Mobile MasterCard

*PayPass* User Interface

Application Approval

Guide

November 2009 - Version 1.0
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Scope

This document describes all the processes that User Interface or Wallet Application providers must follow to get approval for a specific version of their application when it is being used in the context of Mobile MasterCard PayPass implementations.

Audience

The primary audience is User Interface or Wallet Application providers but other members of the mobile contactless payment ecosystem may also find the information contained in this document useful, particularly if such entities are planning to develop an application themselves or if they are contracting the development of a User Interface Application to such a developer.

These include:

- Mobile Network Operators
- Trusted Service Managers (who may include User Interface Application features in any applications they may be developing to support their primary role of provisioning and personalization)
- Payment Application Developers (who may wish to provide a User Interface Application in conjunction with their Payment Application)
- Mobile Device Manufacturers (who may wish to develop their own generic User Interface or Wallet Application for use in Mobile MasterCard PayPass implementations)
- Issuers

All Issuers must ensure that the User Interface Application that they wish to offer to their account holders has been approved according to the process described in this document, and will therefore look for vendors to be able to provide proof that this process has been successfully completed.

MasterCard generally expects the User Interface Application providers to initiate the testing and approval of their products.

Reader Guidance

This document describes the testing, approval and related processes for User Interface or Wallet Applications that are intended for use in Mobile MasterCard PayPass implementations.
Abbreviations and Acronyms

The following abbreviations and acronyms are used in this manual:

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS</td>
<td>Assessment Summary</td>
</tr>
<tr>
<td>EP</td>
<td>Evaluation Plan</td>
</tr>
<tr>
<td>LoA</td>
<td>Letter of Approval</td>
</tr>
<tr>
<td>MNO</td>
<td>Mobile Network Operator</td>
</tr>
<tr>
<td>SE</td>
<td>Secure Element</td>
</tr>
<tr>
<td>SIM</td>
<td>Subscriber Identity Module</td>
</tr>
<tr>
<td>TSM</td>
<td>Trusted Service Manager</td>
</tr>
<tr>
<td>UI</td>
<td>User Interface</td>
</tr>
<tr>
<td>UICC</td>
<td>Universal Integrated Circuit Card</td>
</tr>
<tr>
<td>USIM</td>
<td>Universal Subscriber Identity Module</td>
</tr>
</tbody>
</table>

Related Information

The following documents and resources provide information related to the subjects discussed in this manual.

Note: MasterCard reserves the right to release new versions of documents referenced by this process. Vendors should therefore check for the latest documentation versions and the impact of any amendments they contain before starting the vendor testing process.

<table>
<thead>
<tr>
<th>Title</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>PayPass on Mobile Requirements</td>
<td>Mobile MasterCard PayPass – Requirements Document</td>
</tr>
<tr>
<td>Mobile MasterCard PayPass User Interface Application Requirements</td>
<td>Mobile MasterCard PayPass User Interface or Wallet Application – Requirements Document</td>
</tr>
</tbody>
</table>
# Terminology

This section explains a number of key terms and concepts used in this manual.

