

Work Package 2.1:
**OSCar Terminal and Acquirer Certification
Policy**

Deliverable 2.1.1:
OSCar Test and Certification Policy

Version Applicable for the Pilot Phase

Version 1.1, 05. April, 2012

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1 Glossary

Acquirer

Contracts with merchants to agree on the acceptance of those cards, the acquirer is licenced for. Collects the transactions from contracted merchants, which are submitted to the interchange system. Use acquirer processors to process the transactions.

Approval

Acknowledgement that a payment scheme or an Approval Body is prepared to accept operation of a payment scheme component within its scheme or community. The approval is based on certificates delivered by eligible certification bodies. The approval letter is issued by the responsible body of that payment scheme, the Approval Body or Approval Authority. For approval payment schemes may also take other considerations beyond security and interoperability compliance into account, e.g. for own risk management policies, own regional requirements or configurations.

Approval Body

See [Approval]

Certification

Procedure by which a third party gives written assurance that a product, process or service conforms to specified requirements" [ISO/IEC Guide 2]. In this document the functional requirements to comply with are listed in the chapter "references". The results of the certification are summarized in a Certificate or Certification Letter. The payment systems component, which is submitted to compliance evaluation is called certification object.

Certification Applicant

[see Vendor]

Certificate

The written output of a compliance evaluation in form of a document, referred to as a certification letter, issued by a Certification Body. Certificates can be granted for security and/or functional compliance. OSCar certificates only cover functional compliance.

Certification Object

The payment system component, which is submitted to compliance .

Compliance or Conformance

A compliant or conform Product (or system) is a Product that fulfils specific requirements, generally summarized in specifications.

Test or Compliance Testing

assessment process of a Product's (or system's) Compliance in regards of defined specifications, conducted within a test Laboratory and whose results are summarized in a Test Report.

Implementation Conformance Statement ICS

Form completed by the Certification Applicant listing all optional functions - as specified in the reference specification - supported in the OSCar Implementation Specification. An ICS provides standardized information about the capabilities and optional features that have been implemented in a product or system, as well as the limitations of the implementation. An ICS typically takes the form of a questionnaire for Vendors to complete.

OSCar Certification Body

Entity, recognized competent by the OSCar Certification Committee to conduct Certification activities.

OSCar Project

The OSCar project aims at facilitating and speeding up the implementation of the SEPA Cards Standards firstly in the terminal-to-acquirer-domain by:

- providing a cooperative platform in areas of technical integration and coordination of change requests related to the OSCar Integration Specification OIS;
- setting up and running functional test and certification processes compliant with the SEPA Certification Framework for card acceptance and acquiring solutions developed according to the OSCar Integration Specification OIS.

OSeC Project

The OSeC project was established by Approval Bodies active in SEPA for two reasons:

- The first objective is to coordinate and monitor a field pilot and any subsequent pilot which will achieve multiple approvals from a single security evaluation and/or certification.
- The second objective is to guide the establishment and implementation of a permanent structure to steer a security certification framework infrastructure incorporating the lessons learnt from the first objective.

POI

Point of Interaction (POS terminal)

Test Laboratory

Entity accredited by a Certification Body to perform Compliance Testing on a Certification Object.

Test Report

Document issued by a Test Laboratory that summarises the results of the Tests performed by the Test Laboratory.

Test Specification

A Test Specification defines the requirements for the Compliance Testing of a payment system's component based on a specific implementation specification. The Test Specification therefore defines the requirements which are to be fulfilled by the component in order to be certified and approved. The Test Specification defines all requirements and preparations which are necessary to perform the tests. The Test Specification covers a specific range of functions without claiming to be comprehensive.

Test Tool

A Test Tool is an implementation of the Test specification used to verify the product compliance with the technical specification. Test Tools shall be qualified. The Test Tools related policies, including implementation and qualification, need to be defined in a further stage.

Vendor

Product or system manufacturer and/or any other entity requesting its Certification. In this document, Vendors are also referred to as Certification Applicants.

