



Aconite Affina® Enterprise  
Smart Product Manager

# Making the complex **simple**

## Managing secure applications on smart cards, smart tokens and mobile phones.

**Aconite Affina Enterprise** enables your organisation to benefit from the opportunity to place key business applications, including payments, ticketing and secure identity, in customers' hands on a secure smart card, smart token (such as a key fob) or mobile phone. Smart devices like these enable the updating or deletion of existing applications or the addition of new applications. Product features can be customised for an individual customer. Applications from different partners may be combined in a single product. With these capabilities, you can:

- manage your relationships with your customers more effectively by tuning your product to their current needs and status; and
- create innovative products that achieve competitive differentiation and open up new markets;

thus improving customer satisfaction and driving profits.

To achieve these benefits, it is necessary to manage each smart device and business application throughout its lifecycle, ensuring that personalisation details and updates are recorded to facilitate renewal, update/deletion of applications, replacement and enquiries. Delivery channels and encryption also have to be managed. Over time, complexity will increase as new products are issued; different types of chip, possibly from different manufacturers, are used; new versions of chip operating systems are implemented; and new versions of applications are introduced. Aconite has the solution to these problems, making the complex simple to manage.

### **Aconite Affina Enterprise**

**Aconite Affina Enterprise** enables you to maximise the benefit from issuing smart devices and to enhance your customer relationships. It manages the complex security and technical issues associated with running business applications on smart cards, smart tokens and mobile phones efficiently and effectively. Importantly, you are in full control of all the business processes.

**Aconite Affina Enterprise** keeps complete control over each application and chip throughout their lifecycles, managing:

- data preparation, personalisation and issuance of applications on smart devices;

### At a glance

#### features

- ✓ Lifecycle management of chip applications on cards, tokens and mobiles
- ✓ Instant and centralised issuance
- ✓ Multi-application support
- ✓ Multi-issuer support
- ✓ Application parameter management
- ✓ Custom parameterisation for individual cards, tokens and mobiles
- ✓ Post-issuance updates
- ✓ Key management for internal and related systems' use
- ✓ Business rules give complete control over business processes

#### benefits

- ✓ Leverages investment in smart cards, tokens and mobiles to increase profits.
- ✓ Reduces "time to market"
- ✓ Improves customer service and satisfaction
- ✓ Mitigates business risks like defective chips
- ✓ Reduces risk and cost of implementation projects
- ✓ Simplifies operational management of complex technical and security issues
- ✓ Simplifies integration



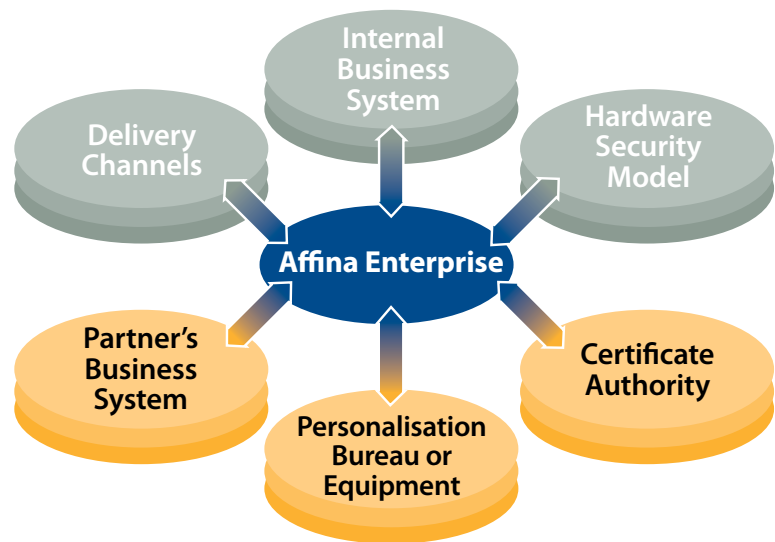
- post-issuance download of new applications and updates to existing applications, for devices in customers' hands;
- replacements (if lost, stolen or damaged) and renewals (upon expiry);
- cryptographic keys;
- security, in accordance with the Payment Card Industry Data Security Standard; and
- (planned) card stock control.

Personalisation and updates can be effected remotely, through any suitable delivery channel. Content tailored for a particular customer is recorded and replacements and renewals will reflect that content, subject to using current application versions and applying present product policies.

Issuing applications on smart devices necessitates integrating and coordinating data flows to and from disparate systems including, for example, card management systems, partners' systems, hardware security modules, certificate authorities and bureaux personalisation systems.

**Aconite Affina Enterprise** acts as a hub, providing a single view of a customer's smart devices and associated applications. It is an easily integrated, high availability (24x7), high reliability, scalable system. As it is vendor neutral in relation to deployment platforms, chip suppliers and personalisation bureaux, you can benefit from sourcing devices from multiple suppliers or switching suppliers.

- Aconite Affina Enterprise** helps issuers to implement new business models, services and delivery methods. Examples include:
- instant issuance, delivering your product to customers at the point-of-sale/service upon enrollment or when an emergency replacement is needed. Personalisation with electronic data and, optionally, card face graphics can take place at branches, stores and other remote locations;
  - one-to-one products, tailored precisely to your customer's needs, aspirations



and status by varying the mix of business applications offered as a product and customising application parameters. Customers could select which applications they require and preferred fascia graphics;

- partnership products that combine major applications like PKI based secure identity, payments and transit ticketing to form compelling product propositions for your customers; and
- post-issuance product enhancement, through the ability to deliver new,

personalised applications to existing cards, tokens and mobiles in the field through any delivery channel, including via the internet or "over the air" to mobile phones.

**Aconite Affina Enterprise** is integrated with Aconite's "Chip and PIN" (EMV) processing solutions for financial issuers, providing a complete solution for adding EMV issuance and transaction processing functions to legacy issuing and authorisation systems with minimal change.

## About Aconite

Aconite develops and delivers software solutions for managing business applications on chips in smart cards, tokens or mobiles to issuers around the world. We provide a rapid and cost-effective route to implementing new customer propositions, entering new markets and complying with international standards.

Incorporating a unique blend of proven software solutions and professional services, Aconite solutions can be tailored to meet individual business requirements without the need to replace legacy systems and with minimal impact on staff and processes. Based in the UK, Aconite operates across the globe, with a local presence in many markets.

Further information can be found on the Aconite website at:

[www.aconite.net](http://www.aconite.net)

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