<table>
<thead>
<tr>
<th>Term</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approval Authority</td>
<td>The individual or department within MasterCard that has been assigned the authority to formally sign off Letters of Approval on behalf of MasterCard’s Mobile Board.</td>
</tr>
<tr>
<td>Assessment</td>
<td>MasterCard reviews the results of every evaluation or test that is performed on the application under review and where evaluation or test results meet or exceed requirements an Assessment confirming the compliance with relevant requirements is issued by MasterCard.</td>
</tr>
<tr>
<td>Assessment Summary</td>
<td>A formal summary document combining any or all relevant Assessments for a given product</td>
</tr>
<tr>
<td>Component</td>
<td>Any product, part or combination of parts used in a Mobile MasterCard PayPass implementation (e.g. mobile device or payment application)</td>
</tr>
<tr>
<td>External Evaluator</td>
<td>A facility accredited by MasterCard International to perform evaluations on Mobile MasterCard PayPass User Interface Applications.</td>
</tr>
<tr>
<td>Formal Evaluation</td>
<td>Generic term used to refer to the set of testing processes that have a defined start (sample requirements etc) and end point (test assessment, test report etc).</td>
</tr>
<tr>
<td>Mobile Device</td>
<td>Any mobile phone, smartphone or handheld PDA or communications device that includes NFC functionality and can be used as part of a Mobile MasterCard PayPass implementation.</td>
</tr>
<tr>
<td>Mobile Device Manufacturer</td>
<td>The manufacturer of the mobile device; the scope of the role of this entity can range from simply manufacturing the hardware that will house the other key components to providing a device that incorporates Secure Element (SE) and/or payment application and/or User Interface or Wallet application.</td>
</tr>
<tr>
<td>Mobile MasterCard PayPass User Interface Application - Letter of Approval (LoA)</td>
<td>Acknowledgement by MasterCard that a User Interface or Wallet Application that is to be used as part of any Mobile MasterCard PayPass implementation demonstrated compliance to all PayPass and Mobile MasterCard PayPass requirements.</td>
</tr>
<tr>
<td>Mobile Partner Program</td>
<td>The Mobile Department, within MasterCard’s Innovative Platforms Division, runs a program for all companies that are involved in or wish to be involved in implementations of Mobile MasterCard PayPass, either at an issuer level or a supplier level. The program is supported by a website (within MasterCard Online) which acts as a communication and reference tool for all parties: <a href="http://www.mastercard-mobilepartner.com">www.mastercard-mobilepartner.com</a></td>
</tr>
</tbody>
</table>
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<table>
<thead>
<tr>
<th>Term</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Application</td>
<td>The software implemented within the secure memory domain of a Mobile MasterCard PayPass implementation (e.g. on the secure SIM card) covering the requirements of the PayPass or Mobile MasterCard PayPass Specification.</td>
</tr>
</tbody>
</table>

Revision History

MasterCard periodically will issue revisions to this document as and when any enhancements, new developments, corrections or any other changes are required.

Each revision includes a summary of changes which is added to the revision history below, describing what has changed and how. Revision markers (vertical lines in the right margin) indicate where the text changed. The month and year of the revision appear at the right of each revision marker.

MasterCard may publish revisions to this document in a MasterCard bulletin, another MasterCard publication, or on MasterCard OnLine, within the Mobile Partner Program section: www.mastercard-mobilepartner.com.

A subsequent revision is effective as of the date indicated in that publication or on MasterCard OnLine and replaces any previous edition.

<table>
<thead>
<tr>
<th>Version</th>
<th>Date</th>
<th>History</th>
<th>Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0</td>
<td>Nov 09</td>
<td>First complete version</td>
<td></td>
</tr>
</tbody>
</table>
Introduction

This chapter provides the reader with an overview of the Mobile MasterCard PayPass Approval Process for User Interface Applications.

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1.3 When is this Process Used?................................................................................... 1-2
1.4 How is this Process Used?.................................................................................... 1-2
1.1 Background

MasterCard has developed a comprehensive test and validation process for Mobile MasterCard PayPass implementations which is closely based on the existing PayPass test and validation process, Personalization Bureau Accreditation Process and Branding Approval Process for cards and devices. This enables world-wide interoperability as well as quality, reliability and security assurance at acceptable levels of time and cost.

This document describes all processes that User Interface or Wallet Application providers must follow to get approval for User Interface or Wallet Applications that are intended for use in Mobile MasterCard PayPass implementations.

Completing this process allows the parties involved in the supply chain to demonstrate conformity to PayPass (and ultimately Mobile MasterCard PayPass) requirements as follows:

User Interface or Wallet Applications will undergo an evaluation to ensure that they are:

- Compliant with [MasterCard PayPass Branding Standards] and/or
- Compliant with [Maestro PayPass Branding Standards]
- Compliant with MasterCard User Interface or Wallet Application Requirements as defined in [PayPass on Mobile Requirements] and [Mobile MasterCard PayPass User Interface or Wallet Application Requirements]

Assessment Summaries are official statements to the vendor combining any, or all, relevant Test Assessments for a given product. They are not Letters of Approval, but are an intermediate step used as input to a Letter of Approval.