2 Abbreviations

CAPE	Card Payments Exchange
CB	Certification Body
CIR	Common Implementation Recommendations
EMVCo	Europay MasterCard Visa Company
EPAS	Electronic Protocols Application Software
EPASOrg	EPAS Organisation (see EPAS)
HAP	Host Acquirer Protocol Application
ICS	Implementation Conformance Statement
ISO	International Standards Organization
MDR	Message Definition Report
MUG	Message Usage Guide
OIS	OSCar Integration Specification
OSCar,	Open Standards for Cards
OSeC	Open Standards for Security and Certification
SAP	Sale System and Attendant Protocol
SEPA-FAST	Financial Application Specification for SCF Compliant EMV Terminals

3 References

- [CAPE ACQ MDR] ISO 20022, Card Payment Exchanges, Message Definition Report, Draft Edition 2010 (Acceptor to Acquirer)
- [CAPE ACQ MUG] CAPE, Card Payments, Message Usage Guide, version 1.0, 2011
- [CAPE TMS MDR] ISO 20022, Card Payment Exchanges - Terminal Management, Message Definition Report, Edition May 2011
- [CAPE TMS MUG] Card Payment – Terminal Management Message Usage Guide, Version 1.0 2011
- [EPAS RTP] Sale to POI Protocol Specifications, Retailer Protocols Working Group, EPASOrg, Version 1.0, 10.10.2010
- [Oversight] European Central Bank/ Eurosystem, Oversight Framework for Card Payment Schemes-Standards , January, 2008
- [OIS] OSCar Integration Specification for SEPA compliant terminals , version 1.2, 19 Marchr, 2012
- [OSCar Scope] OSCar Functional Scope for 2011 Implementation, version 1.0, edition 2011
- [OSCar Agreement] OSCar Open Standards for Cards, Consortium Agreement, version 2.7, 15 November, 2010
- [OSCar Description] OSCar General Test Description for Terminal and Acquirer Systems, current version
- [OSCar Process] OSCar Certification Administrative Process, current version
- [OSCar Test] OSCar Test Plan, current version
- [OSeC Framework] OSeC Framework, version 1.0, 23 February, 2011
- [SEPA-FAST] SEPA-FAST Financial Application Specification for SCF Compliant EMV Terminals, Part 1: Attended POS Environment Technical Specification, Version 1.2, 4 August, 2011

4 Introduction and Scope of the Document

The goal of the present document is to describe the functional Test and Certification Policy applicable to POI and acquirer systems developed following the OSCar Integration Specification [OIS].

The document describes the roles of the different stakeholders involved as well as the basic OSCar certification process for the pilot phase.

As the OSCar project covers the functional part of the certification security certification is not in the scope of the current document.

To achieve a security certification for an OSCar certified POI a security evaluation performed within the OSeC security certification framework can be used. OSeC represents the ongoing SEPA initiative related to the convergence of security certification for SEPA POS solutions [see OSeC Framework]. Besides the OSeC security certification, the current security policies – and waiver policies, if there are any – of the different involved approval bodies are still applicable.

As the OSCar project covers certification, approval is not in scope of the current document.

Detailed information linked respectively to the defined test or certification phases, can be found in the “OSCar General Test Description for Terminal and Acquirer Systems [OSCar Description]” and the “OSCar Certification Administrative Process [OSCar Process]”. Both documents are attached as annexes to this document.

5 The OSCar Certification Infrastructure

5.1 Model

The OSCar Functional Certification Infrastructure (see [OSCar_Agreement]), enables a test and certification process of OSCar solutions. It has to be set up and run based on the OSCar specifications.

Regarding the governance model the OSCar Consortium Agreement states:

“The OSCar test and certification process includes the development of a governance body, which complies with the principles of consensus-based decisions between Approval Authorities who would like to base their approvals on the OSCar certification process. The purpose of this governance body shall be to maintain and to enhance the certification functional infrastructure as defined for the pilot in order to make it available as a general service to interested Approval Authorities.”

The governance body mentioned by the OSCar Consortium Agreement is named “OSCar Certification Committee” in this model.¹

According to this intention and based on the role model described in [Oversight] the OSCar functional test and certification infrastructure is designed as follows.

