



CANADIAN Solution provider Everlink offers instant card issuance using MULTOS

Everlink Payment Services Inc., a leading provider of Integrated Payment Solutions and Services in Canada, is now offering its Award Winning Instant Card Issuance System to card issuers. Having been extensively involved in EMV migration, Everlink has built on this experience and is now offering a flexible issuing solution for EMV card Issuers – instantly issue a fully personalized EMV chip card. The instant issuance technology utilizes the security architecture of the MULTOS operating system on the cards, containing the certified payment applications.

The applications are loaded with the cardholders personalized details allowing them to select from pre-approved, customized artwork and to set their individual PIN in one visit. The system allows the Issuer to offer their customers unmatched flexibility and choice. This solution has proven to attract new customers and provides a cost effective and innovative way for card issuers to compliment their brand identity and enhance cardholder affinity.

Everlink is working with Multos International and other industry partners for this solution and expects to enhance the offering with additional applications in the near future including contactless and dual interface capabilities.

Everlink is the first in Canada to deploy an Instant Card Issuance solution in the Canadian marketplace that is able to issue personalized and certified EMV Chip Debit cards in such an innovative manner.



BANCO DE BOGOTA



Based in Colombia and part of AVAL, the largest financial group in Colombia, Banco de Bogota has a large branch and ATM network in the country and an international presence with agencies in North and Central America. This year the bank

initiated an EMV card migration project with a view to analysing the current technology options available and instigating a program for moving to chip-based products. The team at the bank worked with their local card supply partners on the key requirements of a smartcard platform that allows the bank to offer a state-of-the-art product for their clients, secure and flexible, minimize the time to market, provide options for future product ideas and most importantly, ensure that the total cost was competitive with the market.

Banco de Bogota decided to go with MULTOS technology and has already started issuing cards for their MasterCard base of customers, utilizing an 8K MULTOS step/one SDA product. In addition to meeting the requirements, the advantages of using the MULTOS technology is the ability to determine personalization according to the issuer's requirements and with the least impact of any smartcard platform available – insource or outsource or some variation as needed, can be achieved easily by using MULTOS products.

We are pleased to be working with Banco de Bogota and their chosen card manufacturers partners and look forward to furthering the relationship during 2012.

UPCOMING EVENTS



- 8th Feb - 10th Feb, 2012
Smart Card Alliance Payments Summit
Salt Lake City, Utah
- 5th March - 7th March, 2012
CARTES in North America, Las Vegas



Welcome to the January 2012 edition of the Multos International News Alert. If you would like to sign up a friend to receive this alert or unsubscribe, please send your request to info@multosinternational.com

PRODUCT update

PLATFORMS – Approvals with MasterCard and Visa

Our new range of products engineered for Banking/EMV markets are approved by MasterCard and Visa, with both applications conveniently included in the ROM memory for easiest stock management and fastest time to market. This includes: MULTOS step/one for SDA – SC1 R2 (8K, 16K, 32K); MULTOS for DDA contact – MC1 R2 (8K, 18K, 36K) and MULTOS dual-interface DDA – ML1 R2 (20K, 36K, with 12K already certified for M/C and undergoing final Visa approvals).

PBOC on MULTOS now certified

We are delighted to announce that our People's Bank of China (PBOC) application on MULTOS has achieved full certification and is now available for deployment with Union Pay branded cards. The application is currently available on our MULTOS MC1 family contact products. We are also in development of the qPBOC application and expect to release dual-interface products shortly. Contact us for further information.



M/Chip™ Advance on MULTOS

MasterCard's next generation payment specification M/Chip Advance extends the M/Chip platform to incorporate integrated functionalities targeted at both existing and new transaction environments. Many of the features had been already incorporated into our MICA M/Chip4 application for MULTOS, used in tens of millions of contact and dual-interface cards worldwide. Most of the new functionalities of M/Chip Advance are targeted at transit and integrated issuer data mechanisms.

We have completed development and validation of the M/Chip Advance application for our MULTOS dual-interface platform, with pre-certification results showing impressive performance. The application is currently finalising all MasterCard certifications, for general availability early 2012. Contact us if you would like to receive some sample products or more information on availability.

Happy New Year!

From all of us at
Multos International

multos
international