

Document History

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Electronic Benefit Transfer

Toucan Functional Specification

*POS application & Merchant Settlement*

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# Summary

This document outlines functional requirements and envisaged solution to support EBT program on Toucan

Objective of the document is to provide the areas of change, functional process, implementation guidelines and testing considerations for the solution.

# Terminology

Standard Industry based terminology

# Current Functionality

None

# Products Impacted

| **Backend** | | **Merchant App** | | **Bank App** | |
| --- | --- | --- | --- | --- | --- |
| On-boarding | Yes | IOS Mobile | NA | IOS Mobile | NA |
| Switch | Yes | IOS Tab | NA | IOS Tab | NA |
| Interchange | Yes | Android Mobile | NA | Android Mobile | NA |
| Settlement | Yes | Android Tab | NA | Android Tab | NA |
| Collection | NA | Web | NA | Web | Yes |
| Communication | NA |  |  |  |  |

# Requirements

<Insert signed off PDF of requirement scope here>

# System Flow

Onboarding data flow will use **Toucan screens**

Real time transactions will flow as from **POS <> Toucan Switch <> FIS switch**

# Security

* FutureX HSM will be used for pin key generation for POS.
* FIS will share the interface keys with Toucan in its standard process

# Assumption

* Payment Gateway based online Authorization request are not in scope
* Pre-Authorization Requests (0100/0110) are not in scope.
* Cash Withdrawal and Balance Enquiry which are typically ATM transactions is also required to be initiated from the same android POS device.
* No payment advice is required to be generated out of the Toucan application every day payment is made to the merchant for EBT transactions posted.
* EBT card PIN will be of 4-bytes.
* Reconciliation message - 0500 message is not in scope
* Toucan’s Service request module will not be used by the merchant to raise any queries or concerns in the EBT transaction acquiring/processing.
* EBT transactions are not required to be validated against FRM checks on the Toucan application.
* Toucan’s communication module will not be used for any external (merchant) or internal communications required for the EBT transactions acquiring/processing.
* Validation of goods that are being purchased using EBT cards will be carried out out of the Toucan application.
* Considering the merchant boarding process is agreed for update through screen, file upload for boarding is not in the solution details
* Terminal Key Injection will be done by POS vendor

# 

# Solution Design

## Background

The EBT Program provides qualified recipients with electronic access to SNAP and/or cash benefits through Point-of- Sale (POS) devices using EBT cards with personal identification numbers (PINs)..

## High Level Impact Areas

Solution is divided into following impact areas:

* EBT POS application
* Merchant on-boarding
* User Access Management
* Authorization
* Merchant settlement
* Recon and MIS

## 

## Design in Detail

### Boarding a New Merchant

New merchants will be onboarded using the Toucan Operations screens.

A “New Merchant” SR will be raised - Merchant Mgmt >> Operations >> New Merchant.

Upon approval of this SR, a merchant application will be created.

All the fields present in the State Rede file are assumed to be keyed in.

The document proofs and the merchant account details will be added manually after the application is created.

All the data entered will not be evaluated and the application will directly execute “Create Mechant Master” Step to create a merchant.

One terminal of type “POS” will be created along with the merchant.

The Merchant number will be the FNS Store number.

### 

### Setting up Terminal device for a Merchant

##### Initialize a Terminal

When the EBT application is installed on the POS application, terminal is to be initialized to make the terminal ready to accept transactions.

Existing API [/api/auth/posinitial](https://ops.dev.toucanus.net/api/auth/posinitial) will be triggered after entering Terminal Number, SKU Number and OTP.

On receipt of this API, Toucan BE validates the details and if found valid, Terminal is set to transact and response is sent to the terminal.

If the details are not valid, respective error responses are sent to the terminal.

##### SignOn the Terminal to Toucan

Post initialization, terminal sign-on is initialized for key injection.

Existing API [/api/swt/matm/signon](https://ops.dev.toucanus.net/api/swt/matm/signon) will be triggered.

On receipt of this API, Toucan BE connects with HSM to generate two sets of keys and send an API response to the terminal. Along with the keys critical terminal information like terminal capabilities,

These keys will be used for PIN block and transaction encryption

Whenever a merchant feels that the keys are compromised or want to use a new set of keys for every new business day or want to use a new set of keys for every shift change Terminal sign-on can be attempted.

##### Supervisor Addition for a Merchant

For EBT merchants, only one merchant user will be created from the Toucan application.

