



Payment Card Industry Data Security Standard

Attestation of Compliance for Report on Compliance – Service Providers

Version 4.0.1

Publication Date: August 2024

PCI DSS v4.0.1 Attestation of Compliance for Report on Compliance – Service Providers

Entity Name: Bamcard dd Sarajevo

Date of Report as noted in the Report on Compliance: 20/04/2026

Date Assessment Ended: 2026-05-07

Section 1: Assessment Information

Instructions for Submission

This Attestation of Compliance (AOC) must be completed as a declaration of the results of the service provider's assessment against the *Payment Card Industry Data Security Standard (PCI DSS) Requirements and Testing Procedures* ("Assessment"). Complete all sections. The service provider is responsible for ensuring that each section is completed by the relevant parties, as applicable. Contact the entity(ies) to which this AOC will be submitted for reporting and submission procedures.

This AOC reflects the results documented in an associated Report on Compliance (ROC). Associated ROC sections are noted in each AOC Part/Section below.

Capitalized terms used but not otherwise defined in this document have the meanings set forth in the PCI DSS Report on Compliance Template.

Part 1. Contact Information

Part 1a. Assessed Entity (ROC Section 1.1)

| | |
|--------------------------|--|
| Company name: | Bamcard dd Sarajevo |
| DBA (doing business as): | Bamcard |
| Company mailing address: | Džemala Bijedića 202 71000 Sarajevo Bosnia and Herzegovina |
| Company main website: | www.bamcard.ba |
| Company contact name: | Merima Đozić |
| Company contact title: | CISO |
| Contact phone number: | +38761739583 |
| Contact e-mail address: | merima.djozic@bamcard.ba |

Part 1b. Assessor (ROC Section 1.1)

Provide the following information for all assessors involved in the Assessment. If there was no assessor for a given assessor type, enter Not Applicable.

| | |
|---------------------------------------|--|
| PCI SSC Internal Security Assessor(s) | |
| ISA name(s): | Not Applicable |
| Qualified Security Assessor | |
| Company name: | Sovereign Secure Ltd |
| Company mailing address: | 16 Whalley Road, Accrington, Lancashire, BB5 1AA, UK |
| Company website: | https://sovereignsecure.co.uk |
| Lead Assessor name: | Wahid Iqbal |
| Assessor phone number: | +44 7539788292 |
| Assessor e-mail address: | wahid@sovereignsecure.co.uk |
| Assessor certificate number: | 203-083 |

Part 2. Executive Summary

Part 2a. Scope Verification

Services that were **INCLUDED** in the scope of the Assessment (select all that apply):

| | | |
|---|---|---|
| Name of service(s) assessed: | <p>Bamcard is a processor that providing services to financial institution clients, which are the banks. It receives all transactions, such as e-commerce, MOTO and/or bricks and mortar, from its client banks for acquiring/settling or access to the Visa VAP and MasterCard MIP.</p> <p>The following services are provided:</p> <ul style="list-style-type: none"> • ATM acquiring • Retail POS transactions including Card-Not-Present transactions for issued cards - clearing processing only. • Clearing and settlement data processing. <p>All payment card transactions are routed through Bamcard's financial institution clients, which mean Bamcard receives those transactions directly from the banks.</p> | |
| Type of service(s) assessed: | | |
| <p>Hosting Provider:</p> <input type="checkbox"/> Applications / software <input type="checkbox"/> Hardware <input type="checkbox"/> Infrastructure / Network <input type="checkbox"/> Physical space (co-location) <input type="checkbox"/> Storage <input type="checkbox"/> Web-hosting services <input type="checkbox"/> Security services <input type="checkbox"/> 3-D Secure Hosting Provider <input type="checkbox"/> Multi-Tenant Service Provider <input type="checkbox"/> Other Hosting (specify): | <p>Managed Services:</p> <input type="checkbox"/> Systems security services <input type="checkbox"/> IT support <input type="checkbox"/> Physical security <input type="checkbox"/> Terminal Management System <input type="checkbox"/> Other services (specify): | <p>Payment Processing:</p> <input checked="" type="checkbox"/> POI / card present <input type="checkbox"/> Internet / e-commerce <input checked="" type="checkbox"/> MOTO / Call Center <input checked="" type="checkbox"/> ATM <input type="checkbox"/> Other processing (specify): |
| <input type="checkbox"/> Account Management | <input checked="" type="checkbox"/> Fraud and Chargeback | <input type="checkbox"/> Payment Gateway/Switch |
| <input type="checkbox"/> Back-Office Services | <input checked="" type="checkbox"/> Issuer Processing | <input type="checkbox"/> Prepaid Services |
| <input type="checkbox"/> Billing Management | <input type="checkbox"/> Loyalty Programs | <input type="checkbox"/> Records Management |
| <input checked="" type="checkbox"/> Clearing and Settlement | <input type="checkbox"/> Merchant Services | <input type="checkbox"/> Tax/Government Payments |
| <input type="checkbox"/> Network Provider | | |
| <input checked="" type="checkbox"/> Others (specify): Card Personalization Network | | |
| <p>Note: These categories are provided for assistance only and are not intended to limit or predetermine an entity's service description. If these categories do not apply to the assessed service, complete "Others." If it is not clear whether a category could apply to the assessed service, consult with the entity(ies) to which this AOC will be submitted.</p> | | |