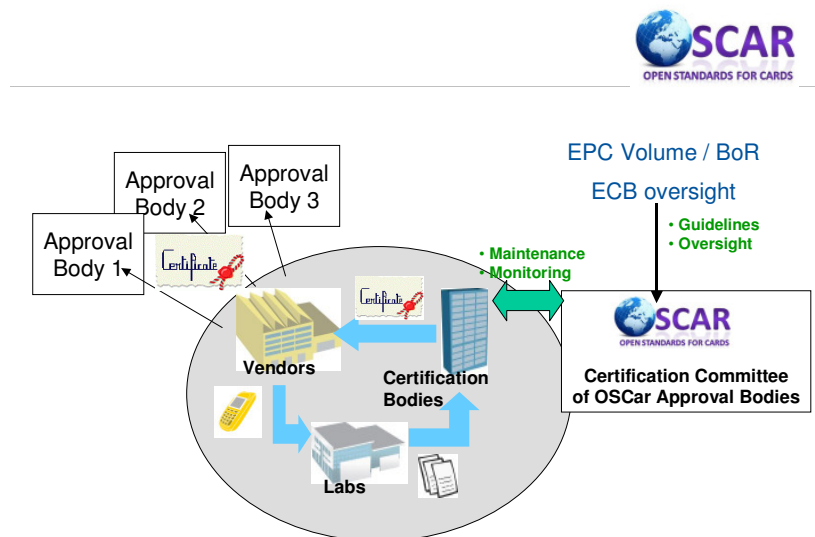


Figure 1: OSCar Test and Certification Model

¹ For competition reasons certification applicants or entities likely to become a certification applicant cannot be a member of the OSCar Certification Committee. Certification Bodies and Test Laboratories must also be excluded from the OSCar Certification Committee Membership as once cannot be both judge and be judged.

This infrastructure involves :

- OSCar Certification Applicants (vendors),
- OSCar Test Laboratories
- OSCar Certification Bodies and
- the OSCar Certification Committee

These parties have to fulfil the roles and meet the criteria listed in chapter 6.

These roles are based on the usage of the OSCar Integration Specification, the OSCar test specification and test methodology as well as on the administrative process agreed within the OSCar Consortium. The certification infrastructure produces OSCar functional test reports, which will be accepted by all OSCar Certification Bodies, which are committed to the OSCar project or which are willing to accept the OSCar rules outside the OSCar project in order to issue OSCar certificates.

Based on the common specification, a common test specification, a common test methodology and common certification processes the OSCar certification infrastructure provides for a “one-stop-shopping” for all OSCar compliant solutions. A certificate based on one single OSCar test report has to be accepted by all approval bodies committed to the OSCar project or its results (multiple acceptance).

Note: Within the OSCar project a Working Group is maintaining the OSCar Integration Specification for SEPA compliant terminals [OIS] and coordinates specification issues with the CIR and the EPAS initiative.

5.2 The OSCar Certification Committee

The OSCar Certification Committee will be founded to manage and maintain the certification infrastructure once it is established. During the pilot phase this work is prepared and performed as far as possible by the OSCar Certification Working Group in close cooperation with the OSCar Coordination Committee.

The role and responsibility of the OSCar Certification Committee is described as follows:

- Maintain the OSCar Certification Policy and related documents.
- Maintain OSCar Test Plan documents.
- Manage the OSCar test tool qualification programme.
- Approve and qualify Certification Bodies.