While the merchant users will be able to access the merchant portal, clerks and supervisors will be users of the EBT POS application.

Supervisor will be the user of the EBT POS application who will be logged into the application and can perform some specific functions like new clerk/supervisor ID addition/deletion. manual transactions.

Supervisor ID will be a clerk ID with “Type of user” set to Supervisor.

When the Toucan EBT application is installed on the POS machine for the first time, a default Supervisor ID Clerk123 with password of 1234 will be created.

This is to enable the merchant to logon to the EBT POS and create Clerk IDs who can do the financial transactions.

When the user logins with default Supervisor ID for the first time, the user will be prompted to change the password.

*Please refer Appendix section for API details*

##### Clerk Addition for a Merchant

A clerk is the user of the POS application who will actually do the financial transactions on the EBT POS machine.

A new clerk ID can be created by a Supervisor ID only from the EBT POS application.

*Please refer Appendix section for API details*

##### Reset/Change Supervisor Password

A supervisor ID can change the password of a Supervisor/clerk ID from the EBT POS application.

*Please refer Appendix section for API details*

##### Reset/Change Clerk Password

A supervisor ID or another clerk ID can be used to reset/change the password of a clerk ID.

*Please refer Appendix section for API details*

##### 

##### Deleting a Supervisor

A supervisor ID can delete an existing Supervisor ID from the EBT POS application.

*Please refer Appendix section for API details*

##### Deleting a Clerk

A supervisor ID can delete an existing clerk ID from the EBT POS application.

*Please refer Appendix section for API details*

##### Clerk Login-Logout

A clerk can login and logout of the application. A clerk does the financial transactions on the EBT POS application after logging in.

A clerk shall logout at the end of the shift/business hours.

The date and timestamp details of the clerk login-logout are maintained on the POS device.

When the clerk logs out, clerk level totals of the transactions that were done in between the login-logout time will be displayed and can be printed.

Post the clerk logout, all the clerk level totals of the session are reset and if the same clerk logs in again, the accumulation of the statistics start from the beginning.

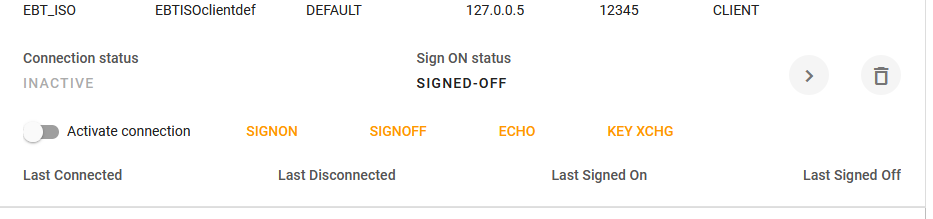
### 

### Authorizing EBT transactions

EBT transactions initiated from POS devices will be received at Toucan and routed to the FIS switch. Routing to FIS switch will be using a new EBT\_ISO interface that will connect to FIS as a client. FIS may approve or decline the transactions based on its rules. All Transactions will be logged in Toucan and may be viewed on UI or referred in daily reports

##### Toucan-FIS interface

* FIS is the authorizing entity hence we will receive IP address and port to connect from FIS.
* These details will be configured with EBT\_ISO destination in Toucan to build a client socket connection to the FIS switch.
* Connectivity to FIS may be managed using the following options on the Toucan screen - **Switching >> Parameter Controls >> Scheme Connections** for this EBT\_ISO record
  + SignON
  + SignOFF
  + Echo
  + Key Xchg



##### Viewing an Authorized Transactions on UI

* Transactions may be viewed in Toucan using the Terminal ID and its Reference Number (RRN) generated during the authorization process.
* Before the daily batch, the transactions may be viewed on the Terminal Unsettled screen - **Lookup >> Terminal >> Unsettled Txn**. Users will need to know the RRN to be able to scroll and locate in the paginated view
* Once an approved transaction is processed in the batch, the transaction may be viewed on the Cleared View screen - **Lookup >> Transaction >> Cleared** tab. Cleared view will also show the ensuing transactions
* A declined transaction after the batch, may be viewed on the Authorization Rejects screen - **Lookup >> Transaction >> Auth rejects** tab.

