



multos

commentary

IN THIS ISSUE

- **Message from the Chairman**
- **News and views**
- **Members present... 'Oberthur's Common Personalisation System (CPS)'**
- **MULTOS Partner Membership**
- **MULTOS Club exclusively for Issuers**

FUTURE EVENTS

Cards Middle East 2009
May 18-19 Dubai

CONTACT US

MAOSCO Limited
St Andrews House
The Links, Kelvin Close
Warrington, WA3 7PB
United Kingdom
info@multos.com

©2009 MAOSCO Limited, secretariat
company of The MULTOS Consortium



Message from the MULTOS Consortium Council Chairman

Even in the uncertain economic times we are experiencing, the fundamental business rationale underpinning the deployment of smart cards, certainly in the financial sector, remains strong. The rate may have slowed but there is still growth in the global credit and debit markets. Around the world, the card issuing divisions of banks are still aggressively moving to EMV-based payments, whether to combat fraud, to meet regulatory requirements for payments, or to provide a platform for differentiation and innovation.

At MasterCard we are continuing to see strong growth in our core EMV-payments offering (M/Chip), our contactless technologies (*PayPass*) and our remote-authentication product (CAP/AA4C). In addition, transit, multi-account and entitlement cards represent some of the latest, exciting opportunities to deepen the deployment of chip-based payment technologies. Banking customers remain our key focus but we are also seeing an increasingly active merchant community drive new requirements.

While customers are actively investing in new chip-based programs, it is becoming even more important that they have access to readily-available business solutions, not just technology components; solutions that meet their specific needs. When they have decided to invest, they want to be able to move quickly and reliably, taking full advantage of the opportunities they see in their market. In

practice, this means having a range of platforms, applications and fully integrated support services ready to deploy.

MULTOS step/one and MULTOS are well-established smart card operating systems that offer the foundations for both low-end, single-application and high-end, multi-application solutions. MasterCard's MICA product for MULTOS provides everything needed of a card application to deliver EMV, contactless, remote authentication and other payment-related solutions for the finance market. In this issue of the MULTOS Commentary, and in MULTOS marketing events during 2009, you will see how these building blocks combine with offerings from the wide community of MULTOS partners to create compelling, easy-to-deploy solutions for tomorrow's customers.

Last year MULTOS celebrated its 10-year birthday. With a keen eye on customer-focused solutions, the MULTOS community is well-placed to serve the industry for the next 10 years.

Dave Meadon

Chairman of the MULTOS Consortium and Head of Chip Solutions Deployment at MasterCard Worldwide.





news and views

Coming soon... everything you ever wanted to know about deploying MULTOS - all your questions answered!

This often seemingly-complex subject will be the focus of a new series of publications that will present deploying MULTOS in the most understandable and comprehensive manner than ever before. The first of the series entitled **Deploying MasterCard on MULTOS** will contain all of the information you would need to deliver a MULTOS-based MasterCard branded payment card.

Whether you are an issuing bank looking to issue a MasterCard branded debit, credit or contactless card; a card personalisation bureau needing to equip for MULTOS; or an application provider with a great 'value-add' application, all your questions will be answered in one easy to access guide.

The MULTOS Consortium members will be contributing their expertise in their particular speciality subject throughout the series. The team would like to thank all of the contributors in helping to pull these end-to-end solutions based publications together.

For further information on the series, or how to contribute, please contact info@multos.com

More MULTOS ePassport product availability

Samsung SDS are proud to announce the availability of *S*Pass v1.0, a MULTOS based chip package for the ePassports market. The package is based on Samsung SDS' ePassports application, *S*Pass LDS v1.0, loaded on to the SM30 (contactless) IC chip OS which has been

implemented in accordance to the MULTOS v4.2.1 specification.

The *S*Pass supports the latest full ICAO functionality including basic access control, active authentication and EU extended access control security mechanisms. *S*Pass achieved EAL4+ certification in September 2008 under Common Criteria scheme and is now available for release.

Mr Joon Ho Lee, the MULTOS Consortium representative from Samsung SDS said "our technical team have been focusing heavily on the ePassports market over the past year and we are delighted to have achieved the certification for this new product. The initiative was driven by customer need and we are due to ship 3 million *S*Pass package for an ePassport project in the EMEA area within this year."

Samsung SDS



SAMSUNG SDS

Meet with MULTOS at Cards Middle East 2009

The MULTOS Consortium will be exhibiting at Cards Middle East show in Dubai (Booth 14) in partnership with Cryptomathic and Multos International. On Monday 18th May, we will be hosting "MULTOS & Friends" drinks from 5:30pm at the **Rodeo Bar & Grill, Al Bustan Rotana Hotel**. We invite you to bring your partners, colleagues and customers for a relaxed chat over a drink or two and find out what's new at MULTOS.

