

## On MULTOS

The EMV solution for Visa Members



### VSDC EMV Application

Visa's latest VIS1.4.0 specification for EMV payment applications for smartcards, complies with EMV2000 and is targeted at suiting the needs of issuers for current EMV migration projects. The latest VSDC application is now available on Keycorp's MULTOS smartcard platform — choose SDA, DDA or CDA functionality — over a range of memory options. This is the first time a Visa compliant product has been offered on a MULTOS platform, providing the EMV issuer with a powerful option — **a single smartcard platform to suit all the EMV issuing needs:**

- Issue SDA or DDA/CDA — choose MULTOS
- Issue Visa or MasterCard — choose MULTOS
- A platform that meets the highest level of security evaluation available — choose MULTOS
- A platform that allows choice of partners in the supply chain — choose MULTOS.

### VSDC VIS1.4.0 Features

- Credit or Debit
- SDA, DDA and combined DDA/AC
- Post-issuance modification of application parameters
- Enhanced card risk management
- Cryptogram 10 support

### VSDC for MULTOS Additional Features

- Single application for all profiles — use MULTOS for DDA/CDA and MULTOS step/one for SDA
- High security implementation achieving EAL4+ certification
- Customisation Utility for easy management of VSDC parameters
- Supports Dynamic Passcode Authentication (DPA) application

### Product Options

- 4K & 8K SDA. Also includes XLS (Welcome Real-Time) & Pocket Server (TranSend).
- 8K & 16K DDA. Also includes XLS & Pocket Server.
- 36K DDA. Also includes XLS, Pocket Server and Precise Biometric's Match-on-Card.



## Training

An optional inclusion with the Keycorp VSDC for MULTOS product is a detailed technical training package. This package has been developed for card issuers and card personalisation bureaux to minimise the effort to rollout the VSDC VIS1.4.0 EMV product and maximise the benefits of the application.

### Training Modules

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| Introduction to MULTOS and MULTOS step/one             |
| MULTOS Card Lifecycle                                  |
| VSDC VIS1.4.0 for MULTOS/MULTOS step/one               |
| VSDC VIS1.4.0 Issuance Process — key steps             |
| Data Preparation and Personalisation                   |
| High Level Project Plan (EMV rollout/issuing planning) |
| Customisation Utility Workshop — VSDC                  |

## Details

**Course Duration:** 3 days

**Who should attend:** Project implementation and technical staff

**Location:** The course can be delivered on-site

**Material:** Course presentations, User Guides and documentation is provided on CD-ROM along with a copy of the Customisation Utility

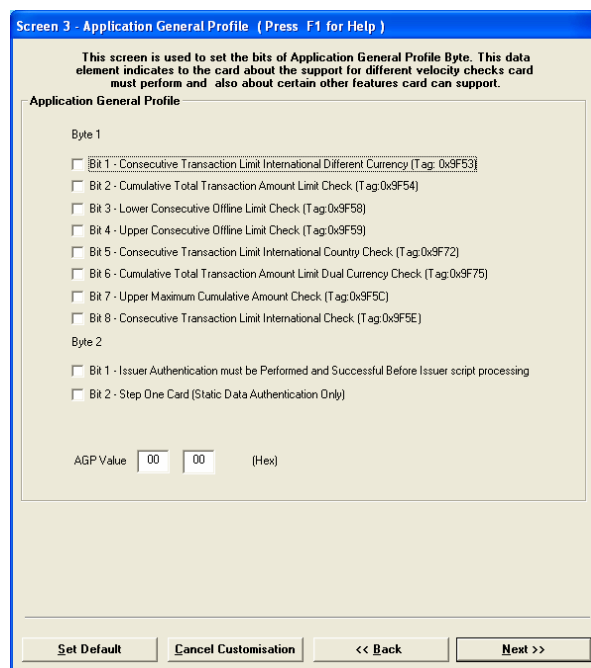
**Support:** The training package includes an additional 5 days technical support helpdesk (delivered via e-mail). Additional support can be purchased on a daily rate.

\*Note: This training package is not designed to manage the EMV project (this option can be made available at an additional cost)

## Customisation Utility

One of the most complex and critical processes in the EMV migration project is the management of the dozens of EMV parameters that need to be setup for each card or card group. Such parameters as Issuer Action Codes, Card Risk Management, Currency Conversion, etc need to be set depending on the issuer's approach to risk management and other regional rules that may apply. This task becomes much easier to setup thanks to the Customisation Utility for the VSDC VIS1.4.0 for MULTOS application. This utility is a PC-based application with USB dongle protection that provides an easy-to-use graphical interface to manage these EMV parameters and the special additional features of VSDC.

The Customisation Utility is supplied in CD-ROM format with User Guide documentation and up to 5 days technical support (via e-mail and phone) useable over 3 months. Additional support and EMV project management is available on request.



(Sample screenshot of the Customisation Utility)

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