##### Reports

To download daily transaction reports, refer the following at **Switching >> Reports >> Switch** and select the report for the required date

* Daily Transaction Report
* Switch Transaction

### POS Transactions

Terminal User (Clerk/Supervisor) may initiate any of the below transactions from an Active and a Signed-ON terminal. Each Authorization transaction will require the EBT Card data, which may be entered as a manual entry - where operator keys-in the card details, or, as a card swipe - where the POS reads the card data.

Following are the transactions:

##### Benefit Balance Enquiry

A Benefit Balance Enquiry transaction is initiated to obtain the EBT balances a beneficiary has on his card. To initiate this transaction, the operator chooses the Balance Enquiry menu option on the POS and enters card data and Personal Identification Number (PIN). Refer [EBT POS design](#_heading=h.v9a5xkc69qzo) for the POS option.

* Ledger balances for Food and Cash accounts received in the response.
* POS will display details and receipt may be printed.
* These details are received from FIS response to EBT\_ISO interface

##### Benefit Food Purchase

A Benefit Food Purchase is initiated to obtain authorization for purchases. To initiate this transaction, the operator chooses the Food Purchase menu option on the POS and enters card data and Personal Identification Number (PIN). Refer [EBT POS design](#_heading=h.v9a5xkc69qzo) for the POS option.

* This request returns an approval code if approved. If not approved, a non-zero response code is received. This decision is given by FIS. FIS refers to Food balance on the card for this transaction
* POS will display the response details and receipt may be printed
* For Toucan this transaction will be treated as a Purchase and processed for clearing in batch

##### Benefit Cash Purchase

A Benefit Cash Purchase is initiated to obtain authorization for purchases. To initiate this transaction, the operator chooses the Cash Purchase menu option on the POS and enters card data and Personal Identification Number (PIN). Refer [EBT POS design](#_heading=h.v9a5xkc69qzo) for the POS option.

* This request returns an approval code if approved. If not approved, a non-zero response code is received. This decision is given by FIS. FIS refers to Cash balance on the card for this transaction
* POS will display the response details and receipt may be printed
* For Toucan this transaction will be treated as a Purchase and processed for clearing in batch

##### Benefit Cash Purchase - with Cashback

A Benefit Cash Purchase with Cashback is initiated to obtain authorization for purchases including a cashback component. To initiate this transaction, the operator chooses the Cash Purchase menu option on the POS and enters card data and Personal Identification Number (PIN). Cashback amount and actual Purchase amount together make up the Transaction Amount in this case. Refer [EBT POS design](#_heading=h.v9a5xkc69qzo) for the POS option.

* This request returns an approval code if approved. If not approved, a non-zero response code is received. This decision is given by FIS. FIS refers to Cash balance on the card for this transaction
* POS will display the response details and receipt may be printed. Merchant will be required to follow their process of handing over the Cashback amount to the card holder
* For Toucan this transaction will be treated as a Purchase with Cashback and processed for clearing in batch

##### Benefit Cash Withdrawal

A Benefit Cash Withdrawal is initiated to obtain authorization for withdrawing cash using POS. To initiate this transaction, the operator chooses the Cash Withdrawal menu option on the POS and enters card data and Personal Identification Number (PIN). Refer [EBT POS design](#_heading=h.v9a5xkc69qzo) for the POS option.

* This request returns an approval code if approved. If not approved, a non-zero response code is received. This decision is given by FIS. FIS refers to Cash balance on the card for this transaction
* POS will display the response details and receipt may be printed
* For Toucan this transaction will be treated as a Cash@POS (an equivalent of Cash Withdrawal) and processed for clearing in batch.

##### Return Purchases (Refund)

A Return Purchase is initiated to obtain a refund on the original purchase. Refund is allowed only for Benefit Food Purchases returns within the stipulated period as defined on the Switch Configurations - Refund Days value. Card data may be manually entered or card swiped. PIN needs to be entered to initiate this transaction. Refer [EBT POS design](#_heading=h.v9a5xkc69qzo) for the POS option

* This request returns a refund RRN. Zero response code indicates return/refund was approved. If not approved, a non-zero response code is received. This decision is given by FIS. FIS refers to Food balance on the card for this transaction
* POS will display the response details and receipt may be printed
* For Toucan this transaction will be treated as a Refund transaction to the original Purchase and processed for clearing in batch.
* For purchases that are not within the stipulated period will not be available for refund from POS
* For purchases that are already refunded for full amount will not be available for refund from POS
* For purchases that are reversed/voided will also not be available for refund from POS

##### Benefit Purchase Reversal

A Reversal may be for Cash or Food Purchase. A reversal may be user initiated or systemic in case of technical failure in communication to the terminal. This option covers User-Initiated Reversal which is when the customer/clerk chooses to nullify the prior approved transaction on the same day before closing. Typical use cases are wrong amount entry or a billing discrepancy.

