hardware or scheduling an actual visit by the acquirer or manufacturer for every change in scope or content of services that the merchant is interested in receiving.

5. Support of issuers and brands

Several credit card issuers and brands are active today in the Israeli market. These include MasterCard, VISA, AMEX, Diners, Discover, Maestro, JCB, Isracard, and Private Label (PL).

The protocol supports the terminal's ability to identify the various credit issuers and brands and the ability to impose on each of them a set of rules, checks, and/or processes that is unique to the issuer or brand.

As it was decided in the Principles Documents to adopt or to support international standards, while maintaining private brands' and issuers' existence, the protocol will support every credit card brand and issuer, domestic or foreign, that one of the entities in the system requests to acquire or issue.

With that, support of such a brand is optional, it is not required.

	Component	Regular terminal—attended	Standing-order terminal	Fuel terminal	Card not present terminal (Internet/phone)	Regular terminal—unattended
11.1	AMEX	Optional	Optional	Optional	Optional	Optional
11.2	Diners	Optional	Optional	Optional	Optional	Optional
11.3	Discover	Optional	Optional	Optional	Optional	Optional
11.4	JCB	Optional	Optional	Optional	Optional	Optional
11.5	Maestro	Optional	Optional	Optional	Optional	Optional
11.6	MasterCard	Optional	Optional	Optional	Optional	Optional
11.7	Private Label	Optional	Optional	Optional	Optional	Optional
11.8	VISA	Optional	Optional	Optional	Optional	Optional
11.9	Isracard	Optional	Optional	Optional	Optional	Optional

Bank of Israel

Accounting, Payment and Settlement Systems Department
Payment and Settlement Systems Division
Payment Systems Oversight Unit



6. Access to data on required and optional components

The implementation of some of the optional and/or required components requires, in some cases, access as well to data making up that component, such as blacklist files, BIN (Bank Identification Number) tables, and club data. These data are part of the information in the protocol and must be accessible, to the relevant interested parties, because without them that component will not be able to be implemented.

- It is the responsibility of the acquirers and issuers to take care that the data making up the blacklist files will be accessible to every interested party along the chain.
- It is the responsibility of the issuers to take care that the data making up the BIN tables will be accessible as well to all parties at interest along the chain.
- It is the responsibility of the issuers to provide the data related to the club data to acquirers or processors on their behalf.

This information shall be transmitted in accordance with the principles established in relation to exposure to the protocol, such that the interested parties will be able to use it as a basis for making decisions and implementing these components.

Bank of Israel

Accounting, Payment and Settlement Systems Department
Payment and Settlement Systems Division
Payment Systems Oversight Unit



Appendix A—Functional description of the required and optional components

Transmission types

Regular transaction	Any transaction that is not a cancellation, preauthorization, completion, dual-stage fuel or authorization number entry
Cancellation	A transaction that cancels a transaction whose particulars exist in the terminal or in the business's transaction database.
Pre-authorization	International term—pre-authorization of an issuer. A transaction can be generated after a process of completion with the approval number received in the pre-authorization process.
Completion	Recording of a transaction for which preauthorization was granted, with the amount of the actual transaction and data on the original transaction (that the business was required to retain until completion of the transaction).
Dual stage fuel	Execution of a fuel transaction in two stages. Receiving authorization from the issuer for a certain fixed amount and updating the issuer in real time about the actual amount paid.
Entering in an authorization number	In a case where a merchant doesn't succeed in receiving authorization from the issuer, it may turn to its acquirer (generally via phone) and request authorization for the transaction. The acquirer sends the merchant an authorization number, which is entered into the transaction details. The authorization number entered in is sent only to the acquirer for authorization.

Transaction types

Regular transaction	A transaction in which the customer is charged on the next fixed payment date.
Credit transaction	A transaction crediting the card owner with no connection to the source transaction.
Charging transaction	(Tran-type=55) A specific credit transaction that credits a prepaid card's balance online.
Discharging transaction	(Tran-type=02) A transaction that debits the prepaid card online for its full available balance. It is the "reverse" of a loading

Bank of Israel

Accounting, Payment and Settlement Systems Department
Payment and Settlement Systems Division
Payment Systems Oversight Unit



Forced payment transaction	transaction. A transaction for which, according to Ashrait rules, an approval must be requested in respect of ceilings (including a cumulative ceiling), and the retailer decides at his responsibility not to carry out the request for approval. In the transaction record, an approval number will not appear in a case of a forced transaction.
Standing order	A debit transaction carried out via repeated payments sent into the system by the merchant. The value of each payment can be fixed/variable, and the number of payments can be set in advance or not.
Cashback transaction	A mixed transaction in which the card holder is charged in credit and in exchange receives the goods or services purchased as well as an additional amount of cash.
Cash transaction	A payment transaction conducted with a payment card in which the payment card holder receives only cash.
Balance confirmation	Online request for clarifying the card balance vis-à-vis the issuer.
Card data source—attended	
Magnetic stripe	Read via magnetic reader
EMV (Contact)	Read via Contact reader, in such reading EMV data is received
Fallback	Rules for authorizing execution of a magnetic transaction using a smartcard in a case of failure to read the card
EMV (Contactless)	Read via contactless reader, in such reading EMV data is received
Contactless – Magnetic Stripe	Reading via contactless reader - receive magnetic stripe data
Mobile Contactless	Reading via contactless reader from cellular device - receive either EMV or magnetic stripe data, in accordance with application
Card data source—unattended	
Phone/keyboard	Card data not read via a reader and there is no customer signature
Keyboard with signature only	Customer is present at execution of keyboard transaction, and there is a signature
Internet	Transaction conducted at the merchant via

Bank of Israel

Accounting, Payment and Settlement Systems Department
Payment and Settlement Systems Division
Payment Systems Oversight Unit



