

Test Assessment Summary for product TTAS-TABA240201-240614(a)



The product is a Tap on Phone Contactless Acceptance Application

Intelligent Card Reader

This Test Assessment Summary intends to gather key information on the testing session and provides the Test Assessment References as the output of the Interface and Application Testing process. Mastercard Test Assessment Authority has found reasonable evidence that the submitted product sufficiently complies with Reference Specifications. In no case the Test Assessment Reference(s) below can be considered as a Letter of Approval.

Supplier

Tabaod Communications And Information Technology (NearPay)
4518 Anas Bin Malek, AlMalqa, Riyadh, Kingdom of Saudi Arabia, 13524

Product Identification

Contactless Acceptance Application Name and Version: NearPay MC Kernel.apk V1.0

Application file name and version: NearPay MC Kernel

Inherited from / Variant of: TTAS-TABA211201-220119(a)

Application selection Module	Reader Module V1.0
Mastercard Contactless Kernel	NearPay MC Kernel V1.0
Minimum Operating System	Android 11
Build / Firmware	NearPay MC Kernel
Test Application	NearPay MC Kernel
Product Test Environment Interface	
As tested with	
NFC Mobile Device(s)	Tap on phone_Test_Bench_FIME_EMEA_v14_20231013

Any change to the above identified submitted product must be notified to the Mastercard Test Assessment Authority.

Supported Options

Contactless Mag-stripe	No
Send POI information	No
C-2 Spec Bulletin 261	No
Data Exchange / Data Storage	Yes
Integrated Data Storage and Torn Transaction	No

Mastercard Reference Specifications

- Mastercard Contactless Reader Specification - Version 3.1.4 - November 2020
- EMV Book C-2 - Kernel 2 Specification - Version 2.10 - March 2021

Test References

Registration form Reference:

Tap on Phone Registration Form v1.5 - Product Tech Name+Version

TEPS Reference: TEPS-TABA240201-240215(a)

Global Test Bench Identifier: T063-240426

Test Report: C24REP00-767_v1.0

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Functional Evaluation Results

Test	Verdict	
Performance	Average time with beep trigger: 369 ms (117ms average beep trigger)	
Level 2 Functional	Application Selection Module	PASS (partially inherited)
	Contactless Kernel	PASS (partially inherited)
	Data Exchange	PASS (partially inherited)
Handset Compatibility	PASS	

Comments and Restrictions

- Performance results are above the 100ms Pass Criteria. It is possible that such transaction speeds impact the user experience in use cases requiring high speed transactions, for instance in transit environment.
- In case the Tap on Phone product is a Contactless Acceptance Application SDK to be integrated by an end Customer, the SDK vendor and customers shall assess if the SDK integration impacts the functional and security evaluations and if any retesting is needed.
- The solution does not meet Mastercard's Level 1 and Performance standards. Pilot deployments based on this implementation should be discussed with Mastercard MPOS teams at mposprogram@mastercard.com.
- This TAS may be updated by Mastercard (in its sole discretion) if Mastercard (a) receives additional information from the Product Vendor about the Product; (b) has a reasonable belief that the Product has a material defect; (c) deems appropriate as a result of any activity that causes non-compliance with the Specification arising with the Product.
- Any change that, in Mastercard's sole opinion, may generate a different behavior of the Product that was submitted to Mastercard for testing and to which this TAS relates will be considered a material modification to the Product (for which this TAS does not apply to) and must be resubmitted to Mastercard for testing and approval.
- This L2 functional TAS allows entering the M-TIP process.
- If Online PIN is not supported, a PCI CPoC security approval will be needed to obtain the M-TIP Letter of Approval and prior any deployment.
- If Online PIN is supported, a confirmation of the completion of the Mastercard security evaluation or PCI MPoC security approval will be needed to obtain the M-TIP Letter of Approval and prior any deployment.

Test Assessment References

TL2-TABA240201-240614(a)
Expires on June 14, 2027

The Mastercard Test Assessment

Authority Chairman: Bruno Parfum

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