mEMVS

MultOS EMV application

EMV Application
for MultOS platform

SETIS

What is it?

mEMVS is an application for MultOS (programmable chip cards). It makes a MultOS card behave 100% according to EMV standards, allowing it to be accepted by any EMV payment terminal.

Target

Banks that issue cards for the major brands are massively migrating from magstripe technology to EMV chip, which provides them with better security against skimming frauds. Statistically, this fact incentives the perpetrators to migrate their attacks to other issuers that still rely on magstripe technology.

With **mEMVS**, any card issuer, even not affiliated with any major brand, can issue cards according to the EMV standard, enjoying its security and interoperability.
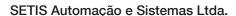
Characteristics

- Use of MultOS operating system, supported by several chip card providers.
- Implementation of all the payment transaction functionalities according to the EMV 4.3 standard (www.emvco.com) and CCD (Common Core Definitions), allowing total compatibility with most payment terminals.
- Internal parameterization based on the CPA standard, through the use of CIACs (Card Issuer Action Codes) and ADR (Application Decisional Results).
- Multiple configuration support ('profiles') selected through PDOL / GET PROCESSING OPTIONS.
- Offline authentication (SDA or DDA, depending on the chip capabilities).
- Offline PIN verification (cleartext or encrypted, depending on the chip capabilities).

Supported Commands

- EXTERNAL AUTHENTICATE
- SELECT
- GET PROCESSING OPTIONS
- READ RECORD
- VERIFY
- GET DATA
- GENERATE APPLICATION CRYPTOGRAM
- PIN CHANGE/UNBLOCK
- APPLICATION UNBLOCK
- INTERNAL AUTHENTICATE
- GET CHALLENGE
- UPDATE/ADD DATA (proprietary)

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