Letters of Approval are issued to vendors for a given product and indicate that the product is approved by MasterCard—approved as an off-the-shelf product for issuers to personalize and then deploy. Approval is only granted when the product has demonstrated, by testing, that it meets the applicable requirements for its intended use.

In some circumstances MasterCard may require further supporting test evidence prior to issuing a Mobile MasterCard PayPass User Interface or Wallet Application Letter of Approval.
1.2 Who Needs to Use this Process?

Ultimately the issuer must ensure that all components in any implementation of Mobile MasterCard PayPass that they are issuing to, have been fully evaluated and have been approved.

In most cases it is likely that Issuers will rely on TSM’s to correctly manage the provisioning and personalization process such that personalization requests where at least one component is not approved are blocked.

This document is designed primarily for User Interface or Wallet Application providers, but also includes a broader audience (such as TSMs, MNOs and Issuers) as these other members of the Mobile MasterCard PayPass value chain will need to be aware of the process, its outcome and the importance thereof.

This document will guide the handset manufacturer (or any entity that wishes to submit a product for approval) through the process by defining formal sub-process and each step that they will need to follow.

1.3 When is this Process Used?

This process is used:

- Whenever a new User Interface or Wallet Application which is designed for use in implementations of Mobile MasterCard PayPass is about to be used for the first time,
- If any changes are made to an existing approved product.

1.4 How is this Process Used?

The process relating to tests and evaluations is driven by the suppliers of components or services that they wish to provide for use in a Mobile MasterCard PayPass implementation.

Letters of Approval are issued to the User Interface or Wallet Application provider or other entity that is submitting the product for approval.

It is the responsibility of the User Interface or Wallet Application provider (or any other entity submitting the product for evaluation) to initiate the actions required to achieve Approval.

To manage the process, it is recommended that the submitting entity appoints a project manager as the point of contact with MasterCard and the Testing Laboratories.
The main contact for any questions related to this process is mobilepartner@mastercard.com.
User Interface Application Approval Process

This chapter gives a high level overview of the three key stages in the Approval Process.

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2.1 Overview

This chapter gives a high level overview of the three key stages in the approval process. Chapters 3 – 5 give detailed descriptions of each process in the three key stages.

Figure 2.1 identifies the individual processes and their relationships.

Figure 2.1—Mobile MasterCard PayPass User Interface Application Approval Process Overview
2.2 Process Key Stage 1: Planning & Administration Phase

Before a vendor submits a product for formal testing and approval, the vendor may contact MasterCard for product development support. Vendors are recommended to contact MasterCard’s Mobile Partner Program for this type of support to ensure that their products will comply with the various test requirements when the time comes for formal testing. This reduces unnecessary costs and time delays in bringing new products to market (as products that perform badly during formal testing will need to be rectified and re-submitted for repeated testing).

The first administrative process in Key Stage 1 is the Registration Process during which the vendor will register their product for evaluation by filling in a form which is designed to capture information about the vendor, the key point of contact and the product itself (including all relevant components and features).

Once the registration has been completed MasterCard’s technical teams review the technical information in the forms and make decisions on what type of tests are needed based on that information. The required tests and accompanying instructions to the vendor regarding the next steps are formally summarized in the Evaluation Plan.

2.3 Process Key Stage 2: Testing and Evaluation Phase

Once the vendor has received the Evaluation Plan the vendor is able to start formal testing. If applicable, the vendor must agree relevant contracts/schedules with MasterCard accredited evaluators and will then book slots and the evaluation can begin. If the evaluation is being carried out by MasterCard, the vendor simply follows the instructions detailed in the Evaluation Plan in order to make relevant documentation and/or samples available to MasterCard for evaluation.

MasterCard, or where applicable the external evaluators, will advise on the length of time taken for the evaluation and the compilation of reports or the Assessment Summary.

Where external evaluators are being used, the vendor must send the evaluation reports to MasterCard as soon as they are received. MasterCard requires all reports as input to the Assessment Review and ultimately the Approval.
2.4 Process Key Stage 3: Assessment and Approval Review Phase

Once MasterCard has received all report(s), they will undergo a thorough assessment to ascertain the level of conformance with the relevant requirements.

