

Welcome to the November 2009 edition of the Multos International News Alert.

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Introducing Our Latest Service Offering

Recognizing a need for an easy, economical way for issuers to quickly introduce two-factor authentication into their e-banking processes, our Hosted CAP Service allows issuers to remain focused on their core businesses, without relinquishing control over any aspects of their smartcard programs. Issuers are readily able to leverage those features of EMV that their cardholders have become accustomed to in their payment cards.



At the heart of this hosted service offering lies the purpose-built Strong Authentication (SA) server. Augmenting static passwords, the SA server verifies a unique one-time password (OTP) based on data that is specific to the card, the issuer, the transaction and the cardholder. Verification of the OTP provides for increased confidence that the individual attempting to log in is in fact the cardholder of record. Subsequent to the cardholder successfully logging in, it is possible to further utilize two-factor authentication to cryptographically sign the critical parameters of any e-banking transaction. This ensures that transactions such as payments and fund transfers are executed as intended by the cardholder.

Representing a confluence of security and flexibility, our hosted solution supports CAP, DPA and OATH protocols. Additionally, issuers have the ability to specify which models of personal card readers are to be deployed. It is also possible to incorporate SMS capability. Furthermore, scalability, reliability, fail-over protection and security are key features of the hosted service.

Issuers want more from their EMV investment and two-factor authentication is a logical next step for nascent EMV issuers. This service offering provides a simple and safe means for issuers of all sizes to expand their EMV initiatives. Contact us at info@multosinternational.com for more information pertaining to our Hosted CAP Server solution.

MULTOS World 2009

Multos International recently attended the MULTOS World event held this past October in KL, Malaysia. The event was very well attended and we were excited by the energy of participation. Clearly MULTOS technology holds a strong position in the Malaysia EMV market and holding the event in KL is testimony to the level of activity there. However, even more satisfying was that many of the 80+ attendees were from other countries in the region looking to get an update on the technology and ongoing projects that are using MULTOS. The presentations showcased several significant MULTOS projects, including instant issuance with ANB in Saudi Arabia, as well as

multi-applications and PKI on EMV cards with Barrisul in Brazil. Numerous international speakers were also on hand delivering their viewpoints on the future of payments and trends in the market.

We look forward to seeing our partners and issuers at the next MULTOS World event.



Join us on the MULTOS Booth @ Cartes 2009!

Coffee all day, Cocktails at 5pm on Tuesday and Wednesday

Dates: 17th - 19th November 2009 Booth no: 4Q 054

Don't miss the MULTOS Treasure hunt to win a quality prize!

Pre-register for your free visitor badge online by going to www.cartes.com and entering the code "418878"

FREE BADGE

Multos International in Vietnam

Asia Commercial Joint Stock Bank (ACB), one of the largest commercial banks in Vietnam, has selected Multos International to be the technology provider for its EMV migration. The ACB cards will be delivered via our partner CTS-Caliber Solutions and will feature MasterCard credit and debit applications.



"We are very pleased with our decision to implement Multos International high secure and reliable solutions as part of our EMV migration strategy to improve features and functions available to our customers.", said Mr. Bui Tan Tai, Vice President - Asia Commercial Joint Stock Bank (ACB).



ACB, with a nationwide network of more than 200 branches, is one of the first banks in Vietnam to start its full EMV migration.

Flexible, Comprehensive, Secure. South African Transit Initiative

MULTOS is proud to be a technology provider for the emerging South African transit project. The program intends to introduce an integrated fare collection system for numerous modes of travel throughout the country. With EMV as the underlying protocol, a secure solution may be extended to those users with or without an existing banking relationship. Such needs are critical for a deployment arising from the application and support of the National Land Transport Transition Act. An aggressive timeframe, reflecting the fast-approaching 2010 FIFA World Cup™, necessitates a proven solution, with MULTOS fitting the bill perfectly.

Comprised of leading South African issuers, processors, switches and technical partners, the comprehensive program aims to deliver up to 5 million cards over the next three years. Relying on the MULTOS Framework to meet the diverse requirements of numerous issuing environments, our new dual-interface MULTOS 12K product is tailored for such wide ranging, open-loop transit initiatives. Contact us today for more information on MULTOS and transit.

Visa VSDC renewal on MULTOS

In July, Multos International received the renewal of its DDA EMV payment products for Visa issuers. VSDC for MULTOS is available from Multos International on both 16K and 36K EEPROM sizes

Multos International Team



Name: Aline Schneider

Originally from: Rio Grande do Sul, Brazil

Based in: Sydney, Australia

How long have you been working with MI: 2 years

Position: As Marketing

Administrator my role includes coordinating the promotion and direction of the Multos International marketing and communication activities.

Main projects you have been involved with: Certainly one of the main projects I have been involved with was the Corporate New Identity Project that started in October last year. The objective was to make sure our image allows us to further communicate our business vision and direction, demonstrating our commitment to our clients and business partners. This included the creation of the logo and design of all marketing collateral, such as print, web communication tools, trade show design, slide presentations and the Multos International website.

Best piece of advice you have ever heard: There's no good idea that can't be improved on.