



A WORLD OF EMV APPLICATIONS ON MULTOS

Payment networks and card issuers depend on strong secure chip platforms to provide cardholders with the very latest in payment technology. This brings piece-of-mind via proven security, and the ability to offer value-added services and multi-function capabilities. Each payment brand has devised their own unique specifications that build onto the underlying core EMV architecture, requiring specific card applications developed to support the functionality. These applications are therefore dramatically different in terms of the approach to risk management transaction-specific functionality and features important to those brands to differentiate offers; not to mention the requirement for these products to undergo separate scheme compliance processes to achieve security and functional approvals.

In response to this, Multos International has developed a wide range of applications to meet the needs of EMV card issuers regardless of payment scheme, from the well-known global networks through to domestic and white label payment applications suitable for local networks or private label and closed-loop payment networks.

Our credentials in delivering EMV solutions cover more than 25 years with a particular pedigree in security, developing the MULTOS OS






implementations (designed to meet the highest security standards of any smartcard), along with expert technical advice and consulting for EMV specification development. We know EMV and welcome the opportunity to share our global experience with you on your next EMV project.

Key features of EMV on MULTOS:

- » Payment applications architecture designed to cover all contact SDA, DDA and Dual Interface/contactless product configuration options
- » Optimised for security and performance; Fastest personalisation of EMV applications in the industry (**perso in 4s**)
- » Template Builder software utility for easy management of EMV parameters and direct interaction with dataprep systems
- » Standard MULTOS personalisation load script; simplify provisioning to any MULTOS device (from cards to stickers, wearables and integrated systems)
- » Applications designed to make migration between our products as easy as possible – “Seamless migration” now possible on selected platforms
- » Most efficient code size for lowest chip cost
- » * New: CPS perso plug-in support option available

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Below is a list of key EMV applications that we offer on various platforms and the relevant specification release. We continue to develop new applications, so please check for the latest updates and the configuration options to suit your needs.

	<p>M/Chip Advance (v1.2.3) Including options covering US Debit networks, multi-access and Data Storage. M/Chip Advance with biometrics</p>		<p>Amex (AEIPS 4.4/4.5, ExpressPay4.0/4.1) JCB (v3.2)</p>
	<p>VSDC (VIS 1.5.4/ VIS 1.6 &, VCPS 2.1.3/2.2) Including options covering US Debit networks (multi-access) VSDC with biometrics</p>		<p>D-PAS (Contactless v1.1 & Contact v1.1) & D-PAS Connect (v2)</p>
		<p>Regional applications: qSparc v2, Interac Flash v1.6/1.7, White label EMV (Various schemes, including PURE v1.5)</p>	

Tools and Technical Support:

To ensure smooth and effortless EMV application deployment, Multos International offers optional training, tools and technical support as well as advanced consulting in relevant areas.

Technical support:

Our reputation in the market is built around offering world-class technical support in-region, with an uncompromising passion for customer service. Our expert team are on hand to assist you in your EMV card issuing projects across a range of varying roles, from an issuer perspective, to a personalisation bureau to a card embedder. We can provide support covering operational aspects related to MULTOS technology, or specifically to EMV issuance including assisting directly for the parameter management or offering guidance based on best practice, or assistance in application data preparation and personalisation systems. Our technical support team is located in-region and can be available locally to visit your sites if required.

Tools:

To enable the fastest time to product launch, we offer a range of tools to support issuers and their chosen perso bureau service providers. For managing the numerous complex EMV application parameters, our Template Builder tool enables the bureau technical team to easily configure the EMV parameters specific for each card product offered, including values that are to be personalised for each card holder. The tool generates a file that is recognised by all the leading data preparation solutions. In addition, we offer key management utilities compatible with our MULTOS step/one platform, that can be either operated on a dedicated standalone PC, or can be integrated right into the bureau operations – offering 'Real Time Enablement'.

Training and Consulting Services:

We aim to provide a personalised service focused on your needs, utilising our long history of consulting to a wide range of global organizations including payment schemes, issuers and personalisation providers. We can offer a complete package to suite your individual requirements in areas such as: EMV migration, setting up personalisation for MULTOS, or even developing specifications or card applications.

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