The reports will be assessed, and if successful an Assessment Summary (AS).

The Assessment Summary (AS) is then presented to MasterCard’s Approval Authority for final review and a Letter of Approval can then be issued to the vendor, thus formally confirming compliance of the product with all the testing requirements.
Administrative Processes

This chapter outlines the Administrative Processes.

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3.1 Product Development Cycle

3.1.1 Purpose

The Product Development Cycle represents a vendor’s internal development procedures for a PayPass product or component.

Vendors may contact MasterCard to assist with product development and for clarification of requirements and how these may be met.

Use of this support is at the discretion of the vendor and will depend on available resource within MasterCard.

MasterCard may recommend third party consultancies which the vendor may contact to request development support.

Note MasterCard reserves the right not to offer support during the Product Development Cycle.

3.1.2 Output

The output of this process will be vendor specific, but should generally result in improvements with regards to functional reliability and/or usability, any or all of which should lead to a higher likelihood of achieving approval.

3.1.3 Requirement Level

The process is optional and vendor specific.

3.1.4 Procedure

Procedures will be vendor specific.

Specification support can be obtained using the contact below.

3.1.5 Contacts

The MasterCard contact during the Product Development Cycle is mobilepartner@mastercard.com.

MasterCard documentation that is relevant before and during the Product Development Cycles is also available from www.mastercard-mobilevendor.com
3.2 Registration

3.2.1 Purpose

Registration is designed to register full details:

- Of new User Interface or Wallet Applications and all of its features.
- Of any change to an existing User Interface or Wallet Application that has already been approved.

In the case of a change, it is the vendor’s responsibility to ensure all supporting documentation valid and applicable.

3.2.2 Output

The result of this process is a completed registration form submitted by the vendor to MasterCard.

3.2.3 Requirement Level

The process is mandatory for all approval requests.

3.2.4 Procedure

The procedure is:

1. The vendor obtains the [Mobile MasterCard PayPass User Interface Application Registration Form] from the MasterCard Mobile Partner Program website: www.mastercard-mobilepartner.com

2. The vendor completes the [Mobile MasterCard PayPass User Interface Application Registration Form].

3. The registration documentation (together with any additional supporting documentation) is e-mailed to the contact below.

4. MasterCard receives the registration documentation to enter into the database.

3.2.5 Contacts

The MasterCard contact for Registration is mobilepartner@mastercard.com.
3.3 User Interface Application Evaluation Plan

3.3.1 Purpose

This process is comprised of two stages:

1. Registration Review
2. Evaluation Planning

Once the completed registration form has been received the information will be reviewed by MasterCard to:

- Identify the mandated formal tests for the registered product.
- Provide information to allow the vendor or submitting entity to initiate the process for formal evaluation.
- Provide documentation (where applicable) to indicate to external evaluators that MasterCard has given the ‘green light’ to begin formal testing.
- Identify a date by which testing must be completed.
- Document additional requirements to enable evaluation to be begin such as samples payment devices (if not already available at MasterCard or the test facility).

3.3.2 Output

The results of the review will result in the User Interface Application Evaluation Plan which will contain all of the above information as well as a set of clear instructions to the vendor as to how to proceed with the evaluations.

This is an internal MasterCard process and is applied to all submissions.

MasterCard will contact the submitting entity or entities if any further details are required as input to this process or to notify of changes to the evaluation process or plan.

3.3.3 Requirement Level

The process is mandatory for all approval requests.
3.3.4 Procedure

The procedure is:

1. MasterCard reviews the information in the Mobile MasterCard PayPass User Interface Application Registration Form.

*Note* MasterCard may contact the designated contact point referenced in the registration form during the review phase if any information is unclear or missing to ensure that the evaluation plan is correct.

2. Based on the information a set of tests will be identified which will provide a sufficient level of assurance that the product in question meets all the necessary requirements.

3. MasterCard will summarize all the tests and give a clear set of instructions to the vendor in the form of an Evaluation Plan which will be e-mailed to the designated contact point as referenced in the registration form.

