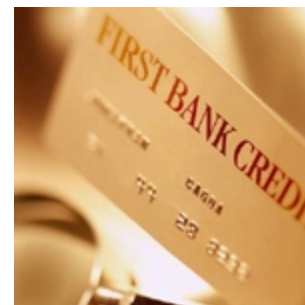


# MULTI-APPLICATION EMV MANAGER



## The Multi-Application EMV Manager™ Solution

Multi-Application EMV Manager is a smart card lifecycle management solution to control all aspects of the lifecycle of a smart card and the applications residing on it, including issuance, post-issuance updates and cancellation.

### Reduces Costs

Multi-Application EMV Manager is able to handle not only traditional static or hard-masked smart cards, but also advanced Global Platform or Java cards. The latter handles EMV applications as well as custom-built applications like loyalty, ID and e-purse. Under VISA Smart Breakthrough Card Program, a Global Platform Java card with 8K of EEPROM, VISA Smart Debit/Credit application included in ROM and support of Dynamic Data Authentication (DDA) can cost from US \$ 1.98. Such a low price for the state-of-the-art cards and rich functionality of Multi-Application EMV Manager paves the way to cost-effective smart card solutions for any business case in any industry.

### Enhances Security

It is an open secret that Static Data Authentication (SDA) does not provide total and reliable counterfeit protection of smart cards. To combat fraud, Multi-Application EMV Manager is able to issue smart cards with DDA support.

### Application Development

OTS has extensive expertise in custom application development for Java cards. A Java applet that implements an application might be securely updated or replaced by the issuing bank even after the dispatch of a smart card to customer.

### Personalization Data Preparation

Unlike other smart card solutions available on the market, a comprehensive personalization data preparation process is embedded into Multi-Application EMV Manager. This process is responsible for smart card application data preparation as well as key management functions required for personalization of smart cards.

### Personalization of the Chip

Multi-Application EMV Manager not only produces smart card personalization data, but also writes the data into the chip. There is a range of personalization equipment supported - from PC-connected smart card readers/writers to high-volume DataCard machines.

### OTS Advantage

Multi-Application EMV Manager is a true end-to-end solution for smart card management. The experience, high-quality software and professional services of OTS ensure successful implementation of a smart card project. The design of the product is modular. As your business grows, the Multi-Application EMV Manager enables parallel processing to improve throughput. The card lifecycle management operates independently from smart card technology in use, enabling management of mixed card populations and protecting infrastructure investments.

#### FEATURES AT A GLANCE:

- True end-to-end solution
- Support of hard-masked and Java smart cards
- Multi-application smart card management
- Custom application development
- Personalization data preparation process
- Personalization of the chip
- A range of Host Security Modules supported
- A range of personalization equipment supported

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