Part 2. Executive Summary (continued)

Part 2a. Scope Verification (continued)

Services that are provided by the service provider but were **NOT INCLUDED** in the scope of the Assessment (select all that apply):

Name of service(s) not assessed: N/A

Type of service(s) not assessed:

Hosting Provider:

- Applications / software
- Hardware
- Infrastructure / Network
- Physical space (co-location)
- Storage
- Web-hosting services
- Security services
- 3-D Secure Hosting Provider
- Multi-Tenant Service Provider
- Other Hosting (specify):

Managed Services:

- Systems security services
- IT support
- Physical security
- Terminal Management System
- Other services (specify):

Payment Processing:

- POI / card present
- Internet / e-commerce
- MOTO / Call Center
- ATM
- Other processing (specify):

Account Management

Fraud and Chargeback

Payment Gateway/Switch

Back-Office Services

Issuer Processing

Prepaid Services

Billing Management

Loyalty Programs

Records Management

Clearing and Settlement

Merchant Services

Tax/Government Payments

Network Provider

Others (specify):

Provide a brief explanation why any checked services were not included in the Assessment:

Part 2b. Description of Role with Payment Cards (ROC Sections 2.1 and 3.1)

Describe how the business stores, processes, and/or transmits account data.

Bamcard stores, processes, and transmits cardholder data.

Bamcard is a Third-Party Processing Centre offering a real-time authorization processing and switching for the bank clients. Bamcard receive authorization request messages from VISA and Mastercard and or from the internal ATM network. Bamcard conduct authentication and forward the request to the Issuer's host and sends back authorization response to the receiving network.

For the acquiring services, Bamcard clients process only ATM transactions.

| | |
|---|---|
| | <p>Bamcard also provide clearing services to the Issuers and Acquirers, process all transactions, and conduct file exchange with relevant parties, i.e.. Banks, VISA, Mastercard.</p> <p>Bamcard provide a 24/7 Call Centre support service for all client's transaction inquiries, ATM network monitoring, cardholder management and fraud.</p> |
| <p>Describe how the business is otherwise involved in or has the ability to impact the security of its customers' account data.</p> | <p>Bamcard provides real-time authorization and switching for card present transactions from ATMs and POSs that belonged to their clients, which are the banks.</p> |
| <p>Describe system components that could impact the security of account data.</p> | <p>Bamcard is a processor that providing services to financial institution clients, which are the banks. It receives all transactions, such as e-commerce, MOTO and/or bricks and mortar, from its client banks for acquiring/settling or access to the Visa VAP and MasterCard MIP.</p> <p>The following services are provided:</p> <ul style="list-style-type: none"> • ATM acquiring. • Retail POS transactions including Card-Not-Present transactions for issued cards - clearing processing only. • Clearing and settlement data processing. |

Part 2. Executive Summary (continued)

Part 2c. Description of Payment Card Environment

Provide a high-level description of the environment covered by this Assessment.

For example:

- *Connections into and out of the cardholder data environment (CDE).*
- *Critical system components within the CDE, such as POI devices, databases, web servers, etc., and any other necessary payment components, as applicable.*
- *System components that could impact the security of account data.*

Bamcard stores, processes, and transmits cardholder data.

Bamcard is a Third-Party Processing Centre offering a real-time authorization processing and switching for the bank clients. Bamcard receive authorization request messages from VISA and Mastercard and or from the internal ATM network. Bamcard conduct authentication and forward the request to the Issuer's host and sends back authorization response to the receiving network.

