Changes and features for different PSAM versions

PSAM versions	Business features	Chip terminal changes (optional)
PSAM v.8.10.05 (same functionality as 7.20.05)	CL Late Amount introduced. Retrieve Card Data 2 command introduced. Masking of Discretionary and other Data for Track1 and Track2 except PAN 6 + 4. Duplicate Transactions Check supported for Contactless.	Segmentation of the Initiate Contactless Payment command. Issues a Get Amount command if no amount was present in the Initiate Contactless Payment command. Retrieve Card Data 2 command. Masking of all Data for Track1 and Track2, except PAN 6 + 4. Change ASW=10FB (fallback to magstripe) to ASW=10FC (fallback to contact EMV) for Contactless transactions. Set up ARC (Authorization Response Code) if not present from the host (Contactless)(print on receipt). Duplicate Transactions Check supported for Contactless.

PSAM versions	Business features	Chip terminal changes (optional)
PSAM v.8.10.01 (same functionality as 7.20.01)	Terminal can now interact with or disable Accelerated Pin Entry. Possible to use Accelerated Pin Entry in DCC capable Terminals. Indication if Terminal is Contactless Capable.	Terminal can handle 4 byte "Terminal Setting". Terminal can handle Auto Accelerated pin entry.
PSAM v. 8.00.07 (same functionality as 7.10.12)	Handling of Secure hash to Electronic Receipts. Handling of new exchange of PED keys Adding early entry of Extended Envelope data	Terminal can handle Electronic Receipt. Terminal can handle exchange of PED keys. Terminal can handle early entry of Extended Envelope Data.
PSAM v. 8.00.06	Added handling of "Bank Axept Exception Rule". Added additional Field 55 data mandatory in the Finnish market. Added handling of 4 digit CVC with leading "0" (AMEX)	Terminal can supply Finnish terminal configuration parameters. Terminal can support the confirmation and authorisation entry for Bank Axept Exception Rule. Terminal to supply 'F' for blank digit in CVC.
PSAM v. 8.00.05	Command "Retrieve Card Data". Command "Get Random Number". New PIN block Format 1+	Terminal can handle "Retrieve Card Data". Terminal can handle "Get Random Number". Convert from Format 1+ to

PSAM versions	Business features	Chip terminal changes (optional)
	introduced, to comply with PTS	Format 2 towards ICC, for plaintext PIN.
PSAM v. 8.00.04 (same functionality as 7.10.11)	Unmasking of PAN in case of Private Label Cards. Rules for fallback to other technology for contactless cards have been changed. Error correction.	Terminal can handle PAN.
PSAM v. 8.00.03	Contactless transactions (PayWave / PayPass) using an external kernel. Error correction.	The Contactless kernel has to be located in the Terminal.
PSAM v. 8.00.02	Resynchronize with PSAM each time CDP is switched on.	
PSAM v. 7.20.01 (same functionality as 8.10.01)	Terminal can now interact with or disable Accelerated Pin Entry. Possible to use Accelerated Pin Entry in DCC capable Terminals. Indication if Terminal is Contactless Capable.	Terminal can handle 4 byte Terminal Setting. Terminal can handle Auto Accelerated pin entry.
PSAM v. 7.10.12 (same functionality as 8.00.07)	Handling of Secure hash to Electronic Receipts. Handling of new exchange	Terminal can handle Electronic Receipt. Terminal can handle exchange of PED keys.

PSAM versions	Business features	Chip terminal changes (optional)
	of PED keys. Adding early entry of Extended Envelope data. Added handling of "Bank Axept Exception Rule". Added additional Field 55 data mandatory in the Finnish market. Added handling of 4 digit CVC with leading "0" (AMEX) Command "Retrieve Card Data". Command "Get Random Number". New PIN block Format 1+ introduced, to comply with PTS.	Terminal can handle early entry of Extended Envelope Data. Terminal can supply Finnish terminal configuration parameters. Terminal can support the confirmation and authorisation entry for Bank Axept Exception Rule. Terminal to supply 'F' for blank digit in CVC. Terminal can handle "Retrieve Card Data". Terminal can handle "Get Random Number". Convert from Format 1+ to Format 2 towards ICC, for plaintext PIN.
PSAM v. 7.10.11 (same functionality as 8.00.04)	Contactless transactions (PayWave / PayPass) using an external kernel. Resynchronize with PSAM each time CDP is switched on. Unmasking of PAN in case	The Contactless kernel has to be located in the Terminal. Terminal can handle PAN.

