



EMV Lite CL

Take advantage of cutting-edge contactless technology without having to migrate your infrastructure to the EMV standard thanks to our magstripe-compliant inlay technology. You can now let your clients benefit from the convenience and added security of

contactless cards for dedicated payment use (both Visa payWave and MasterCard PayPass compliant).

EMV Lite CL

Key features at a glance:

- As inlay (thickness < 500µm and small antenna features at a glance available allowing 4-line embossing)
- Contactless-only interface (ISO 14443 Type B)
- Compliant with existing magstripe (MSD) infrastructure
- Single mask solution for both Visa and MasterCard magstripe applications
- Dynamic card verification supported
- Standardized personalization according to EMV CPS
- Post-issuance application loading and personalization
- Flexible support for added value application:
 - SmartyPlus Toolbox (loyalty, data storage, physical access, eGovernment, ...)
 - Welcome Real-time capable

Faster and more convenient

The aim of contactless payment is to replace cash handling, especially in low value payments, which represents 80% of all transactions. Studies have shown that customers using contactless payment cards spend more money than when they use cash (about 10% more). So avoid having to handle cash and improve your efficiency, speed and security by using our innovative user-friendly inlay technology.

Minimum investment - maximum benefit

The EMV Lite CL card is compliant with existing magstripe-based networks. So you can continue to use your existing magstripe terminal infrastructure while at the same time improving average transaction speed and spending. Of course the initialization and personalization processes for EMV Lite CL are fully compliant with the EMV CPS standard. Thus you can leverage all the advantages of standardized personalization - securing your investments today for tomorrow's requirements.

Security

Contactless technology prevents the theft of magstripe data through skimming. Throughout the payment transaction the cardholder is in control of his or her card. All the cardholder has to do is to tap the card on the contactless reader linked to a magstripe POS. In addition, the data used for a transaction is not that in the magnetic stripe but is securely stored in the chip: The counterfeiting of cards is eliminated through dynamic authentication.

Added value applications

The EMV Lite CL product is available as an inlay so as you can create your own plastic cards (innovative design or materials, etc.) using our small antenna technology. In addition it is provided with our highly-customizable built-in SmartyPlus Toolbox for application design, which makes it a powerful tool combining speed, convenience and security. You can now benefit from tailor-made loyalty programs, eGovernment schemes, public transportation systems, toll collect or for physical access granting. And of course the SmartyPlus Toolbox is Welcome Real-time compliant.

Specifications

Chip

- Atmel AT90SC6404RFT
- 64K ROM
- 4K EEPROM
- 1.2K RAM
- Inlay (thickness < 500µm)

Interface

- Contactless (ISO 14443 Type B)
- T=CL
- 106 kbps (up to 404 kbps during initialization and personalization phases)

Applications in ROM

- Visa Contactless MSD
- MasterCard PayPass MagStripe
- SmartyPlus Toolbox (loyalty, data storage, physical access, transportation, eGovernment, ...)

Operating System

- Sagem Orga Opuce

Supported Specifications

- Visa Contactless Payment Specification MSD v1.4.2
- MasterCard PayPass Mag Stripe v3.1
- EMV 2000
- EMV Card Personalization Specification v1.0 (Common Personalization)
- Welcome Real-time XLS

Security

- Dynamic card verification (MasterCard CVC3 and Visa dCVV supported)
- Hardware: 3DES, CRC, random generation
- Software: Sagem Orga Opuce secure OS