For the acquiring services, Bamcard clients process only ATM transactions.

Bamcard also provide clearing services to the Issuers and Acquirers, process all transactions, and conduct file exchange with relevant parties, i.e.. Banks, VISA, Mastercard.

Bamcard provide a 24/7 Call Centre support service for all client's transaction inquiries, ATM network monitoring, cardholder management and fraud.

Indicate whether the environment includes segmentation to reduce the scope of the Assessment.

(Refer to the "Segmentation" section of PCI DSS for guidance on segmentation)

Yes No

Part 2d. In-Scope Locations/Facilities (ROC Section 4.6)

List all types of physical locations/facilities (for example, corporate offices, data centers, call centers and mail rooms) in scope for this Assessment.

| Facility Type | Total Number of Locations (How many locations of this type are in scope) | Location(s) of Facility (city, country) |
|------------------------------|---|--|
| <i>Example: Data centers</i> | 3 | <i>Boston, MA, USA</i> |
| Data Centre | 1 | Sarajevo, Bosnia and Herzegovina |
| Call Centre | 1 | Sarajevo, Bosnia and Herzegovina |
| Back Office | 1 | Sarajevo, Bosnia and Herzegovina |
| Personalization Facility | 1 | Sarajevo Bosnia and Herzegovina |
| | | |
| | | |

Part 2. Executive Summary *(continued)*

Part 2e. PCI SSC Validated Products and Solutions (ROC Section 3.3)

Does the entity use any item identified on any PCI SSC Lists of Validated Products and Solutions*?

Yes No

Provide the following information regarding each item the entity uses from PCI SSC's Lists of Validated Products and Solutions:

| Name of PCI SSC validated Product or Solution | Version of Product or Solution | PCI SSC Standard to which Product or Solution Was Validated | PCI SSC Listing Reference Number | Expiry Date of Listing |
|---|--------------------------------|---|----------------------------------|------------------------|
| | | | | |
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* For purposes of this document, "Lists of Validated Products and Solutions" means the lists of validated products, solutions, and/or components, appearing on the PCI SSC website (www.pcisecuritystandards.org) (for example, 3DS Software Development Kits, Approved PTS Devices, Validated Payment Software, Point to Point Encryption (P2PE) solutions, Software-Based PIN Entry on COTS (SPoC) solutions, Contactless Payments on COTS (CPoC) solutions), and Mobile Payments on COTS (MPoC) products.

Part 2. Executive Summary *(continued)*

Part 2f. Third-Party Service Providers (ROC Section 4.4)

For the services being validated, does the entity have relationships with one or more third-party service providers that:

| | |
|--|---|
| <ul style="list-style-type: none"> • Store, process, or transmit account data on the entity's behalf (for example, payment gateways, payment processors, payment service providers (PSPs, and off-site storage)) | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| <ul style="list-style-type: none"> • Manage system components included in the entity's Assessment (for example, via network security control services, anti-malware services, security incident and event management (SIEM), contact and call centers, web-hosting companies, and IaaS, PaaS, SaaS, and FaaS cloud providers) | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| <ul style="list-style-type: none"> • Could impact the security of the entity's CDE (for example, vendors providing support via remote access, and/or bespoke software developers). | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |

If Yes:

| Name of Service Provider: | Description of Services Provided: |
|---------------------------|--|
| Mastercard | Card brand dedicated connection for processing |
| Visa | Card brand dedicated connection for processing |
| | |
| | |
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| | |

Note: Requirement 12.8 applies to all entities in this list.

Part 2. Executive Summary *(continued)*

Part 2g. Summary of Assessment (ROC Section 1.8.1)

Indicate below all responses provided within each principal PCI DSS requirement.

For all requirements identified as either “Not Applicable” or “Not Tested,” complete the “Justification for Approach” table below.

Note: One table to be completed for each service covered by this AOC. Additional copies of this section are available on the PCI SSC website.

