



EMV Pro Y

Fighting fraud has been the main driver for chip migration, along with the ability to leverage the EMV investment for improved CRM (customer relationship management) and web services. While offering an excellent platform for added value services, EMV Pro Y has been designed with one thing in mind: security!

EMV Pro Y

Key features at a glance

- High security platform for financial services
- Common Criteria evaluated - EAL4+
- Standardized personalization according to EMV CPS
- Single mask solution for Visa and MasterCard
- 8k EEPROM
- DDA, CDA and SDA
- Data sharing
- Multi-Application/AID
- EMV-compliant
- Flexible support for added value applications
 - SmartyPlus Toolbox (loyalty, data storage, physical access, eGovernment, ...)
 - Welcome Real-time capable
- Support for CAP and DPA

High security platform

Managing risk and effectively fighting fraud while staying efficient is a key success factor for today's financial services. EMV Pro Y has been Common Criteria certified and rated EAL4+ proving its outstanding performance in security.

Securing investments: Standardized personalization

The EMV Card Personalization Specification (EMV CPS) defined by EMVCo enables card issuers and personalization bureaus to benefit from

- reduced costs and complexity through use of a common data preparation and personalization infrastructure
- simplified implementations for financial institutions

EMV CPS-compliant personalization processes such as Sagem Orga's EMV CPS Personalization Software Suite allow perso bureaus to run the same process to personalize all EMV CPS-compliant products in their portfolio - regardless of manufacturer, operating system or application. In this way EMV CPS secures your investments by minimizing setup costs and widening the choice of suppliers.

Single mask concept: MasterCard or Visa - Your choice

All products in the EMV Y range of products support the latest payment applications from Visa or MasterCard on the same mask. This leads to efficient stock management by reducing cost and lead times.

Future proof:

Post-issuance application design and personalization

Products of the EMV Y series offer issuers the ability to design and personalize applications after cards have been issued. As a result, even cards in the cardholder's wallet can be updated to support a loyalty system introduced at a later stage, thus avoiding costly re-issuance

and allowing faster time to market.

Multi-payment & data sharing:

Members of the EMV Y family of products support the secure sharing of data elements between multiple instances of payment applications, allowing efficient memory management by avoiding redundancies and giving more flexibility in card design.

Added value applications:

Loyalty, authentication and more

EMV Y series products offer a wide range of built-in functionality, from the SmartyPlus Toolbox for application design to secure authentication methods and data storage services. The highly customizable application functions allow support for almost any loyalty program. This includes the world's largest loyalty schemes such as Welcome Real-time XLS. MasterCard's Card Authentication Program (CAP) and Visa's Dynamic Passcode (DPA) are also part of the built-in application package.

■ Specifications

Chip

- Atmel AT90SC9618RCT
- 96K ROM
- 8kbytes EEPROM
- 4K RAM

Interface

- Contact ISO 7816
- T=0
- Direct convention
- 9,600-115,200bit/s

Applications in ROM

- VIS 1.4
- M/Chip 4 Lite
- SmartyPlus Toolbox

Operating System

- Sagem Orga Opuce

Supported Specifications

- M/Chip 4 Card Applications Specification for Debit and Credit v1.0
- Visa Integrated Circuit Card Application Specification 1.4.0
- EMV 2000
- EMV Card Personalization Specification v1.0 (Common Personalization)
- MasterCard CAP
- Visa DPA
- Welcome Real-time XLS
- GlobalPlatform Card Customization Guide
- GlobalPlatform Systems Profiles Specification
- GlobalPlatform Systems Scripting Language Specification
- Guide to Common Personalization Load and Personalization

Security

- Cryptocontroller DES, 3DES
- Dynamic Data Authentication (DDA)
- Combined Data Authentication (CDA)
- Static Data Authentication (SDA)