The MULTOS Consortium



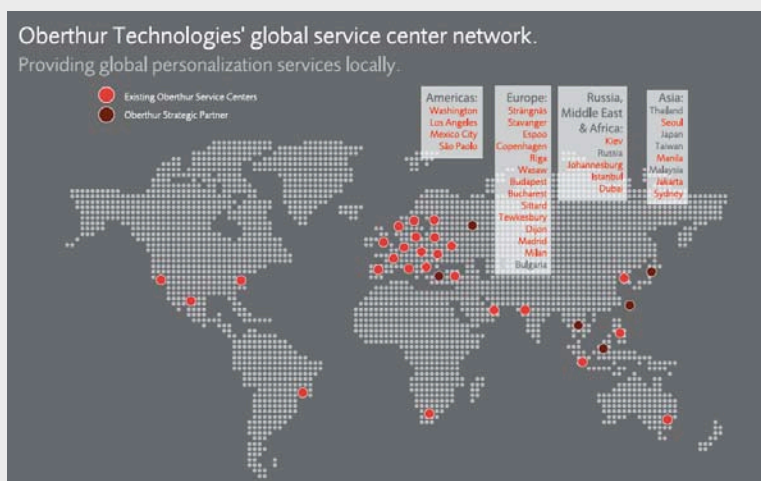


Oberthur’s Common Personalisation Systems (CPS)

Oberthur’s approach to personalisation is to have a system which combines ease of deployment with ease of maintenance. This reduces the personalisation development cycle and enables the effective management of multiple card configurations. The essence of Oberthur’s Common Personalisation System (CPS) is that all personalisation sites share common systems and information, providing a full back-up capability.

Oberthur’s CPS is a unique solution, which is built around a powerful database, and is used in the 4 key areas of card personalisation:

1. **R&D** - The Configuration tool allows the Oberthur R&D team to create ‘drivers’ for each chip product supported by the CPS system.
2. **Local Technical Teams** - The Bank Card Configurator (BCC), with the support of local teams, provides a user-friendly interface for customers to determine their EMV options for specific card profiles. Each profile can be readily installed on a chip which supports the chosen functionality, creating a card image for each chip used. Using the BCC, test cards can be available immediately.
3. **Industrialisation** - The Pre Production Configurator allows pre-production teams to map dynamic data fields that appear in the various card profiles with data elements coming from the issuer input file, or being computed by the data preparation system.
4. **Production Bureau** - The Production Tool allows operators to personalise cards (and their associated fulfillment materials) on the production floor. The system works with a range of equipment, transparently using device drivers to communicate with each of them. Detailed production tracking and reporting capabilities are also provided at the production stage.



Oberthur’s global service centre network comprises over 30 service centres each employing CPS.

Key features of the CPS solution include:

- ▶ The **Bank Card Configurator (BCC)**, a global, powerful personalisation engine with a user friendly interface for creation and updates of customer profiles;
- ▶ A **unified system** deployed across the Oberthur service centre network.
- ▶ **Powerful configuration tools** for the entire value chain, from development to production, enabling efficient profile and production management;
- ▶ **Advanced tracking** of application profiles, card definition, generated card image and complete card life-cycle history.

continued from page 3...

About Oberthur Technologies

With sales of 879 million Euros in 2008, Oberthur Technologies is a world leader in the field of secure technologies. Innovation and high quality services ensure its strong positioning in its main target markets:



- ▶ **Smart cards:** One of the world's leading providers of security and identification based on smart card technology and associated services, such as personalization, for the payment, mobile, transport and digital TV segments. Oberthur Technologies produces more than 1 billion cards per year, including more than 500 million smart cards.
- ▶ **Identity:** Manufactures and personalizes secure identity documents, in traditional and electronic formats, for customers in both the private and public sectors.
- ▶ **Fiduciary printing:** The world's third largest private security printer, specializing in the production and management of high security products such as banknotes, checks and other fiduciary documents in more than fifty countries.
- ▶ **Cash protection:** World leader in the emerging markets for Cash-in-Transit equipment and ATM protection, with more than 50,000 containers in the field.

Close to its customers, Oberthur benefits from an industrial and commercial presence across five continents. Previously listed on the Euronext, Paris, Oberthur Technologies S.A. is now a limited liability company (société anonyme), registered in France. Oberthur Technologies has been a subsidiary of the François-Charles Oberthur Group since July 2000.



Exclusively for Issuers

The MULTOS Secretariat is pleased to announce the launch of The MULTOS Club. Exclusively for Issuers of MULTOS and MULTOS step/one cards, the club gives members the opportunity to meet other issuers and share the experiences of deploying MULTOS. The club has a private, members only, group within The MULTOS Community online network. Members may attend the MULTOS World 2009 Conference to be held later this year and will benefit from private issuer-only sessions. For further details of the Club, the membership prospectus and further details of the MULTOS World 2009 conference, visit www.multos.com/club



The MULTOS Consortium introduces 'MULTOS Partner' membership level

Never before has membership of The MULTOS Consortium been so accessible and now even more appropriate for any company involved in the deployment of MULTOS cards. Previously, membership was aimed at MULTOS Technology licensees, however now any organisation can take advantage of consortium membership. The benefits of Partner membership are summarised below and further information can be obtained from the membership prospectus at:

www.multos.com/consortium

	Partner
Participate in the Business Advisory Group and Technical Advisory Group	✓
Logo on homepage of www.multos.com	✓
Access to joint consortium marketing activities at industry exhibitions and other regional conference events	✓
Self-editable information in the online Product Directory	✓
Contribute to MULTOS Commentary newsletter	✓
Attend the MULTOS World 2009 conference event	✓
Annual price of membership	\$5,000

NEXT ISSUE...

More MULTOS news from around the world

"Deploying MasterCard on MULTOS"

More from MULTOS Consortium members

The MULTOS Consortium are: ACI Worldwide, Cryptomathic, Datacard Group, DNP, Fujitsu, Gemalto, Giesecke & Devrient, Hitachi, Infineon, MasterCard Worldwide, MULTOS International, NBS Technologies, Oberthur Technologies, Samsung SDS, Techtrex, Thales e-Security, UBnics