Name of Service Assessed: As per Part 2a

| PCI DSS Requirement | Requirement Finding More than one response may be selected for a given requirement. Indicate all responses that apply. | | | | Select If a Compensating Control(s) Was Used |
|---------------------|--|-------------------------------------|--------------------------|--------------------------|--|
| | In Place | Not Applicable | Not Tested | Not in Place | |
| Requirement 1: | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Requirement 2: | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| Requirement 3: | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Requirement 4: | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Requirement 5: | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Requirement 6: | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Requirement 7: | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Requirement 8: | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Requirement 9: | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Requirement 10: | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Requirement 11: | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Requirement 12: | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Appendix A1: | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Appendix A2: | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Justification for Approach

For any Not Applicable responses, identify which sub-requirements were not applicable and the reason.

The service provider is not multi tenant service provider and does not use SSL/TLS legacy protocols

For any Not Tested responses, identify which sub-requirements were not tested and the reason.

Not Applicable

Section 2 Report on Compliance

(ROC Sections 1.2 and 1.3)

| | |
|--|---|
| Date Assessment began: <i>Note: This is the first date that evidence was gathered, or observations were made.</i> | 2026-03-24 |
| Date Assessment ended: <i>Note: This is the last date that evidence was gathered, or observations were made.</i> | 2026-04-20 |
| Were any requirements in the ROC unable to be met due to a legal constraint? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Were any testing activities performed remotely? | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |

Section 3 Validation and Attestation Details

Part 3. PCI DSS Validation (ROC Section 1.7)

This AOC is based on results noted in the ROC dated *(Date of Report as noted in the ROC 2026-04-20)*.

Indicate below whether a full or partial PCI DSS assessment was completed:

- Full Assessment** – All requirements have been assessed and therefore no requirements were marked as Not Tested in the ROC.
- Partial Assessment** – One or more requirements have not been assessed and were therefore marked as Not Tested in the ROC. Any requirement not assessed is noted as Not Tested in Part 2g above.

Based on the results documented in the ROC noted above, each signatory identified in any of Parts 3b-3d, as applicable, assert(s) the following compliance status for the entity identified in Part 2 of this document *(select one)*:

| <input checked="" type="checkbox"/> | <p>Compliant: All sections of the PCI DSS ROC are complete, and all assessed requirements are marked as being either In Place or Not Applicable, resulting in an overall COMPLIANT rating; thereby Bamcard dd Sarajevo has demonstrated compliance with all PCI DSS requirements except those noted as Not Tested above.</p> | | | | | | | | |
|-------------------------------------|--|----------------------|---|--|--|--|--|--|--|
| <input type="checkbox"/> | <p>Non-Compliant: Not all sections of the PCI DSS ROC are complete, or one or more requirements are marked as Not in Place, resulting in an overall NON-COMPLIANT rating; thereby <i>(Service Provider Company Name)</i> has not demonstrated compliance with PCI DSS requirements.</p> <p>Target Date for Compliance: YYYY-MM-DD</p> <p>An entity submitting this form with a Non-Compliant status may be required to complete the Action Plan in Part 4 of this document. Confirm with the entity to which this AOC will be submitted before completing Part 4.</p> | | | | | | | | |
| <input type="checkbox"/> | <p>Compliant but with Legal exception: One or more assessed requirements in the ROC are marked as Not in Place due to a legal restriction that prevents the requirement from being met and all other assessed requirements are marked as being either In Place or Not Applicable, resulting in an overall COMPLIANT BUT WITH LEGAL EXCEPTION rating; thereby <i>(Service Provider Company Name)</i> has demonstrated compliance with all PCI DSS requirements except those noted as Not Tested above or as Not in Place due to a legal restriction.</p> <p>This option requires additional review from the entity to which this AOC will be submitted.</p> <p><i>If selected, complete the following:</i></p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 35%;">Affected Requirement</th> <th>Details of how legal constraint prevents requirement from being met</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table> | Affected Requirement | Details of how legal constraint prevents requirement from being met | | | | | | |
| Affected Requirement | Details of how legal constraint prevents requirement from being met | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |

Part 3. PCI DSS Validation *(continued)*

Part 3a. Service Provider Acknowledgement

Signatory(s) confirms:

(Select all that apply)

| | |
|-------------------------------------|---|
| <input checked="" type="checkbox"/> | The ROC was completed according to <i>PCI DSS</i> , Version 4.0.1 and was completed according to the instructions therein. |
| <input checked="" type="checkbox"/> | All information within the above-referenced ROC and in this attestation fairly represents the results of the Assessment in all material respects. |
| <input checked="" type="checkbox"/> | PCI DSS controls will be maintained at all times, as applicable to the entity's environment. |

Part 3b. Service Provider Attestation

| | |
|---|------------------|
| <i>Merima Dozić</i> | |
| <small>box SIGN 4Q93XV84-1RQZJ9WZ</small> | |
| Signature of Service Provider Executive Officer ↑ | Date: 2026-05-07 |
| Service Provider Executive Officer Name: Merima Dozić | Title: CISO |

Part 3c. Qualified Security Assessor (QSA) Acknowledgement

If a QSA was involved or assisted with this Assessment, indicate the role performed:

QSA performed testing procedures.

