

Changes and features for different PSAM versions



PSAM versions	Business features	Chip terminal changes (optional)
PSAM v.9.00.04	Support for PAR. It can be used for hash values (or plaintext PAR) to the terminal for customer recognition, e.g. For loyalty schemes, parking etc.	New version of Get D/C Properties.
PSAM v.9.00.03	Application Pre-Selection now performed by the PSAM. MIF rules implemented. Support for "yellow MIF button". This is the method where a customer can override the pre-selection and get the full list of AIDs to select from.	New command (Retrieve AIDs) New command (Set Merchant Priorities) Support for "yellow MIF button". Service Pack 3: New formats.
PSAM v.9.00.02	Application Selection now performed by the PSAM.	
PSAM v.9.00.00	Split CDP, eg. possible to use different CDP Keys on different Card readers. Card Organization Reference Number. Able to handle Contactless Token.	



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
PSAM v.8.20.03	Partial Approval Supported. Domestic floorlimit, able to handle local floor limits for Card Schemes.	Terminal Setting Requests Tag 3X (field 47) '30' (supported) /'31' (not supported).
PSAM v.8.20.01	The EMV kernel has been amended to be compliant with the EMV Specification Bulletin SB-141.	



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
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 Con-	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.



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
	tactless.	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 pre-



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
		sent from the host (Contactless)(print on receipt). Duplicate Transactions Check supported for Contactless.
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 capa-	Terminal can handle 4 byte "Terminal Setting". Terminal can handle Auto Accelerated pin entry.



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
	ble Terminals. Indication if Terminal is Contactless Capable.	
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 Ex-	Terminal can handle Electronic Receipt. Terminal can handle exchange of PED keys. Terminal can handle early entry of Extended Envelope Data.



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
	tended Envelope data	
PSAM v. 8.00.06	Added handling of "Bank Asept 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 Asept Exception Rule. Terminal to supply 'F' for blank digit in CVC.



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PSAM v.9.00.03	Application Pre-Selection now performed by the PSAM. MIF rules implemented. Support for "yellow MIF button". This is the method where a customer can override the pre-selection and get the full list of AIDs to select from.	New command (Retrieve AIDs) New command (Set Merchant Priorities) Support for "yellow MIF button". Service Pack 3: New formats.
PSAM v.9.00.02	Application Selection now performed by the PSAM.	
PSAM v. 8.00.05	Command "Retrieve Card Data". Command "Get Random Number". New PIN block Format 1+ introduced, to comply with PTS	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. 8.00.04 (same functionality as	Unmasking of PAN in case of Private Label Cards.	Terminal can handle PAN.



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PSAM v.9.00.03	Application Pre-Selection now performed by the PSAM. MIF rules implemented. Support for "yellow MIF button". This is the method where a customer can override the pre-selection and get the full list of AIDs to select from.	New command (Retrieve AIDs) New command (Set Merchant Priorities) Support for "yellow MIF button". Service Pack 3: New formats.
PSAM v.9.00.02	Application Selection now performed by the PSAM.	
7.10.11)	Rules for fallback to other technology for contactless cards have been changed. Error correction.	
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	



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PSAM v.9.00.03	Application Pre-Selection now performed by the PSAM. MIF rules implemented. Support for "yellow MIF button". This is the method where a customer can override the pre-selection and get the full list of AIDs to select from.	New command (Retrieve AIDs) New command (Set Merchant Priorities) Support for "yellow MIF button". Service Pack 3: New formats.
PSAM v.9.00.02	Application Selection now performed by the 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	Terminal can handle 4 byte Terminal Setting. Terminal can handle Auto Accelerated pin entry.



