



A World of EMV Applications on MULTOS

EMV Totally Covered:

Payment networks depend on smartcard technology to provide cardholders piece-of-mind via strong EMV security, and offer flexibility through value-added services and multi-function capabilities.

Each payment brand has devised their own unique specifications that build onto the underlying core EMV design, 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 value-added features important to those payment networks; not to mention the requirement for these card products to undergo separate scheme compliance processes to achieve security and functional approvals.

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 white label applications suitable for regional/local networks or private label payment networks.

Our credentials in security are widely regarded and built on years of experience developing MULTOS OS implementations (designed to meet

the highest security standards of any smartcard), developing EMV applications, providing expert technical advise 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 applications on MULTOS:

- » Application architecture designed to cover SDA, DDA and Dual Interface product configuration options
- » Optimised for security and performance
- » Software utility for easy management of EMV application parameters
- » Standard MULTOS personalisation load script
- » Applications designed to make migration between products as easy as possible
- » Most efficient code size for lowest chip cost

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Below is a list of applications we offer on various different platforms and the specification version they comply with. We continue to develop new applications, so please check for the latest updates and the configuration options to suit your needs

	M/Chip Advance (v1.1 and v1.2) Including options covering US Debit networks and Data Storage.		Amex (AEIPS 4.2, ExpressPay 2.0)
	VSDC (VIS 1.4.1/VIS 1.5.4 & VCPS 2.1.2) Including options covering US Debit networks and Data Storage.		PBOC (v3.0)
 	D-PAS (Contactless 1.1 & Contact v1.1)		Interac Flash (v1.4 and v1.5)
    	Regional applications, White label EMV (Various)		

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.