

ACE SAM 2000 – a core element of the Austria Card Bonus System

Austria Card has developed a secure application module (SAM) to provide customers with a high secure offline bonus point solution. By installing this module in the POS terminals, the retailer obtains an efficient instrument to strengthen customer relationship. The SAM receives commands and data directly from the terminal software and responds according to the specified bonus points application.

It serves as a secure environment for storage of all cryptographic keys needed to establish secure communication to the customer card by means of Secure Messaging.

The increase and decrease of bonus points is handled by the terminal card, whereas the balance is stored within the customer card itself.

The application is set up in such way, that bonus point increases on a customer card can be done without any PIN verification. The PIN verification is mandatory in case of merchant activation and deactivation as well as bonus point decreases. Shared PINs between EMV application and the bonus point application are also supported.



Post-issuance activation and deactivation of up to ten retailers can be performed dynamically. For a customer it is thus possible to participate within up to ten different loyalty bonus point programs using only one single smart card. Mandatory cryptographic keys and customer specific data need to be personalised to support the bonus point application on a customer card file structure.

The SAM provides key management related functions such as cryptographic calculations and the assembling of Secure Messaging commands used to update data on customer cards securely. This makes the bonus point application easier to implement and more attractive to customers.

ACE SAM 2000 is compatible with the following ACE products:

- ACE 2000 Alps
- ACE 2000 Advanced
- ACE 2000 Dual Interface

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