multos
international

A World of
EMV Applications
on MULTOS

EMV in all flavours:

EMV payment applications are necessary for payment schemes looking to provide cardholders with secure, convenient and value-added solutions on financial transaction networks. Thanks to the EMV standards, there is some level of commonality such that chip cards and payment terminals can interoperate globally. However, each payment brand has devised their own unique specifications that build onto the underlying core EMV commands, requiring specific card applications designed to support the functionality. These applications are therefore dramatically different in terms of the approach to risk management, transaction specific functionality and value-added features important to those payment networks; not to mention the requirement for these card products to undergo separate scheme compliance processes to achieve security and functional approvals.

Multos International has developed a range of applications to meet the needs of EMV card issuers regardless of payment scheme, including the well known global networks to regional and local schemes, even private label and closed loop systems.

Our industry leading credentials in security are widely regarded, built on years of experience developing MULTOS OS implementations designed to meet the highest levels of security evaluations possible.

Key features of EMV applications on MULTOS:

» Single application architecture designed to cover SDA, DDA and dual interface product configuration options
» Most applications offer multiple profile capabilities
» Optimised for security and performance
» Software utility for easy management of EMV application parameters
» Standard MULTOS personalisation load script

A World of
EMV Applications
on MULTOS

Below is a list of applications we offer on various different platforms and the specification version they comply with. We continue to develop new applications, so please check for the latest updates and the configuration options to suit your needs

MasterCard Worldwide	M/Chip advance (v1.1)	AMERICAN EXPRESS	Amex (AEIPS 4.2, ExpressPay 2.0)
VISA	VSDC (VIS 1.4.1/VIS 1.5.4 & VCPS 2.1.2)	UnionPay	PBOC (v3.0)
DISCOVER / Diners Club International	D-PAS (Contactless 1.0 & Contact v1.1)	Interac	Interac Flash (v1.4)
JCB MEPS		Regional applications, White label EMV (Various)	

Tools and Technical Support:

To ensure smooth and effortless applications deployment, Multos International offers optional training, tools and technical support as well as advanced consulting in relevant areas.

Technical support:

Our reputation in the market is built around offering world class technical support in-region, with an uncompromising passion for customer service. Our expert team are on hand to assist you in your EMV card issuing projects across a range of varying roles, from an issuer perspective, to a personalisation bureau to a card embedder. We can provide support covering operational aspects related to MULTOS technology, or specifically to EMV issuance including assisting directly for the parameter management or offering guidance based on best practice, or assistance in application data preparation and personalisation systems. Our technical support team is located in-region and can be available locally to visit your sites if required.

Tools:

To enable fast and efficient product introduction, we offer a range of tools and service offerings to further support issuers and their chosen bureau service providers through the stages of the chip life-cycle. For managing the numerous complex EMV application parameters, our Template Builder tool (previously known as the Customisation Utility or CU Tool) enables the issuer, or their authorised service provider, to setup parameters specific for each card product offered, including values that are to be personalised for each card holder. The tool generates a file that is recognised by all the leading data preparation solutions.

Training and Consulting Services:

We aim to provide a personalised service focused on your needs, utilising our long history of consulting to a wide range of global organizations including payment schemes, issuers and personalisation providers. We can offer a complete package to suite your individual requirements in areas such as: EMV migration, setting up personalisation for MULTOS, or even developing specifications or card applications.

Multos International

Sydney • Beijing • London • São Paulo • Singapore • Toronto
info@multosinternational.com