

EMV Plus Y



Migration made easy



While fighting fraud has been the main driver for chip migration, leveraging the EMV investment for improved CRM (customer relationship management) and web services has increasingly become an important factor for banks. EMV Plus Y has been specifically tailored to support this

with a plus in functionality and flexibility. Complemented by its future proof design, banks receive a superior return on their EMV investment.



Sagem Orga
SAFRAN Group

Key features at a glance

- Standardised personalisation according to EMV CPS
- Single mask solution for Visa and Mastercard
- 4k EEPROM
- Static Data Authentication
- 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
- Supports CAP and DPA

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

EMV CPS compliant personalisation processes like Sagem Orga's EMV CPS Personalisation Software Suite allow perso bureaus to run the same process to personalize all EMV CPS compliant products in their portfolio- regardless of manufacturer, operation system or application. This way EMV CPS secures your investment by minimizing setup costs and widening choice of suppliers.

Single mask concept

Mastercard or Visa - Your choice

All products of 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 reducing cost and lead times.

Future proof

Post-issuance application design and personalisation

Products of the EMV Y series offer issuer the chance to design and personalise applications after cards have been issued. This way even cards in the cardholders wallet can be updated to support a loyalty system introduced at a later stage avoiding costly re-issuance and allowing a 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 whether it is the SmartyPlus Toolbox for application design, secure authentication methods or data storage services. The highly customisable application functions allow support for almost any loyalty program including the world's largest loyalty schemes such as Welcome Real-time XLS. Mastercard's Card Authentication Program (CAP) or Visa's Dynamic Passcode (DPA) are also part of the built-in application package.

Product Specifications

Chip

- Atmel AT90SC6404RT
- 64K ROM
- 4kbytes EEPROM
- 2K 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 Personalisation Specification v1.0 (Common Personalization)
- Mastercard CAP
- Visa DPA
- Welcome Real-time XLS
- GlobalPlatform Card Customisation Guide
- GlobalPlatform Systems Profiles Specification
- GlobalPlatform Systems Scripting Language Specification
- Guide to Common Personalisation Load and Personalization

Security

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