PSAM versions	Business features	Chip terminal changes (optional)
	of Private Label Cards. Rules for fallback to other technology for contacless cards have been changed. Error correction.	
PSAM v. 7.10.10 and v. 8.00.01	PCI-PADSS Syslog: PSAM will return relevant log information related to: • PSAM configuration data • PSAM Updates Get MSC Table Command, can now get Private Label Card PAN ranges only.	The Terminal shall collect this log information from the PSAM, and incorporate the information into the format of Terminal log. As the PSAM is not able to produce a time stamp (date & time), the Termi-nal shall provide this for each log event. For Private Label Card PAN ranges, Terminal shall be able to handle PAN range length = 12 characters.
PSAM v. 71.008	CardDataProtection(CDP): All data to and from the PSAM that may potentially contain sensitive data are now enciphered.	To handle CDP, Terminal including Card reader, must be able to enci-pher/decipher data to/from the PSAM. Terminal must be able to

PSAM versions	Business features	Chip terminal changes (optional)
	New PIN block format and encryption to comply with PCI. Additional Transaction Data (i.e. Extended Issuer Envelope). This enables the addition of a unique transaction reference and/or extra transaction data related to the use of certain private label cards. Get MSC tracks information in deciphered form. CDA error handling conforming to EMV 4.2.	handle new PIN block format and encryption. (new TAPA specification) To use "Additional Transaction Data", the Terminal has to send data in a format as expected by the Issuer Host, via the PSAM with the "Set D/C Properties" cmd. Terminal sends enciphered MSC track data to the PSAM, and if allowed (not PCI card) the PSAM will return the deciphered track data to the terminal.
PSAM v. 71.001	EMVCo release 4.2c: Always perform Terminal Risk Management if the terminal is offline capable. EMVCo release 4.2c: Ignore data from the user card if the tag 'belongs' to	Token data is used to construct a Key Entered transaction which is then handled in the same way as if received from the terminal. Response to Get D/C Properties indicates if PSAM is

PSAM versions	Business features	Chip terminal changes (optional)
	the terminal or the issuer. Error correction: Get D/C Properties failed to return Service Code if present. Post Registration transactions implemented (both Purchase and Refund).	able to make transactions with the card.
PSAM v. 70.003	Remote update of PSAM. Preferred offline. Alternative Terminal Capability. Local Cards. Extended Authorization.	Response to Get D/C Properties indicates if a PAN is a local/non PCI Card. The value returned in Submit Card Reference now the same for ICC and MSC. Submit Card Reference 2 added to include both a primary and a secondary reference number for ICC and MSC.
PSAM v. 61.001	Norwegian requirements including Track3 handling for Bax cards. Contactless transactions. (Prepaid) Statistics from terminal now included in host mes-	Fetch Ref. STAN, TVR,TSI and IAC values for printing on the receipt from PSAM. Handling of Track3. Fetch Acquirer Information from PSAM. Fetch Funds Available from

PSAM versions	Business features	Chip terminal changes (optional)
	sages (Contactless). Account Type Selection. Ref. STAN for Capture transactions. Print of TVR/TSI/IAC on receipt. Application effective date Check if Cashback is allowed. Always perform CDA on 2nd GENERATE AC if no useful host response was received, i.e. we need to be sure that the issuer validated the ARQC	PSAM. Handle Contactless transactions.
PSAM v. 60.018	Able to disable DAPE only and still keep APE. APE/DAPE introduced for MSC. Local PIN re–introduced. Cancellation implemented. Processing Condition Table (PCT) implemented.[2] PCI compliant. [3]	Processing Condition Table (PCT) implemented[2] PCI compliant. [3]

PSAM versions	Business features	Chip terminal changes (optional)
PSAM v. 53.005	Dedicated for business environments requiring Key Entered transactions and/or Supplementary Authorizations (Hotels etc.). Is able to handle extended PAN prefix to distinguish between prepaid cards (Gavekort)	Key Entered transactions. Supplementary Authorization.
PSAM v. 52.008	To support all terminal types. Will replace PSAM v. 50.036 & 52.002	
PSAM v. 52.002	Support the signature only terminals.	New terminal type.
PSAM v. 50.036	Option of extra fast PIN entering with Dankort. [1]	
PSAM v. 50.030	Blocking of two consecutive transactions within a given timeframe. Can be cancelled.	Cancellation requires call by command. (Set Debit/Credit Properties)

1. Dankort Accelerated PIN Entry (DAPE)
   When a Dankort or VISA Dankort is recognised, PIN entering becomes available immediately.
   (Feature can be deactivated by PBS if requested).

2. A Processing Condition Table, PCT, has been introduced to be able to convey specific parameters to a terminal. The concept is used in certain regions. The data are forwarded using the PSAM as the transport provider.
3. The PCI Security Standards Council, PCI SSC issues and maintains standards specifying relevant security requirements for systems that store, process or transmit card data and other sensitive data e.g. PINs.