3.3.5 Contacts

The MasterCard contact for the User Interface Application Evaluation Plan is mobilepartner@mastercard.com.
Tests and Evaluations

This chapter outlines the Tests and Evaluations Processes.

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  4.2.4 Procedure ........................................................................................................ 4-2
  4.2.5 Contacts ........................................................................................................... 4-3
4.1 Functional Evaluation

4.1.1 Purpose

The Functional Evaluation process is designed to ensure that any User Interface or Wallet Application that is designed to interact with a Mobile MasterCard PayPass implementation conforms to MasterCard’s design, usability, functional and reliability expectations as defined in:

- [PayPass on Mobile Requirements]
- [Mobile MasterCard PayPass User Interface Application Requirements]

When required this will include:

- A review of technical documentation submitted by the User Interface or Wallet Application provider describing the solution.
- End-to-end testing by MasterCard on a live test system.

This process does not take into account the security of a User Interface or Wallet Application.

A User Interface Application Functional Evaluation will be required as a result of the Registration Review.

4.1.2 Output

The output of this process is a User Interface Application Functional Evaluation Report.

4.1.3 Requirement Level

This process is mandatory for all User Interface Applications which interface with MasterCard Payment Applications and/or make use of any MasterCard properties such as brand identifiers or other trademarks.

4.1.4 Procedure

The procedure is:

1. Following completion of the User Interface Application Registration process the vendor will have received a User Interface Application Evaluation Plan giving clear instructions on how to proceed with the evaluation.
2. The vendor provides the samples and any additional requested documentation to the specified evaluator or MasterCard as specified in the Evaluation Plan.
3. MasterCard or the designated external evaluator performs the tests and generates a User Interface Application Functional Evaluation Report.
4. The User Interface Application Functional Evaluation Report is used as input to the Assessment Review.

4.1.5 Contacts

All queries relating to the User Interface Application Functional Evaluation Process shall be sent to mobilepartner@mastercard.com.

4.2 Branding Review

4.2.1 Purpose

The purpose of the Branding Review is to check the conformity of the User Interface Application to

[MasterCard PayPass Branding Standards]

and/or

[Maestro PayPass Branding Standards]

4.2.2 Output

The output of the Branding Review is a Branding Approval.

4.2.3 Requirement Level

The process is mandatory for all User Interface Applications that interface with a MasterCard Payment Application.

4.2.4 Procedure

The procedure is:

1. The submitting entity provides sample devices with working applications and/or design documentation (as specified in the Evaluation Plan) to MasterCard.
2. The submitted samples and/or documentation are reviewed by MasterCard’s Branding Department.
3. If the conclusion of the review is positive, a Branding Approval statement is issued.
4. If the conclusion of the review is negative, the vendor may choose to:
Tests and Evaluations
Branding Review

- stop formal evaluation and re-enter the Product Development Cycle
  
or
  
- supply evidence regarding correction of any non-conformity (in the form of new samples and/or design documentation, depending on MasterCard's request).

4.2.5 Contacts

Branding Review samples shall be sent to the Mobile Partner Programme contact as detailed in the User Interface Application Evaluation Plan.

All queries regarding the process should be sent to mobilepartner@mastercard.com.
Review and Approval Processes

This chapter outlines the Review and Approval Processes.

5.1 Assessment Review

5.1.1 Purpose

5.1.2 Output

5.1.3 Requirement Level

5.1.4 Procedure

5.1.5 Contacts

5.2 Approval

5.2.1 Purpose

5.2.2 Output

5.2.3 Requirement Level

5.2.4 Procedure

5.2.5 Contacts
5.1 Assessment Review

5.1.1 Purpose

This process is an internal MasterCard process and is a full review of all the intermediate results for a given User Interface or Wallet Application. It is designed to ensure that the application under evaluation demonstrates sufficient conformance to all PayPass and Mobile MasterCard PayPass requirements.

Every application must be evaluated in this way prior to the issuance of an Approval.

5.1.2 Output

The output of the Assessment Review is the final Assessment Summary which is used as input to the Approval.

5.1.3 Requirement Level

This process is mandatory.

5.1.4 Procedure

The procedure is:

1. The vendor or submitting entity must have completed a registration of the application to be evaluated including proof of any existing test results and all supporting Assessment Summaries to MasterCard for review.

