WHAT IS MULTOS?



WHAT IS THIS MULTOS I KEEP HEARING ABOUT?

That means the chip inside your credit card is a MULTOS chip.



WHAT'S THAT?

The chip inside your card is really just a tiny computer. MULTOS is the Operating System.



HOW COME I'VE NEVER SEEN IT ON MY LAPTOP?

MULTOS is specifically designed for smart cards and devices. It is very small, very efficient and very secure.



Very. Each individual chip has a unique set of digital keys injected at manufacture. This guarantees security from the outset.



Other keys ensure that only the card owner, say, a bank can put an application on the card, and only the application for that particular card can be loaded.



WHAT DO YOU MEAN 'APPLICATION"?

Like you have programmes that run on your computer at home, an application is a programme designed for smart devices. Credit, e-passport and store loyalty are all examples of different applications.



MULTOS lets you have more than one application on the same card, too.



CAN I LOAD AN APPLICATION THAT WILL STEAL DATA FROM OTHERS ON THE CARD?

No. Only the card owner has the ability to load and delete applications.



Not only that, MULTOS constantly checks each application as it runs. Any attempt, however tiny, to access another's space shuts the card down.



