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## Multos International Website

In support of our new corporate identity, we are pleased to announce the availability of the freshly designed Multos International website ([www.multosinternational.com](http://www.multosinternational.com)).

Providing information on MULTOS products and services, the new site is an ideal starting point for those issuers who are planning to introduce smartcards and for experienced issuers alike. Concise and easy to navigate, the site is a source of our latest documentation and brochures, all of which are available for downloading. In addition, we have also made available an Image Bank, consisting of various pictures that may be utilized in reports and presentations. To comment on the site, or if you have further questions, please contact us at [info@multosinternational.com](mailto:info@multosinternational.com).



## Multos Issuance Partner (MIP) Services

Multos International is pleased to announce an important improvement to its MIP services. Customers are now able to place all MIP requests through an on-line interface. Requests will now be received directly by our MIP support team. This new arrangement enhances the process, avoiding file exchange delays due to different time zones.

User Accounts have been established and issuers and bureaux have been provided with information pertaining to their UserID and Password. With these credentials customers can login on the StepXpress website, submit their requests and also download MSM, ALC/ADC files directly. An information

## Product Update



The MULTOS step/one product has proven very successful since its introduction in 2006. We are now pleased to announce that a new version will be released shortly. This new release

represents an evolution in the product, with improved performance and security features, in accordance with current state-of-the-art technologies. Control Centre will continue to facilitate enablement and certificate generation.

This new MULTOS step/one product incorporates updated EMV payment applications. The MasterCard M/Chip 4 application has been updated and this version (called "MICA") replaces the M/Chip4 for MULTOS used in the original product. Similarly, the M/Chip 2.0.6 application has improved over the previous M/Chip 2.0.5 application. Support for VSDC will also continue.

With these new applications and functional improvements, Multos International anticipates another long-lasting product. This product is expected to be approved late 2009 and rolled out over 2010 to replace our current iD1 product. MasterCard approval over the entire product lifespan is anticipated. We've also updated our product naming scheme, so you'll find this product referred to as MULTOS step/one SC1-8K. An equivalent 4K product will be introduced shortly thereafter.



pack containing step-by-step instructions is also available. It provides detailed advice on how to submit all MIP requests through the StepXpress website, including MSM requests; Application Registration and ALC/ADC requests.

During this transition, Multos International will strive to provide full support to our customers, ensuring that the transition is smooth and successful. Should you need any further clarification regarding this new service, please don't hesitate to contact us at [services@multosinternational.com](mailto:services@multosinternational.com).

**Transit Developments - Mifare and PayPass on the same cards**

In support of those issuers who wish to combine contactless payments with transit scheme capability, Multos International puts forth its 12K and 36K I4F products. These products are able to differentiate whether a terminal is using the MiFare protocol (typically indicating a transit implementation) or the ISO14443 protocol (indicating a contactless EMV implementation). As such, rollout requirements are greatly simplified: first, only a single card is necessary and second, issuers have the added flexibility to actively switch production between the 12K or 36K products, depending on memory requirements.



Multos International has recently been awarded strategic projects utilising this important feature. Various Polish and South African issuers have chosen MULTOS for their projects, with

potential volumes in excess of 10 million cards over the next 5 years. Contact us at [info@multosinternational.com](mailto:info@multosinternational.com) to see if either of these products meets your requirements for your next payment/transit implementation.



**CosmoColor**

Multos International's partner in Latin America, CosmoColor, has been working on several identity projects in Mexico, including the enhanced driver's license for the states of Tabasco and Chiapas. CosmoColor is responsible for the entire process, from enrolment to issuance. Utilising our MULTOS step/one product, applications are remotely loaded and cards are personalised both graphically and electronically, on the field.



All the applications and processes related to loading and personalising were developed by CosmoColor. Enrolment stations and the driver's license application itself were designed by in-house engineers. The driver's license application securely stores cardholder data such as color photo, name, address, document details (number, expiry date, Type) and an array for transit tickets

Multos international is pleased to be associated to this project, with over 200,000 cards issued in the project's first year.

*Canadian Update*

*The Canadian migration is going at full speed. Multos International delivered over 4 million modules since January to feed the growing need of Canadian Issuers wanting to secure their credit and debit portfolios.*

**MULTOS World 2009 ... The world is out.**

7/8 October Kuala Lumpur, Malasia. For more information on the event access: [www.multos.com/world](http://www.multos.com/world)



**Multos International Team**



**Name:** Tony Jeffreys  
**Originally from:** Luton, England  
**Based in:** Cambridge, England  
**How long have been working with Multos International:** A long time – I started in 1996 at our head office in Sydney.  
**Position:** I'm a member of the R&D team helping to lead and participate in the development of our smartcard products

**Main projects you have been involved with:** Mainly the development and support of our smartcard operating systems from our proprietary Forth-based multi-application operating system (OSSCA) back in 1997 to our latest, greatest and fastest versions of MULTOS and StepOne.  
**What are you working on presently?** I've switched to MULTOS application development to help the team increase our portfolio of MULTOS applications.  
**Best piece of advice you have ever heard:** Be true to yourself.