- Define rules for test laboratory accreditation and register accredited laboratories.
- Define the rules for auditing.
- Qualify external auditors, if applicable.
- Publish and maintain the “OSCar recognition list” of accredited certification bodies and accredited test laboratories.
- Ensure the consistency of certification decisions.
- Arbitrate eventual conflicts linked to OSCar certifications between stakeholders.
- Act as an escalation body for all test results, which cannot be solved on Laboratory and Certification Body level. All decisions taken in this role will be archived in a data base for further consistent usage by OSCar Laboratories and OSCar Certification Bodies. Archived data shall not be accessible to anyone as it concerns vendor specific confidential information. Specific communication (eliminating sensitive info) will be systematically implemented following escalation.
- Define together with OSCar Certification Bodies and OSCar Laboratories criteria for “major” and minor” deviations in order to support approval decisions of the OSCar Approval Bodies. Also for this purpose the OSCar Certification Committee will be provided with all deviations from the expected OSCar test results during the pilot phase by the OSCar Certification Bodies. The OSCar Certification Working Group proposed a “No Waiver Certification Policy”. Severity of a non-compliance can only provided as additional support information.
- List all OSCar Certificates and all OSCar certified products or provide for links to the dedicated information of OSCar certification bodies.
- Coordinate test specification and implementation specification issues including the provision and maintenance of a dedicated data base for these issues. Rules how to handle this data base are described in [OSCar Description].
- Coordinate lessons learnt.

6 Roles and Responsibilities

6.1 Relationships

Certification is a procedure by which a third party gives written assurance that a product, process or service conforms to specified requirements (ISO Guide 2)]. A generic overview of the roles involved in this process and their relationships is provided by figure 2:

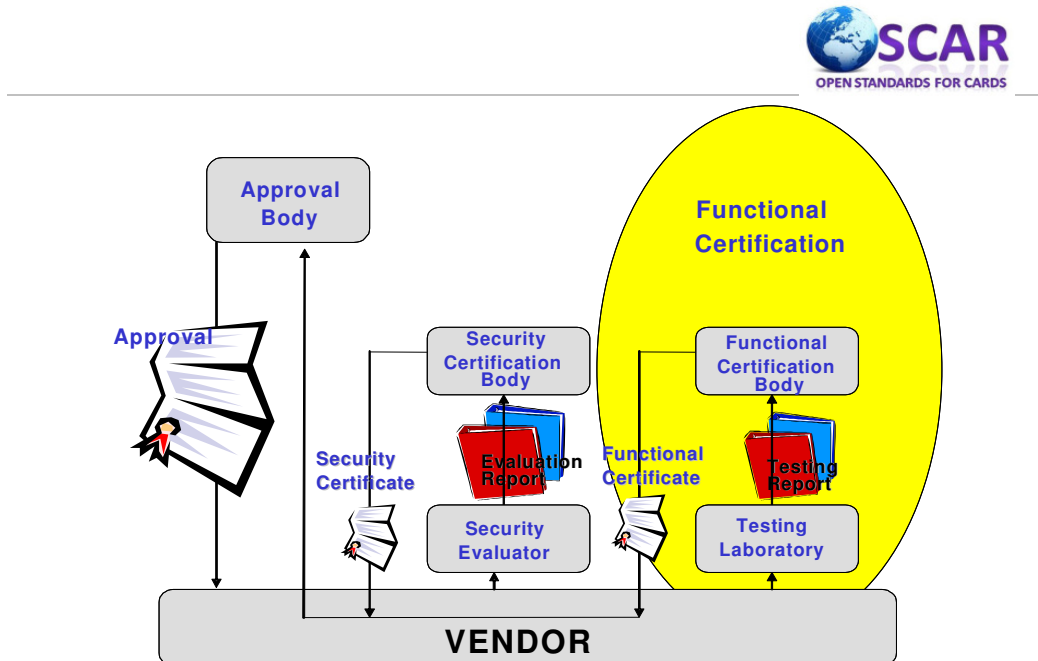


Figure 2 : Certification Roles and Relationships

The target of the OSCar project is the functional certification of products based on the OSCar specifications and certification infrastructure, which is marked in yellow in figure 2.

These products need to prove, that they meet all approval requirements to be approved (e.g. OSCar requirements, security requirements as well as contractual requirements defined by the approving card scheme or Approval Body in order to achieve approval.

To demonstrate its compliance within the OSCar project the products are tested by OSCar testing laboratories. These laboratories perform the functional tests based on the OSCar test specification derived from the OSCar Integration Specification. They provide for the necessary skills and OSCar qualified test equipments. The test results are summarized in an OSCar test report, which is – based on the agreement of the vendor - submitted to an OSCar Certification Body. This Certification Body assesses the test reports and issues a compliance certificate for the vendor.