Transaction initiated with entry of identifying data	Internet Transaction executed at terminal via identifying data that is translated into the credit card number
Credit type	
Regular	Customer is charged on the next fixed payment date
Debit	Card holder is charged immediately
Preferred/30+/Isracredit	Customer is charged in accordance with the agreement with the issuer in the associated program.
Credit	In addition to the transaction amount, the customer is charged interest calculated by the issuer.
Installments	Payments agreement set between retailer and card holder.
Deferred payment	Deferring a payment in respect of a credit transaction of any type or of a regular credit transaction only.
Currency type	
NIS	Transaction denominated in NIS
Foreign currency	Currency with a conversion rate supported at the Bank of Israel.
Card type	
Regular deferred debit card	A card with which a regular deferred debit transaction may be executed.
Debit card	A card with which only an immediate debit transaction may be executed.
Club card	A card that is only authorized to execute transactions in certain terminals
Fuel card	Cards that execute transactions exclusively at fuel terminals, and there is a unique set of rules that apply to the card.
Fuel-club card	A fuel card that is also a club card
Stored value club card	A stored value card that is also a club card
Israeli stored value card	An Israeli card that may be used to execute debit transactions up to the balance of the card managed at the center. The card balance is updated online after every execution of a card transaction.
Fuel Fob	A card that executes transactions at fuel terminals exclusively via the fueling device.

Bank of Israel

Accounting, Payment and Settlement Systems Department
Payment and Settlement Systems Division
Payment Systems Oversight Unit



Tourist card	A credit card that was not issued by a domestic issuer.
Customer verification	
Printing slip/signature	The technical ability of a terminal to print information on paper and provide it to the customer.
CVV2	A group of 3 or 4 digits on the card, used for verifying the card by the issuer.
ID number examination	Requirement by the issuer to verify the ID number
AVS	Verification of customer address based on acquirer's requirement
CAVV/UCAF	Field in which security data information is transmitted in Internet transactions for verification purposes by the issuer
Offline PIN	Verification of secret code at the terminal
Online PIN	Verification of secret code by the issuer or by the Stand-in services supplier and not at the terminal
Additional issues	
Benefits	Special payment terms for the customer via a combination of credit and a type of benefit (discount) determined between the customer and issuer. The benefit can be via a discount in the transaction currency or through payment in starts/points/gift certificates.
Promotions	Discounts by the acquirer at the point of sale. The substance of the transaction code is agreed upon by the retailer and the acquirer.
Charge on fixed date	Charging a customer on the date agreed upon with the business.
CAP/DPA	A one-time password for entering when making an Internet payment or missing document.
Petrol fields	Refueling data sent to the acquirer and issuer (quantity of gasoline, speedometer, etc.)
Tip	Provide separate service tip and reporting on it.
Dynamic descriptor	Field/fields that provide additional information on a transaction between the merchant and the acquirer.
Multi-supplier	A leading terminal is defined, under which subterminals with various supplier numbers at

Bank of Israel

Accounting, Payment and Settlement Systems Department
Payment and Settlement Systems Division
Payment Systems Oversight Unit



Multi-beneficiary	the acquiring companies are defined. A leading terminal that carries out the process of connection for the subterminals. Every subterminal has a unique supplier number, parameters, ceilings, and transmission files.
CAP/DPA device	A personal device serving the cardholder and executing the identification component of the card and creating a series of numbers to enter at the site so that the transaction is considered as card present.
3D Secure	Means of verification for online transactions.
Risk management at the terminals	
Examination of acquirer authorizations for types of transactions and credit.	A set of authorizations and parameters defined by the acquirers for every merchant for whom they acquire.
Ceilings	Transaction limits checked in certain business scenarios and in various types of transactions, as defined by participants
Random request for authorization	Requirement for an online authorization once every random number of transactions.
Dynamic prefix management/BIN tables	Prefix management in a table to which prefixes can be added without changing the terminal software
Service code checks	A check of card properties from which the transactions permitted to it at the terminal are derived
Issuer authorizations by card type	Authorizations adjusted for card type, for example the requirement to receive authorization for each transaction.
Blacklist file	Checks at the terminal of the blacklist file
Support of activity during communication malfunction	Issuer's guidelines for authorizing transactions in line with criteria at a time of offline communication.
Unique checks at fuel terminals	Unique checks at fuel terminals, such as checking license plate number, etc.
Initiated request for authorization	Request for approval initiated by the retailer (forced online) without connection to the decision of the Ashrait software

Bank of Israel

Accounting, Payment and Settlement Systems Department
Payment and Settlement Systems Division
Payment Systems Oversight Unit



Appendix B—Types of terminals

Regular terminal—attended

A terminal at a business that is used for executing transactions in which the terminal operator and the card holder are present at the time of executing the transaction.

Regular terminal—unattended

A terminal at a business that serves for executing transactions in which the terminal operator is not present and the card holder is present (such as vending machines, payment stands at parking lots, entrances to public transportation or events).

Standing-order terminal

A terminal that allows the execution of standing order transactions. There are two stages in such terminals:

- Starting or verification stage, in which contact is made with the issuer to receive authorization for the transaction
- The periodic payment stage (cyclical or one-off), in which there is no need to receive authorization in every payment and the merchant uses the authorization number received in the first stage.

Fuel terminal

A terminal that allows the execution of fuel transactions, in either a Regular terminal—attended or unattended configuration. A transaction at a fuel terminal is a transaction for an amount not known in advance and is carried out in two stages:

- Request for authorization without a transaction
- Report on the actual fueling quantity in order for it to be cleared from the obligo (contingent credit) total.

Card not present terminal (Internet/phone)

A terminal in which transactions may be executed without the physical presence of the card, with the card or customer details entered in by the merchant or the buyer.