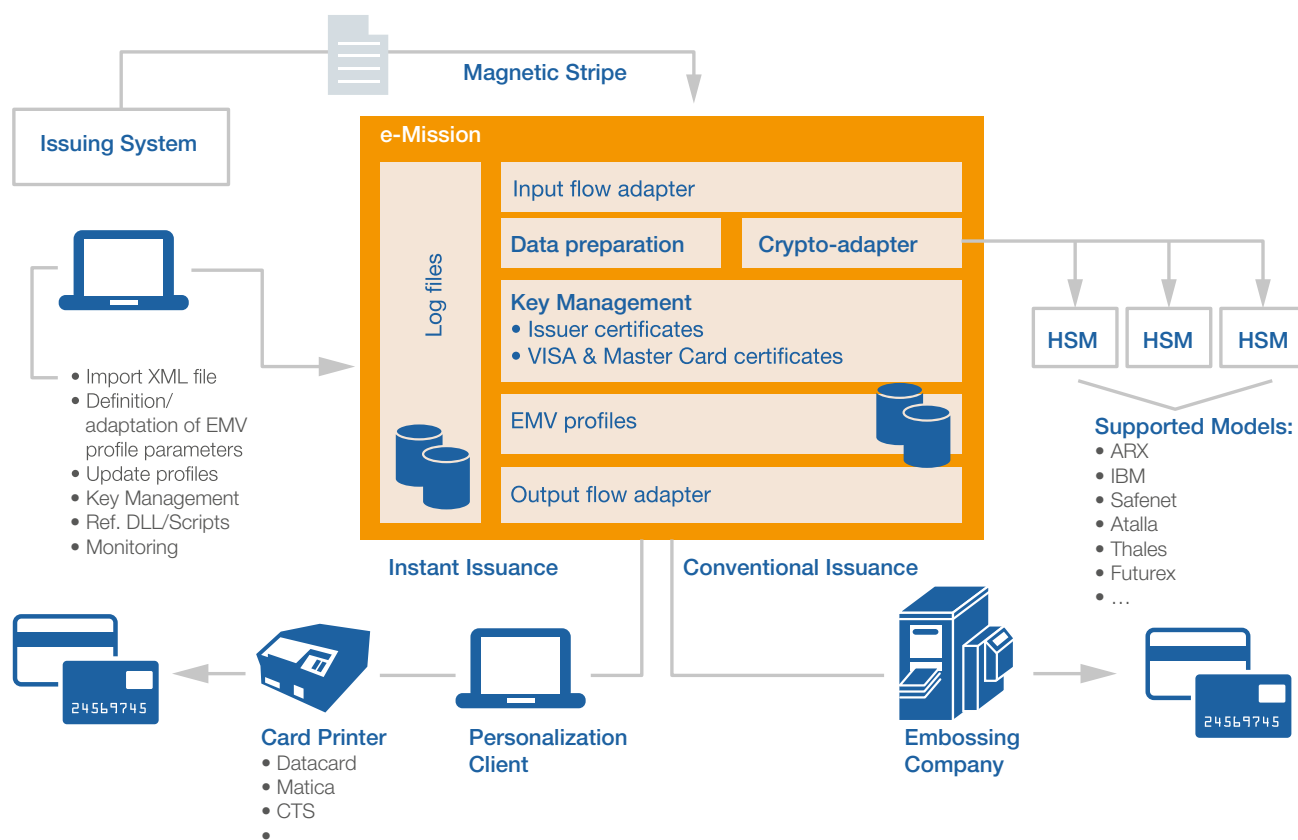


e-Mission Instant Issuing

The EMV data preparation and key management solution for chip cards enabling instant card issuance

A real-time solution for real-time business

With e-Mission Issuers and Personalization Bureaus can start issuing and personalising EMV Chip Cards without modifying their existing card processing system. Furthermore the instant issuance solution allows direct issuing at a bank branch and/or point of sale. The solution adapts to existing data flows generated by issuers to issue magstripe cards, provides interfaces for EMV data preparation and manages keys and certificates. Issuers are not required to modify their data generation module, since e-Mission just adds an intermediate step to the process and is fully autonomous. It supports EMV-compliant debit and credit applications but also CAP (Chip Authentication Programme), DPA (Dynamic Passcode Authentication), Digital Signature, Presence & Access Control, Loyalty Applications, etc.



Features

Main characteristics of the EMV e-mission platform:

- Data Preparation and Personalization System for EMV chip cards
- Instant issuance
- Modular design, allowing an easy adaptation to customer requirements
- Friendly and intuitive graphic interface
- XML technology used for product profile definition
- High-level confidentiality data management
- HSM cryptographic device FIPS 140 level 3 standard certified
- Different hardware platform versions, covering all customer needs (i.e. PC vs. HOST), from low to high EMV chip card personalization volumes

The platform includes the following modules:

- **User Management Module**
Each user is given role-based access to specific modules
- **Key Management Module**
Introduces symmetric keys used in the personalization process via different trustees and manages these keys (query, import, export, etc.)
- **Certificate Management Module**
Allows importing of certificates from different Certification Authorities (VISA, Mastercard,



etc.) including both the request of issuer certificates and subsequently importing certificates issued by CA's. Certificate management is necessary for the EMV personalization process

- **Profile Management Module**
From basic profiles, each entity can define its own user profiles. This module manages the specific data given to the products e.g. risk management of the card, AFL, etc.
- **Personalisation Module**
The personalization process is launched from within this module once all the necessary data is available. This process leads to an output file containing all data to be entered in the EMV card
- **Administration Module**
The correct operation

of the system requires minimal configuration by the administrator

- **Pre-generation of RSA Keys Optional Module**
The generation of RSA keys is managed when the system is not in an operating status. These keys are then used by the personalization module when preparing the output file, so that the performance of the overall process is improved
- **Instant Issuance Module**
The instant issuance module enables the production of a payment card in real time via a specific card printer and HSM located at the agency.