

Appendix X: Acquirer: supported functionality		
Nro	Requirement	Description
1	References	
1.1	Acquirer has implemented Visa's and/or Mastercard's Mass transit payment features (aggregated model).	Description of the reference must be submitted electronically via Supplier Portal.
2	Certifications, acquirer acceptance (e2e tests)	
2.1	Acquirer must be able to support the certification of EMV Transit solution with aggregated fare collection with a PSP chosen by LMJ and HSL.	Certification must be finalized before 30.6.2020.
2.2	Acquirer must be able to support mandatory certifications with HSL's and LMS's common PSP provider.	PSP provider is Poplatek Oy.
2.4	Acquirer must be PCI-DSS certified.	
4	Supported schemes, payment means and transaction types	
4.1	Visa	
4.1.1	Visa: Chip & PIN	
4.1.2	Visa: Contactless	
4.1.3	Contactless MTT	
4.1.3.1	Ticket sales	Standard retail transaction
4.1.3.2	Known fare	Card (tokenized payment id) is used as a ticket
4.1.3.3	Aggregated Fare Contactless	Capping feature is supported with specific risk sharing models
4.1.4	Secure CNP (3D authentication)	
4.1.5	Secure CNP (3D authentication in card registration)	
4.1.6	Non- secure CNP (with CCV2)	
4.1.7	Non -secure CNP with stored card data (CVV2 in card registration not in use)	

4.2	Mastercard	
4.2.1	Chip & PIN	
4.2.2	Contactless	
4.2.3	Contactless Mass Transportation	
4.2.3.1	Ticket sales	Standard retail transaction
4.2.3.2	Known fare	Card (tokenized payment id) is used as a ticket
4.2.3.3	Aggregated Fare Contactless	Capping feature is supported with specific risk sharing models.
4.2.4	Secure CNP (3D authentication)	
4.2.5	Secure CNP (3D authentication in card registration)	
4.2.6	Non- secure CNP (with CCV2)	
4.2.7	Non -secure CNP with stored card data (CVV2 in card registration)	
4.3	AMEX	
4.3.1	Chip & PIN	
4.3.2	Contactless	
4.3.3	Amex transit	Acquirer has implemented mass transit payment features. This feature has to be implemented and tested before 1st of January 2021.
4.3.3.1	Ticket sales	Standard retail transaction
4.3.3.2	Known fare	Card (tokenized payment id) is used as a ticket
4.3.3.3	Aggregated Fare Contactless	Capping feature is supported with specific risk sharing models.
4.3.4	Secure CNP (3D authentication)	
4.3.5	Secure CNP (3D authentication in card registration)	
4.3.6	Non- secure CNP (with CCV2)	
4.3.7	Non -secure CNP with stored card data (CVV2 in card registration not in use)	
4.4	Other Schemas or methods	
4.4.1	ApplePay	
4.4.2	Union Pay	
4.4.3	JCB	
4.4.4	Masterpass	

4.4.5	Google Pay	
4.4.6	Samsung Pay	
5	Transit models	
5.1	Transit use case: Acquirer has to support the VISA requirements including AVR (Account Verification) and MIT (Merchant Initiated Transaction).	
5.2	Transit use case: Acquirer has to return FPAN for PSP when payment done by DPAN (digital PAN).	
5.4	Acquirer has to support PAR data (payment account reference) handling and generation.	
6	Settlements	
6.1	Daily settlement cycle can be synchronized with the sales day of HSL 00.00-23.59 (T+1)	
6.2	Gross Settlement	Acquirer supports Gross Settlements to a Finnish Bank account
6.2.1	Merchant Service Charges can be invoiced with consolidated invoice when gross settlement is used.	Merchant Service Charges are invoiced with a consolidated MSC-invoice including several MIDs on monthly basis
6.3	Net Settlement	Acquirer support Net Settlements to a Finnish Bank account
6.4	Settlement batch specific reference ID	It is possible to attach in settlementbatch file a unique batch specific reference created by acquirer or PSP.
6.5	International Reference ID	Support for RF-references
6.6	Domestic Reference ID	Support for so called FKL-references
6.7	Settlement time for Card Present (CP) transaction is T+ 1	
6.8	Settlement time for Card not present (CNP) is T+1	
6.9	Availability of digital reconciliation data	Mercant can get a reconciliation data in electronic format via API.
7	Merchant Portal	

7.1	Client has access to a merchant portal for reporting and administrative purposes.	
7.2	User hierarchy	The merchant portal contains an inbuilt user hierarchy with different user rights for different users
7.3	User Maintenance	HSL can self maintain the user rights.
7.4	Search function with date and time (dd.mm.yyyy - dd.mm.yyyy)	There is a search function in portal which can be used as date and time (dd.mm.yyyy - dd.mm.yyyy) as a search factor.
7.5	Search function with transaction archive reference / unique transaction ID	There is a search function in portal which can be used as archive reference / unique transaction ID as a search factor.
7.6	Search function with transaction time (time of sales)	There is a search function in portal which can be used as transaction time (time of sales / time when payment transaction has been generated) as a search factor.
7.7	Search function with reception time	There is a search function in portal which can be used as reception time (time when payment transaction has received to acquirer) as a search factor.
7.8	Search function with settlement time	There is a search function in portal which can be used as settlement time as a search factor.
7.9	Report exports	It must be able to export reports in csv or pdf formats.
8	Common Service Quality	
8.1	Minimum Service Availability	99,5 %, which is measured in 3 months period.
8.2	SLA reporting	Service provider reports service level on monthly basis.
8.3	Dedicated Contact person	Service provider must name a dedicated contact person for HSL.
8.4	Customer support in Finnish (First Level)	The client has access to first line customer support in Finnish during the working hours (mon-Fri between 8-16)
8.5	Technical support in Finnish or English (Second Level)	
9	Documentation	
	Acquirer must provide interface specification for payment gateway connection.	

10	Test environment	
	Acquirer must provide test environment.	