



Fully Flexible **EMV** Scripting Solutions

The Global Move to EMV

As a card issuer, your migration to EMV is all about your ability to manage and control your card related risk. A significant factor in your business case should therefore be your ability to control the behaviour of your cards by dynamically updating EMV risk parameters.

EMV gives card issuers the ability to define card and product profiles that take advantage of its enhanced fraud and risk management benefits. It goes further by allowing dynamic updates – while the card is in circulation – to the parameters that control these features. By linking account and transaction based risk management systems with EMV infrastructure it is now possible to automate the implementation of credit line and risk management strategies to maximise revenue while minimising losses and the cost of managing the card portfolio. EMV scripting is the means of controlling your card base after issue and is therefore essential support for fraud prevention – i.e. sending card block scripts, credit control and customer service scripts. Without scripting, many of the benefits of EMV cannot be realised and your cards will remain static instead of becoming the dynamic tool they are designed to be. In the Off-line PIN environment, scripting is an absolute necessity to support PIN change and unblock.

As a card issuer, you can now fine-tune the behaviour of individual cards or groups of cards at point-of-sale and other service points by responding to cardholder behaviour and other risk factors. Update of EMV parameters through scripting can also lead to significant cost savings by avoiding the re-issue of your expensive smart cards.

The Aconite Solution

EMV Script Processor, Aconite's EMV script management system, provides a comprehensive solution for generating and delivering scripts to your EMV card base. Working in conjunction with existing authorisation, card management and/or risk management systems – **EMV Script Processor** takes care of the intricate logic that is necessary to translate business requests into low-level EMV scripts.

EMV Script Processor can be implemented as a stand-alone server or can be deployed on an existing host platform. The user configurable set-up defines the relationships

between business functions and the card-level commands used to achieve the required results. Overlaid are details of the card types and EMV applications present in the issued card base. This information is used to select the card commands needed to generate a script that is precisely matched to the target card. Script generation requests can be initiated by either on-line card or risk management systems, for which a standard interface is supported, or a Risk Manager via a user interface.

At a glance

business driven

- ✓ Automates risk strategy updates
- ✓ Translates business risk requests into EMV scripts
- ✓ Support for 'pre-staged' and explicit 'pull' scripts
- ✓ Multiple-command scripts to achieve complete card profile changes
- ✓ Easy user-interface for Risk Management staff

simple deployment

- ✓ Platform and database independent
- ✓ Standardised interfaces for authorisation, card and risk management systems
- ✓ Delivered with Script template pack
- ✓ Business rules based configuration of new scripts.

The Aconite Solution cont...

These requests generate 'pre-staged' scripts that are stored by **EMV Script Processor** and delivered to the card by the authorisation system next time the card is on-line.

EMV Script Processor also supports 'pull' scripts where the authorisation system explicitly requests a script as a result of a cardholder request – PIN change or block are examples.

EMV Script Processor is platform and database-independent and requires minimal integration with existing systems.

KEY FEATURES

Phased adoption of EMV Risk Management

EMV Script Processor implementation can be phased to align with overall risk strategy.

1. Simple risk management (basic EMV compliance)
2. Full EMV script support
3. Real-time dynamic script management

Platform & Database Independent

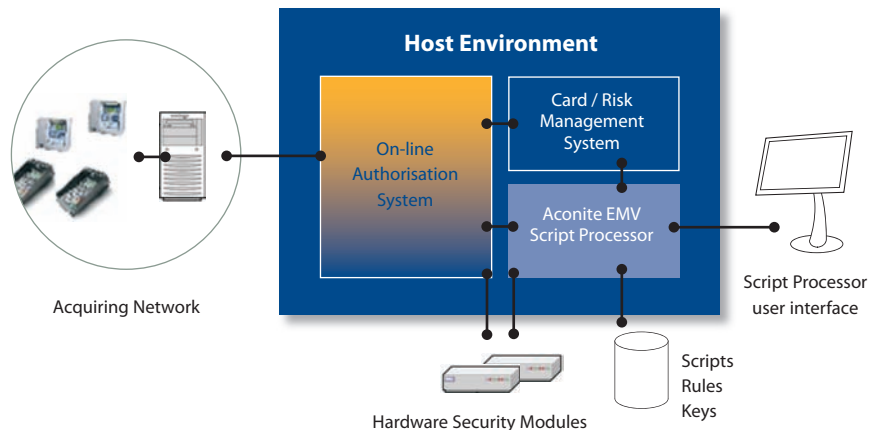
EMV Script Processor is a J2EE compliant application and runs in an Application Server environment. Typical deployment is IBM WebSphere with DB2 but other environments, such as Solaris/Oracle or Win2K3/SQL are supported.

Communications with external systems and devices uses IP; standardised and bespoke message formats are supported.

EMV Secure messaging support

EMV Script Processor supports both authenticated and encrypted scripts.

EMV Script Processor will accept Master Key transfer from both authorisation or card/risk management systems and implements the differing session key derivation methods in use across various card platforms.



Optional cards database

EMV Script Processor can operate with either a dedicated database or access a common database of card and application data, including master keys.

Script template starter pack

EMV Script Processor is delivered with a starter pack of popular script templates to reduce implementation and set-up time. Aconite provides on-site integration and training support during deployment.

About Aconite

Aconite develops and delivers smart card payment solutions to issuers around the world, providing a rapid and cost-effective route to international standards compliance and delivery of innovative card payment solutions to new and existing markets.

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 has a presence in five regions: Europe, Middle East, Asia, The Americas and Southern Africa.

Further information can be found on the Aconite website at:

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