QSA provided other assistance.

If selected, describe all role(s) performed:

| | |
|----------------------------|------------------|
| <i>W. Iqbal</i> | |
| Signature of Lead QSA ↑ | Date: 2026-05-07 |
| Lead QSA Name: Wahid Iqbal | |

| | |
|---|---------------------------------------|
| <i>MA Khan</i> | |
| Signature of Duly Authorized Officer of QSA Company ↑ | Date: 2026-05-07 |
| Duly Authorized Officer Name: Mohammed Azad Khan | QSA Company: Sovereign Secure Limited |

Part 3d. PCI SSC Internal Security Assessor (ISA) Involvement

If an ISA(s) was involved or assisted with this Assessment, indicate the role performed:

ISA(s) performed testing procedures.

ISA(s) provided other assistance.

If selected, describe all role(s) performed:

| | |
|--|--|
| | |
|--|--|

Part 4. Action Plan for Non-Compliant Requirements

Only complete Part 4 upon request of the entity to which this AOC will be submitted, and only if the Assessment has Non-Compliant results noted in Section 3.

If asked to complete this section, select the appropriate response for “Compliant to PCI DSS Requirements” for each requirement below. For any “No” responses, include the date the entity expects to be compliant with the requirement and provide a brief description of the actions being taken to meet the requirement.

| PCI DSS Requirement | Description of Requirement | Compliant to PCI DSS Requirements (Select One) | | Remediation Date and Actions (If “NO” selected for any Requirement) |
|---------------------|--|---|-------------------------------------|--|
| | | YES | NO | |
| 1 | Install and maintain network security controls | <input checked="" type="checkbox"/> | <input type="checkbox"/> | |
| 2 | Apply secure configurations to all system components | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Business justification and additional compensating controls in place |
| 3 | Protect stored account data | <input checked="" type="checkbox"/> | <input type="checkbox"/> | |
| 4 | Protect cardholder data with strong cryptography during transmission over open, public networks | <input checked="" type="checkbox"/> | <input type="checkbox"/> | |
| 5 | Protect all systems and networks from malicious software | <input checked="" type="checkbox"/> | <input type="checkbox"/> | |
| 6 | Develop and maintain secure systems and software | <input checked="" type="checkbox"/> | <input type="checkbox"/> | |
| 7 | Restrict access to system components and cardholder data by business need to know | <input checked="" type="checkbox"/> | <input type="checkbox"/> | |
| 8 | Identify users and authenticate access to system components | <input checked="" type="checkbox"/> | <input type="checkbox"/> | |
| 9 | Restrict physical access to cardholder data | <input checked="" type="checkbox"/> | <input type="checkbox"/> | |
| 10 | Log and monitor all access to system components and cardholder data | <input checked="" type="checkbox"/> | <input type="checkbox"/> | |
| 11 | Test security systems and networks regularly | <input checked="" type="checkbox"/> | <input type="checkbox"/> | |
| 12 | Support information security with organizational policies and programs | <input checked="" type="checkbox"/> | <input type="checkbox"/> | |
| Appendix A1 | Additional PCI DSS Requirements for Multi-Tenant Service Providers | <input type="checkbox"/> | <input checked="" type="checkbox"/> | The service provider is not multi tenant |
| Appendix A2 | Additional PCI DSS Requirements for Entities using SSL/early TLS for Card-Present POS POI Terminal Connections | <input type="checkbox"/> | <input checked="" type="checkbox"/> | The service provider does not have any TLS/SSL |

Note: The PCI Security Standards Council is a global standards body that provides resources for payment security professionals developed collaboratively with our stakeholder community. Our materials are accepted in numerous compliance programs worldwide. Please check with your individual compliance accepting organization to ensure that this form is acceptable in their program. For more information about PCI SSC and our stakeholder community please visit:

https://www.pcisecuritystandards.org/about_us/