Professional Services for EMV Card Issuance

Constructing Card Profiles - from requirements capture to production ready card profiles

Creating compelling and targeted EMV-based card products

In an ever-more competitive marketplace, banks need to differentiate their card offerings by focusing on profitable and addressable segments. This requires both strong market analysis and quick delivery of a stable product at volume. Once a prospect base is identified there are multiple hurdles in the way before launch.

- Complex EMV specification need to be understood and referenced
- Functional specifications need to be translated to in card programming ('APDU sets')
- Approval process through a scheme-accredited lab needs to be navigated
- Support is required through labor-intensive building, testing, and QA phases (before moving a card profile into Production)

If the expertise required to support the above steps is not available, there will be costly delays to new card products and / or an increased risk of monetary loss due to mis-configuration of production cards.

Outsource Card Profile construction to Cryptomathic to reduce time-to-market & decrease risk for your next project

To address these challenges, Cryptomathic's EMV Professional Services team offers unmatched expertise in creating and implementing customized EMV card products across the world. Based on decades of experience, our consultants assist in the design and deployment of EMV card products produced against your unique requirements. Cryptomathic's EMV professional services can support the entire project, from requirements-capture right through to production support. This helps to significantly speed up projects and reduces the overall risks.
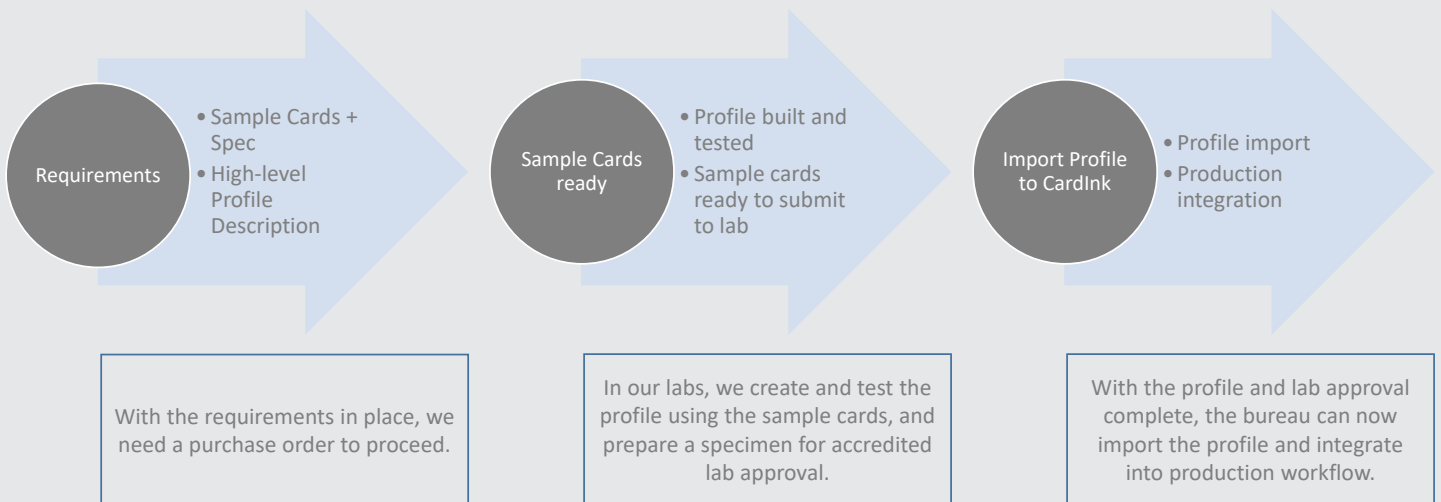
Client Benefits

- ✓ **Reduce time-to-market** for your new card product.

- ✓ **Reduce risk and cost** of mis-configured cards.

- ✓ **Save yourself from costly delays** for having to resubmit card samples and corresponding paperwork: Our aim is to get it right first time, every time.

- ✓ **Support through the complete project:** from specification to approved, and production ready card profiles.

Our PS offering is designed for any organization looking to accelerate an EMV-based product to market, including Perso Bureaus; Banks and card-offering institutions.

Project timeframe

An engagement typically lasts between 1 to 4 weeks, depending on complexity and the amount of in-house expertise available.

Requirements
- Sample Cards + Spec
- High-level Profile Description

With the requirements in place, we need a purchase order to proceed.

Sample Cards ready
- Profile built and tested
- Sample cards ready to submit to lab

In our labs, we create and test the profile using the sample cards, and prepare a specimen for accredited lab approval.

Import Profile to CardInk
- Profile import
- Production integration

With the profile and lab approval complete, the bureau can now import the profile and integrate into production workflow.

Project pre-requisites

The following are typically required to be available for an efficient engagement:

- Product Description: required profile / card functionality
- Copy of Payment Scheme issued LoA – Letter of Approval (for the intended chip)
- Sample cards (personalization ready samples: typically we request 12-20 specimens)
- Card Specification and test keys for personalization (where different from scheme spec)

Proven EMV expertise

Through our experience of working with issuing customers for almost 2 decades, along with our experience of auditing card payment bureaux on behalf of a major payment scheme, we know exactly what steps clients need to take to set-up EMV Card Profiles that comply with guidelines and specifications for a swift and hassle free EMV project.

Contact us for other needs as well, whether preparing for audits, needing help with key management, or seeking advice on getting that new production line ready.

Cryptomathic CardInk - State-of-the-art EMV perso

CardInk is an EMV data preparation system, which offers best-of-breed centralized data formatting and key management while maintaining flexibility to meet any card issuing environment (e.g. mag stripe, chip, single- and multi-applications, instant issuing, NFC). CardInk is implemented by bureaux, data processors and card issuers alike.

CardInk is used by more than 200 customers across the globe to issue 100s of millions of EMV cards annually. Our customers include prominent issuers and service providers such as Crédit Agricole, First Data and Trüb.

Learn more www.cryptomathic.com

About Cryptomathic

Contact us: sales_enquiry@cryptomathic.com

Cryptomathic is a global provider of secure server solutions to businesses across a wide range of industry sectors, including banking, government, technology manufacturing, cloud and mobile. With over 30 years' experience, we provide systems for Authentication & Signing, EMV and Crypto & Key Management through best-of-breed security solutions and services.

We pride ourselves on strong technical expertise and unique market knowledge, with two-thirds of employees working in R&D, including an international team of security experts and a number of world-renowned cryptographers. At the leading edge of security provision within its key markets, Cryptomathic closely supports its global customer base with many multinationals as longstanding clients.

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