* This request voids a prior approved transaction and takes no action for a prior declined transaction.
* Zero response code indicates void was approved. If not approved, a non-zero response code is received. This decision is given by FIS.
* POS will display the response details and receipt may be printed
* For Toucan this transaction will be treated as a Reversal to the original Purchase and processed for clearing in batch.
* For purchases that are already cleared in Toucan batch will not be available for reversal from POS
* For purchases that are refunded will not be available for reversal from POS

### Merchant Posting

Transaction Posting to the merchant will be done in the batch process. As per the requirement, EBT transaction posting does not need any fee or charges to be charged/deducted, hence, the Transaction Amount will be the same as the Posting Amount for successfully posted transactions.

After the batch,

* Successfully posted transactions may be viewed on the Transaction View screen - **Lookup >> Transaction >> Posted tab**
* Rejected posting transactions may be be viewed on the Transaction View screen - **Lookup >> Transaction >> Rejected tab**
* Held posting transactions may be be viewed on the Transaction View screen - **Lookup >> Transaction >> Hold tab**

##### Reports

To download posting reports, refer the reports at **Merchant Mgmt >> Reports >> Merchant Posting** and select the report for required dates

#### 

### Payment Advice & Statement

* Payment Advice for the EBT merchant will continue to be generated in the existing Toucan format.
* Payment Advice for a merchant may be downloaded from the Merchant View screen - **Lookup >> Merchant >> Payments >> Payment Advices**

### Merchant Payouts

* A new merchant payout batch process is developed for EBT merchants to have the files in required NACHA formats
* Merchant payout files will be generated for all the transactions successfully posted to the merchant.
* Both credit and debit batches will be generated for the merchants having credit and debits.
* Mapping of the merchant payouts will be as attached.



### 

### Toucan parameter setups for EBT

##### BIN addition using screen

Prerequisite **- EBT bin list will need to be known to update this. Client partner should be able to provide this information**

* Navigate to **Switching >> Parameter Controls >> Switch Configurations -** scroll down to **BIN details**
* Update the Custom bin table with the BIN ranges given in the data file from FIS, after using the button for ‘**Use Custom BIN array’**.
* Unless the BIN list from EBT is non-contiguous, there should only one record for custom bin array

##### Product Inventory using screen

Prerequisite **- Physical terminal device details are required to update this. This should be known from the device technical specification/brochure business signs up for**

* Update the Product Inventory screen for EBT terminal devices - **System >> References >> Product Inventory**
* Use this product reference when boarding Terminals in Toucan

##### Scheme Connection

Prerequisite **- Switch Partner technical details are required to update this. Client partner should be able to provide this information**

* Navigate to **Switching >> Parameter Controls >> Scheme Connection**
* Define a Client connection using the data from client partner

##### HSM service setup (for HSM integrated)

Prerequisite **- TBD - once HSM integration details are sorted this will be known to map into Service Provider details**

### 

### Transaction security process

**Based on the operational process for POS deployment, following is required - and will be developed once all details are available.**

* FIS will share a 3 part key that will be managed with FutureX for key updates into HSM, by the Infra/business team.
  + Infra/Business team will share the Encrypted key reference in HSM need to be shared over mail with Toucan team to be used in setup for Authorization process
* Assuming FutureX and the Terminal vendor will manage Terminal PIN key injection, clarity needed for below to complete the design and development
  + How will Toucan get PIN key reference associated with TID input? Will it be a file or API?
    - If it is a file - what is the the layout, frequency and location to pick it
    - If it is an API - need details of connection, request and response formats
  + Based on above, following gap development will be done
    - To hold the Terminal and Pin key reference mapping in Toucan.
    - Scheduling of API calls/file acceptance for update to this mapping
* Toucan process will use the Terminal Pin key and FIS key for PIN translation as per the format in specifications.