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PSAM v.9.00.03	Application Pre-Selection now performed by the PSAM. MIF rules implemented. Support for "yellow MIF button". This is the method where a customer can override the pre-selection and get the full list of AIDs to select from.	New command (Retrieve AIDs) New command (Set Merchant Priorities) Support for "yellow MIF button". Service Pack 3: New formats.
PSAM v.9.00.02	Application Selection now performed by the PSAM.	
	Contactless Capable.	
PSAM v. 7.10.12 (same functionality as 8.00.07)	Handling of Secure hash to Electronic Receipts. Handling of new exchange of PED keys. Adding early entry of Extended Envelope data. Added handling of "Bank Asept Exception Rule".	Terminal can handle Electronic Receipt. Terminal can handle exchange of PED keys. Terminal can handle early entry of Extended Envelope Data. Terminal can supply Finnish terminal configuration



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
	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".	parameters. Terminal can support the confirmation and authorisation entry for Bank Acept Exception Rule. Terminal to supply 'F' for blank digit in CVC. Terminal can handle "Retrieve Card Data". Terminal can handle "Get Random Number".



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
	New PIN block Format 1+ introduced, to comply with PTS.	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.	The Contactless kernel has to be located in the Terminal.



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
	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. 7.10.10 and v. 8.00.01	PCI-PADSS Syslog: PSAM will return relevant	The Terminal shall collect this log information from the PSAM, and incorporate



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
	log information related to: <ul style="list-style-type: none"> • PSAM configuration data • PSAM Updates <p>Get MSC Table Command,</p>	the information into the format of Terminal log. As the PSAM is not able to produce a time stamp (date & time), the Terminal shall provide this for each log event. For Private Label Card PAN ranges, Terminal shall be



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
	can now get Private Label Card PAN ranges only.	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. New PIN block format and encryption to comply with	To handle CDP, Terminal including Card reader, must be able to encipher/decipher data to/from the PSAM. Terminal must be able to handle new PIN block for-



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PSAM v.9.00.03	Application Pre-Selection now performed by the PSAM. MIF rules implemented. Support for "yellow MIF button". This is the method where a customer can override the pre-selection and get the full list of AIDs to select from.	New command (Retrieve AIDs) New command (Set Merchant Priorities) Support for "yellow MIF button". Service Pack 3: New formats.
PSAM v.9.00.02	Application Selection now performed by the PSAM.	
	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	mat 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



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PSAM v.9.00.03	Application Pre-Selection now performed by the PSAM. MIF rules implemented. Support for "yellow MIF button". This is the method where a customer can override the pre-selection and get the full list of AIDs to select from.	New command (Retrieve AIDs) New command (Set Merchant Priorities) Support for "yellow MIF button". Service Pack 3: New formats.
PSAM v.9.00.02	Application Selection now performed by the PSAM.	
	cards. Get MSC tracks information in deciphered form. CDA error handling conforming to EMV 4.2.	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	Token data is used to construct a Key Entered transaction which is then han-



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
	terminal is offline capable. EMVCo release 4.2c: Ignore data from the user card if the tag 'belongs' to the terminal or the issuer. Error correction: Get D/C Properties failed to return	dled in the same way as if received from the terminal. Response to Get D/C Properties indicates if PSAM is able to make transactions with the card.



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
	Service Code if present. Post Registration transactions implemented (both Purchase and Refund).	
PSAM v. 70.003	Remote update of PSAM. Preferred offline. Alternative Terminal Capability.	Response to Get D/C Properties indicates if a PAN is a local/non PCI Card. The value returned in



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
	Local Cards. Extended Authorization.	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	Fetch Ref. STAN, TVR, TSI and IAC values for printing



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
	for Bax cards. Contactless transactions. (Prepaid) Statistics from terminal now included in host messages (Contactless). Account Type Selection. Ref. STAN for Capture transactions. Print of TVR/TSI/IAC on	on the receipt from PSAM. Handling of Track3. Fetch Acquirer Information from PSAM. Fetch Funds Available from PSAM. Handle Contactless transactions.



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
	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	



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PSAM v.9.00.03	Application Pre-Selection now performed by the PSAM. MIF rules implemented. Support for "yellow MIF button". This is the method where a customer can override the pre-selection and get the full list of AIDs to select from.	New command (Retrieve AIDs) New command (Set Merchant Priorities) Support for "yellow MIF button". Service Pack 3: New formats.
PSAM v.9.00.02	Application Selection now performed by the PSAM.	
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



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
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.



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
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	



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PSAM v.9.00.02	Application Selection now performed by the PSAM.	
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.