



*The EMV Solution for
MasterCard Members*

MICA™ On MULTOS

MICA EMV Application

Our newest EMV application for both MULTOS and MULTOS step/one is the most advanced payment application available. Designed for easy issuance and optimised for performance, MICA offers a fully integrated application for banking products and complies with the latest MasterCard® specifications for M/Chip4™ and PayPass™. Coupled with the powerful Customisation Utility, MICA provides significant benefits for Issuers and Personalisation Bureaux.

With Issuers increasingly providing cardholders greater functionality on a single MULTOS card, MICA supports this market trend by offering:

- Single integrated application package — removing unnecessary duplication and freeing up valuable EEPROM
- Card flexibility — enabling cardholder segmentation through customisation of the MICA application
- Common set of support tools and documentation
- Simplified application customisation with the improved CU Tool, fully supported by Multos International's comprehensive MICA training program
- Enhanced transaction performance and security
- Data preparation support from the leading industry vendors

Multos International's MICA implementation allows you to choose SDA, DDA or CDA functionality in contact or contactless — with a range of memory options — all based on the proven, secure MULTOS platform.

MICA Features

- Integrated application offering full functionality: M/Chip4 (SDA/DDA/CDA), PayPass (M/Chip or Magstripe), CAP
- Additional innovative features such as: PIN sharing, Dual Profile Selection, Proprietary Data Storage and special treatment of low value transactions.
- High security implementation using the latest anti-attack countermeasures
- Optimised performance for fast transactions in contact and contactless environments
- Logical extension of processes familiar to M/Chip2 and M/Chip4 Issuers

Product Options

- 4K & 8K SDA. Also includes XLS (Welcome Real-Time) & PocketServer.
- 36K DDA. Also includes XLS, PocketServer and Precise Biometric's Match-on-card™.
- 8K Dual interface SDA. Also includes XLS
- 36K & 80K Dual Interface DDA. Also includes XLS, PocketServer and Match-on-Card.
- 12K Dual interface DDA.

MICA™ On MULTOS Support

Training

Whether MICA is your first foray into EMV or a follow-on initiative to an initial EMV migration, Multos International offers comprehensive training packages to ensure the fastest time to market. These sessions have been developed for card issuers and card personalisation bureaux to minimise the effort to rollout the MICA EMV product and maximise the benefits of the application.

Training Modules

- Introduction to MULTOS and MULTOS step/one
- MULTOS Card Lifecycle
- MICA for MULTOS/MULTOS step/one functionality
- M/Chip4 Issuance Process — key steps
- Data Preparation and Personalisation
- High Level Project Plan (EMV rollout/issuing planning)
- Customisation Utility Workshop

Details

Course Duration: 3 days

Who should attend: Project implementation and technical staff.

Location: The course can be delivered on-site.

Material: Course presentations, User Guides and documentation is provided on CD-ROM along with a copy of the Customisation Utility software.

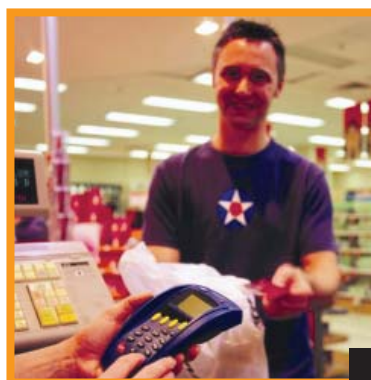
Support: The training package includes an additional 5 days technical support helpdesk (delivered via e-mail and phone). Additional support can be purchased on a daily rate.

**Note: This training package is not designed to manage the EMV project (this option can be made available at an additional cost)*

Customisation Utility

One of the most complex and critical processes in the EMV migration project is the management of the dozens of EMV parameters that need to be setup for each card or card group. Such parameters as Card Issuer Action Codes, Card Risk Management, Currency Conversion, etc., need to be set depending on the issuer's approach to risk management and other regional rules that may apply. This task becomes much easier to setup thanks to the Customisation Utility tool for the MICA MULTOS application. This utility is a PC-based application that provides an easy-to-use graphical interface to manage these EMV parameters and the special additional features of MICA.

The tool is supplied in CD-ROM format with User Guide documentation and up to 5 days technical support (via e-mail and phone) useable over 3 months. Additional support and EMV project management is available on request.



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