2. If any further testing is required, MasterCard will request Registration Forms and issue a further Evaluation Plan for additional tests.

3. The vendor or submitting entity is responsible for following the instructions in the Evaluation Plan to complete the remaining tests where required.

4. MasterCard will then review the results of all the evaluations (Assessment Review) and if the outcome is positive a final Assessment Summary referencing the complete set of test results and all the relevant technical information relating to the application and its functionality is issued.

5. If the result is negative, the submitting entity or entities will be informed and they may choose to:
   - stop formal evaluation and re-enter the Product Development Cycle
   or
5.1.5 Contacts

The main contact for Assessment Reviews shall be the Mobile Partner Program at mobilepartner@mastercard.com

5.2 Approval

5.2.1 Purpose

The final stage in the process is the Approval itself, which is an internal MasterCard process and which requires a full set of documentation to be submitted for a given product.

MasterCard reserves the right to request further testing to inform the Approval Review decision if necessary.

5.2.2 Output

The output of the Approval stage is a Letter of Approval (LoA) which acts as formal confirmation to the vendor of a given product’s conformity to all relevant requirements.

For trial and pilot projects, where an application may only be used in limited quantities for a limited time period, a Waiver may be issued at the request of an issuing bank that wishes to use the application for their project. Waivers are also based on the input from the tests described in section 4, but certain concessions may be made depending on the level of risk, the scale of the project and the issuing bank’s needs and expectations.

5.2.3 Requirement Level

The process is mandatory.

5.2.4 Procedure

The procedure is:

1. Once the final Assessment Summary has been issued, MasterCard will pass the AS, together with the Registration Form, Evaluation Plan, Test Reports and any other supporting documentation to MasterCard’s approval authority.

2. The Approval Authority assesses the request and will either
Review and Approval Processes

Approval

- issue a Mobile MasterCard PayPass User Interface Application - Letter of Approval to the vendor or submitting entity (listing the technical details and functionality of the application as well as any restrictions that may apply)

or

- not approve the application and inform the submitting entity or entities about this decision

or

- issue a Waiver for a specific issuer trial or pilot project.

3. Once a Letter of Approval has been issued it will be made available on the Approvals List on the Mobile Partner Program website www.mastercard-mobilepartner.com.

5.2.5 Contacts

All correspondences relating to the approval shall be submitted by e-mail to mobilepartner@mastercard.com.
Checklist

This annex contains a checklist to help you verify that you have completed each required step in the approval process.

A.1 Checklist........................................................................................................................ A-1
A.1 Checklist

In order to assist handset vendors or any entity wishing to submit an SWP enabled NFC handset for testing and approval, the following check-list has been drawn up. The key stages in the process are listed here so that the submitting entity can easily keep track of what task have been completed and which ones may still be required.

Check the box next to each step you have completed.

1. [ ] Check latest PayPass and Mobile MasterCard PayPass specifications, requirements and implementation documentation. This can be obtained from www.PayPass.com and www.mastercard-mobilepartner.com

2. [ ] Complete Registration Form. The latest registration form can be obtained from www.mastercard-mobilepartner.com Help with completing the form can be obtained from mobilepartner@mastercard.com

3. [ ] Submit Registration Form to MasterCard Send completed form to mobilepartner@mastercard.com

4. [ ] Receive Evaluation Plan. An Evaluation Plan can only be issued once a completed Registration Form has been received. Every Evaluation Plan is specific to a submission

5. [ ] Book slots at specified external evaluator (if required in Evaluation Plan). As and when specified in the Evaluation Plan

6. [ ] Provide Evaluation Plan and samples for evaluation to be carried out As specified in the Evaluation Plan

7. [ ] Pass test reports to MasterCard as soon as possible (if received from external evaluator) Please send the reports to: mobilepartner@mastercard.com

8. [ ] Receive feedback from MasterCard If the test reports indicate conformance with requirements an Assessment Summary will be issued which should be followed by a Letter of Approval If the test reports indicate non-conformance with requirements corrective action will need to be taken and the relevant tests will need to be repeated.