The OSCar certificate will be used to achieve approval at any OSCar committed card scheme or Approval Body.

The card scheme or Approval Body may continue to issue post-certification approval. For approval, payment schemes or Approval Bodies may also take other contractual criteria beyond security and functional compliance into account, e.g. for own risk management policies. For the pilot no other functional (resp. security) requirements than the one specified in OSCar shall be required by the Payment Schemes for approval.

6.2 Contractual Relationship within the OSCar Certification Infrastructure

The contractual relationships within the OSCar Certification Infrastructure is described in the Figure 3:

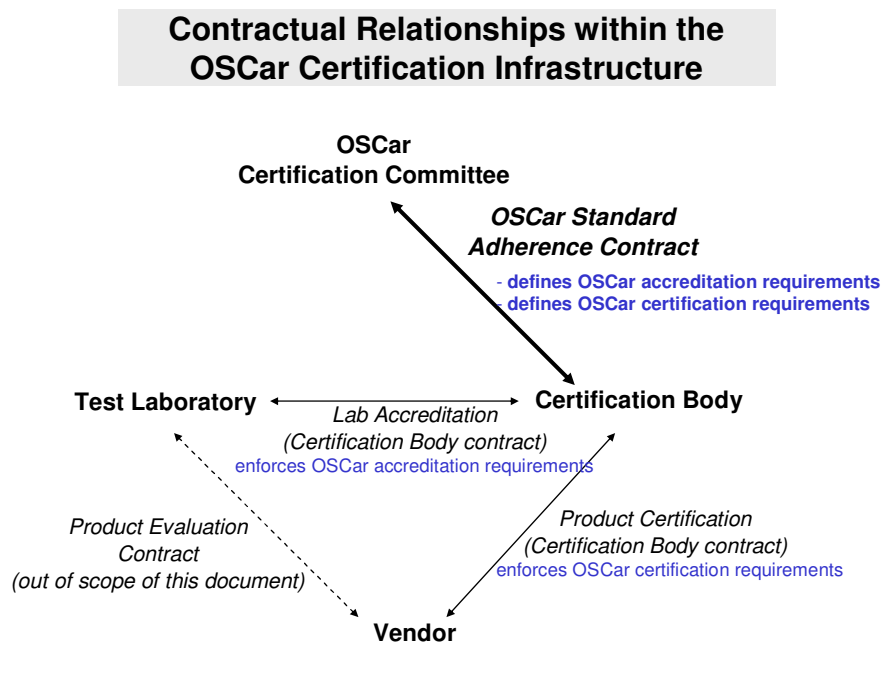


Figure 3: Contractual Relationships within the OSCar Certification Infrastructure

The OSCar Certification Committee establishes a contractual relationship with candidates for the OSCar Certification Body function (reference to the OSCar document, which will include the OSCar Standard Adherence Contract).

This “Standard Adherence Contract” defines :

- the roles and relationships between the OSCar Certification Committee and the OSCar Certification Bodies and

- the requirements applicable to the accredited Certification Body for
 - laboratory accreditation such as language to be used for communication, test report templates or use of qualified test tools, and
 - product certification.

The OSCar accredited Certification Body will implement these requirements in its accreditation contracts with the Test Laboratories and in its certification contract with Vendors.

The testing contract between Vendors and the Tests Laboratories is out of scope of the current document.

6.3 Description of the Roles and Responsibilities

This chapter describes the above mentioned roles and responsibilities in more detail.

OSCar Certification Applicant or Vendor

The vendors, implementing based on OSCar specifications, can as Certification Applicants apply for an OSCar certificate for their products. For that purpose they initiate the certification process by registration of their products at an OSCar accredited Certification Body. Once registered the product will be named Certification Object.

The Certification Applicant is free in his choice of the Laboratory and of the Certification Body for registration, test and certification as long as appropriate accreditations are available, depending on the list of authorized OSCar Test Laboratories and Certification Bodies.

