

EMV LITE Y



Migration made easy

EMV migration is one of the most important issues for banks today. While combating fraud has been the main driver for chip migration, banks are increasingly looking for a solution that leverages their EMV investment beyond fraud protection. EMV Lite Y is one of the most comprehensive and

flexible EMV entry level products. Given its cost-efficient and future-proof design, banks receive a superior return on their EMV investment.



Sagem Orga
SAFRAN Group

Key features at a glance

- Standardized personalization with EMV CPS
- Single mask for both VISA and MasterCard
- Supporting the latest specifications for VSDC and M/Chip Lite
- Ready for added value applications:
 - Customizable design
 - Certified for Welcome Real-time XLS
 - Certified for MasterCard CAP
 - Built-in SmartyPlus loyalty and data storage
 - Post-Issuance design and personalization capability
- 5K EEPROM

Securing investments

Standardized personalization

EMV Lite Y follows a manufacturer-independent approach to standardized personalization as defined by EMVCo. The EMV Card Personalization Specification (EMV CPS) enables card issuers and personalization bureaus to benefit from

- reduced costs and complexity, by utilizing a common data preparation and personalization infrastructure
- simplifying implementations for financial institutions

Since it is a flexible and open personalization process, the same process can be used to personalize all EMV CPS-compliant products - regardless of manufacturer, operating system or application. In this way EMV CPS secures your investment by minimizing setup costs and widening your choice of suppliers.

Single mask concept

MasterCard or VISA - Your choice

EMV Lite Y supports the latest payment applications from VISA or MasterCard. Using a simple command it can be personalized to offer either VSDC or M/Chip 4 Lite functionality. This leads to efficient stock management and reduces costs and lead times.

Future proof

Post-issuance personalization

EMV Lite Y can be initialized to contain a space holder for added value applications. This space holder can then be securely activated and configured even after card issuance. This way even issued cards can support a loyalty system intro-

duced at a later stage, avoiding costly re-issuance and allowing faster time-to-market.

Added Value Applications

Loyalty, authentication and more

EMV Lite Y has a wide range of built-in functionality for loyalty, authentication or data storage. With its highly customizable application functions it can be configured to support the world's largest loyalty schemes such as Welcome Real-time XLS or enables card holders to authenticate securely using MasterCard's Card Authentication Program (CAP).

Product Specifications

- Renesas AE420
- 16bit CPU (32bit internal)
- 64K ROM
- 5K EEPROM
- 2K RAM

Interface

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

Applications in ROM

- VSDC
- M/Chip4 Lite
- SmartyPlus
- Welcome Real-time XLS
- Mastercard CAP

Operating System

- Sagem Orga EMV Card OS v1.0

Supported Specifications

- M/Chip4 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)
- GlobalPlatform Card Customization Guide
- GlobalPlatform Systems Profiles Specification
- GlobalPlatform Systems Scripting Language Specification
- Guide to Common Personalization Load and Personalization

Security

- Cryptocontroller DES, 3DES
- Static Data Authentication (SDA)

Please also ask for the **"contactless only solution"** from Sagem Orga.