### Conversion processes

None

### Setup Sequence

* Parameter setup
* Configure FIS connections
* Merchant boarding
* POS application download from TMS
* Setup Terminal user (clerks/supervisor)
* Transact from Terminal

## Table Structures

NA - no new table

| **Name** | **Data Field ID** | **Attribute** | **Description** | **Default Value** | **Helper Text** | **Field Edits** |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |

### System Names and Object ID details

None

#### 

## Query and Answers

| **Query** | **Answer** |
| --- | --- |
|  |  |

# Out of Scope

NA

# Link to Technical Documentation

##### EBT POS design

* Transactions flow are to be developed based on the following design
  + <https://www.figma.com/proto/maXDtcDOzt9iWdPBAWqAeP/POS?node-id=149-128&scaling=contain&page-id=0%3A1&starting-point-node-id=149%3A128&show-proto-sidebar=1>

# Business Service

NA

# Testing Considerations

Test Scenarios should cover the a way to validate below

1. EBT pos initialization
2. EBT POS sign-on for the first time
3. Login with default supervisor ID credentials
4. Change password for Supervisor ID credentials
5. Add clerk
6. Change/forgot password of clerk/supervisor
7. Delete clerk
8. EBT transactions
   1. Food Purchase
   2. Food Purchase return
   3. Sale with cashback
   4. Cash transaction
   5. Cash withdrawal
   6. Balance inquiry
   7. Void transaction
9. Clerk logoff
   1. Clerk level totals
10. Terminal sign-off
    1. Terminal level totals
11. EBT transactions in unsettled views of terminal
12. EBT transactions posting to the merchant
13. EBT transactions in posting views of terminal
14. Merchant payout files creation in the new NACHA format

# Reference

None

# Appendix

**Add/Delete Clerk**

Options>>>>>Clerk Maintenance>>>>>Add Clerk>>>>

*API details*

| Field Name | Field Type | Remarks |  |  |
| --- | --- | --- | --- | --- |
| Request Type | A, D, | A – Add Clerk  D – Delete Clerk  DF – Default ID | Mandatory | Will be set to DF for default ID creation |
| Supervisor ID | Free text |  | Mandatory | For DF type request this can be blank |
| Supervisor Password | 4 – 8 chars (encrypted) | BE to decrypt the password to compare the credentials | Mandatory | For DF type request this can be blank |
| User type | Regular, Supervisor |  | Mandatory for Add Clerk | Will be set to Supervisor for DF request |
| User ID | Free text |  | Mandatory for Add/Delete Clerk | Add ID - Duplicate ID to throw error  Delete ID –throw error if ID is not found in system  Set to default value of 9876 for DF type |
| User ID Password | 4 – 8 chars | FE to encrypt while sending  BE to store encrypted value | Mandatory for Add Clerk | Set to default value 1234 for DF type |
|  |  |  |  |  |

**Add Clerk POS prompts**

* When the Clerk ID password is entered, re-entering of the password is prompted.
* If the re-entered password doesn’t match with the initially entered password, an error message is thrown and the user is prompted to set the password again.
* The above steps will happen on the POS device only and only after the re-entered password is successfully validated; API is triggered for BE update.

**Delete Clerk POS prompts**

* Once the clerk ID to be deleted is entered, POS to prompt a confirmation on the delete. Only after successfully receiving the confirmation from the user, API to delete the clerk will be triggered.

Change Password

Options>>>>>Clerk Maintenance>>>>>Change Password>>>>

**API fields**

| Field Name | Field Type | Remarks |  |  |
| --- | --- | --- | --- | --- |
| Request Type | C | C – Change Password | Mandatory |  |
| Supervisor ID | Free text |  | Mandatory | Error to be thrown if ID is not marked as Supervisor |
| Supervisor Password | 4 – 8 chars | BE to decrypt the password to compare the credentials | Mandatory | Error to be thrown if credentials does not match |
| User ID | Free text |  | Mandatory | throw error if ID is not found in system |
| Original Password | 4 – 8 chars | FE to encrypt while sending  BE to decrypt for comparison | Optional | Throw error if entered password doesn’t match. Can be blank |
| New Password | 4 – 8 chars | FE to encrypt while sending  BE to decrypt for comparison | Mandatory | Throw error if new pwd is same as old pwd |

**Change password POS prompts**

* When the Clerk ID password is entered, re-entering of the password is prompted.
* If the re-entered password does not match with the initially entered password, an error message is thrown and the user is prompted to set the password again.
* The above steps will happen on the POS device only and only after the re-entered password is successfully validated; API is triggered for BE update.