OSCar Test Laboratory

An OSCar Test Laboratory is an entity accredited by an OSCar Certification Body to perform compliance tests on a product called Certification Object. The compliance tests must be performed according to [OSCar Test]. The reference document for compliance is [OIS].

OSCar Test Laboratories act according to their own market strategies and decide by their own by which Certification Body they want to be accredited. They act in competition with other OSCar Test Laboratories.

OSCar Test Laboratories have to meet the following requirements:

- be accredited by an OSCar Certification Body according to the OSCar laboratory accreditation criteria defined in the OSCar Standard Adherence Contract,
- use the [OIS],

- use [OSCar Test]test specification,
- use OSCar qualified test tools (or methods),
- participate in the OSCar test tool qualification process,
- perform unbiased and business-independent tests,
- produce test reports according to the OSCar test report requirements. These reports evidence all eventual deviations from the expected OSCar test results,
- be independent from any card scheme or Approval Body,
- perform tests across card schemes,
- be independent from any Certification Applicant,
- be independent from any Certification Body,
- provide the Certification Body with more information than requested, if applicable,
- support the Certification Bodies assessment,
- contribute to the improvement of the test process and methodology,
- inform about technological evolution and impact on test environment,
- ensure the confidentiality of test results,
- inform the OSCar Certification Body about findings, which are of relevance for the OSCar specification or test specifications as well as for the OSCar test tools and test methodology.

OSCar Certification Body

An OSCar Certification Body must prove evidence to be eligible to provide for OSCar certification services according to the OSCar criteria defined in the OSCar Standard Adherence Contract. OSCar Certification Bodies act freely on the market and offer certification services to card schemes or Approval Bodies.

OSCar Certification Bodies perform the following tasks for functional product compliance:

- perform unbiased and business-independent assessments of certification objects on the basis of test reports, which comply to the OSCar test report requirements. This includes the identification of [OSCar Test] and [OIS]. The Certification Body will discuss these issues with the Test Laboratory in order to provide OSCar with a first expertise,

- issue certification reports on the Certification Objects, that evaluate the compliance of the Certification Objects with the OSCar Specifications (see § 7 of the present document). During the pilot phase all certification results are reported to the OSCar Certification Committee including all deviations from the expected test results,.
- issue OSCar certificates in case of a positive certification report, which can be reused for multiple acceptance by any card scheme or Approval Body participating in OSCar or accepting the OSCar processes outside of OSCar,,
- are recognized by the Approval Bodies participating in OSCar by the OSCar Standard Adherence Contract,
- work across card schemes,
- are independent from any Certification Applicant / Vendor,
- are independent from any Test Laboratory,
- act as a registration and communication body for Vendors, Test Laboratories and card schemes/Approval Bodies,
- inform the OSCar Certification Committee in cooperation with the Test Laboratory about test and certification findings, which are relevant for the OSCar specifications, test specifications, test methodology and process. Gather and disseminate field feedback information,
- provide for registration forms and Implementation Conformance Statements ICSs for vendors,
- provide the card scheme or Approval Body with additional information if requested,
- publish and maintain lists of OSCar certified products certified by this OSCar Certification Body. All issued OSCar certificates are reported to the OSCar Certification Committee for publication on the OSCar web site. Together with the certificate product information provided by the vendor is sent to the OSCar Certification Committee for web site publication,,
- participate in the OSCar test tool qualification process,
- accredit Test Laboratories to perform OSCar functional tests according to the OSCar recognition rules as defined in the “OSCar standard adherence contract”. This accreditation will disseminate OSCar test requirements and guidelines and will mandate the use of OSCar qualified Test Tools,
- adhere to the OSCar certification rules as defined in the “OSCar standard adherence contract.

- ensure full comparability of [OSCar Test] by requiring the OSCar test requirements from all recognized test laboratories,
- coordinate the implementation of process improvements within the test labs.

7 OSCar Certification Objects

OSCar is focussed on the functional certification of

1. terminals and
2. acquirer host systems.

OSCar POS Terminal

An OSCar terminal supports according to [OSCar Scope]:

- a SEPA FAST application implemented according to [SEPA-FAST] supporting the functionalities described in [OSCar Scope],
- a Host Acquirer Protocol Application HAP responsible for:
 - the dialog between the SEPA-FAST application and the Acquirer Host System using the EPAS Acquirer Protocol according to [CAPE ACQ MDR] and [CAPE ACQ MUG],
 - administrative and maintenance functionalities using the TMS protocol according to [CAPE TMS MDR] and [CAPE TMS MUG],
- optionally a Sale System and Attendant Protocol (SAP) application controlling the retailer protocol according to the EPAS Retailer Protocol [EPAS RTP],
- cryptographic mechanisms described in [OSCar Scope],
- the OSCar Integration Specification [OIS].

The OSCar functional tests will be performed according to [OSCAR Test].

OSCar Acquirer Host System

An OSCar Acquirer Host supports according to [OSCar Scope]:

- the EPAS Acquirer Protocol according to [CAPE ACQ MDR] and [CAPE ACQ MUG],
- optionally the TMS protocol according to [CAPE TMS MDR] and [CAPE TMS MUG] if the acquirer also acts as the terminal manager (with limitations described in the [OSCar Scope]).

For the pilot phase an OSCar Acquirer Host System should pass a functional compliance test using a defined set of test specifications and a defined test method. This compliance test should cover only the EPAS Acquirer Protocol as described above. The Acquirer to Issuer interface is out of scope of the OSCar certification.

The test results are summarized in an OSCar Acquirer Host test report. Based on this test report an OSCar Acquirer Host System qualification statement is issued by an OSCar Certification Body.

Beyond the pilot the scope of the OSCar Evaluation and Certification process for Acquirer Host Systems will be reviewed and will take into account, what EPASOrg will propose in this regard.

Optionally Acquirer Host Systems can be certified within the certification infrastructure of EPASOrg. This certification is not required by OSCar.

8 OSCar Certification Flow

The OSCar certification flow works as follows. A detailed description of this work flow is given in § 7 of [OSCar Process] (see annex 1 of the present document)..

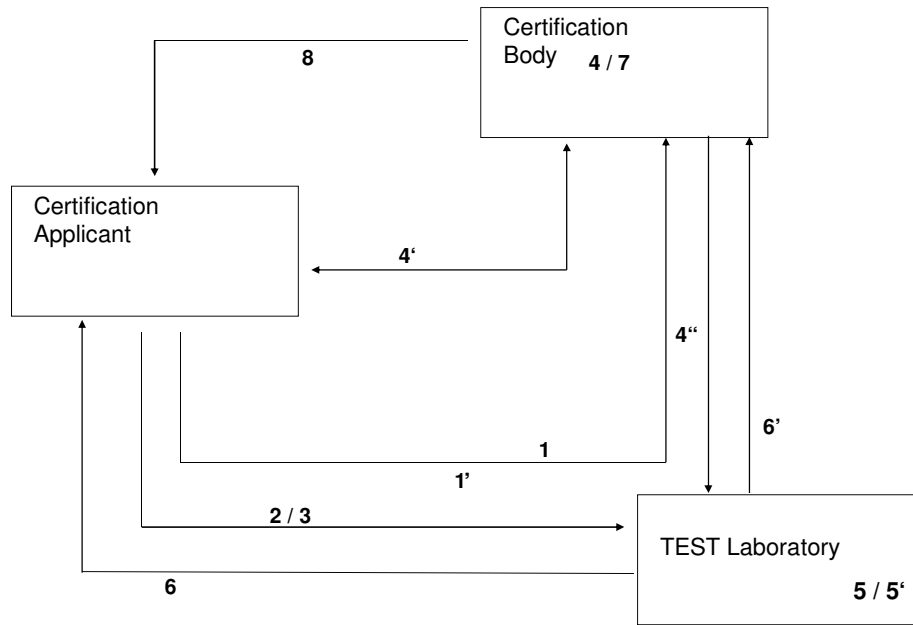


Figure 4: OSCar Certification Flow

0) Registration request. The Certification Applicant contacts the OSCar Certification Committee in order to receive the necessary information how to get an OSCar Certificate (Note: this step is not described in Figure 4).

1) Certification request submission. The Certification Applicant sends information about the Product (or system) identification and implementation (Implementation Conformance Statement « ICS ») and submits it with an explicit Test and Certification request letter to an OSCar Certification Body. The Certification Applicant must inform the Certification Body chosen by him simultaneously in order for the Certification Body to perform the necessary certification preparations (e.g. giving registration number, providing a copy of his submission form).

2) Test request submission. The Certification Applicant sends information about the Product identification and implementation and submits it with an explicit Test and Certification request letter to the Test Laboratory. This letter must specify to the Test Laboratory which Certification Body will be performing the Certification Test, depending on the Certification Applicant's choice.

1) and 2) can be performed simultaneously.

- 3) The Vendor works out the ICS together with the Test Laboratory.
- 4) The ICS is checked by the Certification Body in order to start the test. The Certification Body has the last say and validates the ICS.
- 4') An information about the positive result of the ICS checking is given to the certification applicant.
- 4'') In addition the ICS qualification result of the Certification Body is also sent to the laboratory. The Certification Body must also make it available to any other OSCar accredited Test Laboratory upon vendor request.
- 4') and 4'') can be performed simultaneously.
- 5) Test. A Test Laboratory evaluates the Product on the basis of [OIS], [OSCar Test] and [OSCar Description] 5'') Technical advice. In case of non-compliance in the Test Report, the Test Report must include or be accompanied by a technical advice on the Product.
- 6) Test Report: The Test Laboratory sends the test results, summarised in an OSCar Test Report to the Certification Applicant.
- 6') Test report. The Test Report is sent to the Certification Body by the Vendor or by the Test Laboratory upon Vendor request.
- 7) Certification. The Certification Body, chosen by the Certification Applicant, reviews all the elements participating in the Compliance of the Certification Object regarding the functional requirements, meaning the Laboratory's Test Report and technical advice, the scope and level of implementation, and specifies discrepancies' impact, if there is any.
- 8) Certificate. If appropriate, the Certification Body grants the Certification Applicant a Certificate for that specific Product. The Certification Body signs the letter. If not a Certification Report detailing non compliance issues is sent to the Certification Applicant and copied to the OSCar Certification Committee.
The Certification Body delivers a copy of the certificate to the OSCar Certification Committee once established to be published on the OSCar web site. Together with the certificate product information provided by the vendor is sent to the OSCar Certification Committee for web site publication.

Note: The fee definition, if applicable for the pilot, will be covered later on.

9 Relationship to EMVCo and EPASOrg

EMVCo maintains the EMV Specification and the test infrastructure including the EMVCo test specifications and the EMV test policy for the card schemes recognizing EMVCo.

Within the OSCar project it will be taken care, that both functional test and certification processes create as much synergies as possible, ensure to be complementary and avoid redundancies.

EPASOrg intends to establish an own functional test and certification process to support the implementation of the EPAS protocols. Both initiatives, OSCar and EPASOrg will perform their work in cooperation in order to optimize the OSCar certification.

10 Maintenance of OSCar Certificates

The OSCar Certification Committee will define a common maintenance policy for certificates regarding the duration of OSCar functional certificates.

OSCar Certificates issued during the OSCar pilot will be valid for the length of the pilot, at least 1 year.

Further maintenance rules on certificate renewals or change management will be defined at a later stage.

11 Management of OSCar Test specification and Specification Issues

OSCar Test Laboratories and Certification Bodies must take care in order to identify test specification or specification issues. In order to support their clarification, the Certification Body in cooperation with the Test Laboratory – and eventually in cooperation with the test tool provider - have to provide a first level expertise and a recommendation how to solve the issue. This expertise and recommendation will be sent to the OSCar Certification Committee for decision. Vendors can also participate in the process based on a voluntary action.

These issues may result in specification or test specification catalogue updates. A release management will be introduced after the pilot, when the specifications and test specifications will be stabilized.

Annex 1

[OSCar Process]. OSCar Certification Administrative Process

Annex 2

[OSCar Test] OSCar General Test Description for Terminal and Acquirer Systems