

Many different types of cards are read millions of times each day at real and virtual points of sale. The future belongs to electronic payment and – to Austria Card customers.

Austria Card's ACE Feature List

EMV products based on Austria Card's ACOS

	ACE 2000 Alps	ACE 2000 Advanced	ACE 2000 Dual Interface	ACE 2007 Austria
MasterCard® EMV Specifications	M/Chip Lite 4 Version 1.0 and Version 1.1	M/Chip Select 4 Version 1.1	PayPass™ M/Chip Version 1.3	CPA Version 1.0
Visa EMV Specifications	VIS 1.4.0 VIS Updates Sep. 2005	VIS 1.4.0 VIS Updates Sept. 2005	Visa Contactless Payment Specification v. 2.0.2 Additions and Clarifications 3.0	CPA Version 1.0
Authentication method	SDA	SDA DDA CDA	SDA DDA CDA	SDA DDA CDA
PIN verification	Offline plaintext	Offline enciphered and offline plaintext, optionally distinct RSA key pair for PIN encryption	Offline enciphered and offline plaintext, optionally distinct RSA key pair for PIN encryption, restrictions for contactless interface apply	Offline enciphered and offline plaintext, optionally distinct RSA key pair for PIN encryption
Transaction log	○	○	○	○
Enhanced script processing	○	○	○	○



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Hardware features				
EEPROM	4 Kbytes	8 Kbytes	12 Kbytes	36 Kbytes
	8 Kbytes	18 Kbytes		
Communication protocols				
T=0	○	○		
T=1	○	○	○	○
PayPass™ ISO 14443			○	
Personalisation				
Native ACE personalisation concept	○	○	○	○
EMV Card Personalisation Specification	○	○	○	

PayPass™ is a trademark of MasterCard® Worldwide



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Additional applications				
Secure messaging	○	○	○	○
Shared PIN	○	○	○	○
CAP/DPA	○	○	○	○
ISO/IEC 7816-4	○	○	○	○
Austria Card Loyalty System	○	○	○	○
Welcome Realtime certified	○	on request	on request	
Digital Signature		RSA		RSA, ECC, Common Criteria certified
MIFARE™ emulation			○	
Availability				
	Available	Available	Available	Available

MIFARE™ is a trademark of NXP Semiconductors, Netherlands



Risk Management Features

- Previous transaction analysis
- Offline PIN verification status
- Offline cumulative amount check
- Currency conversion
- Velocity checking
- New card
- International or domestic transaction check
- Geographic restrictions check (VSDC)
- Visa Low-Value Payment VLP
- VSDC+

● MasterCard®+Visa ○ MasterCard® ● Visa

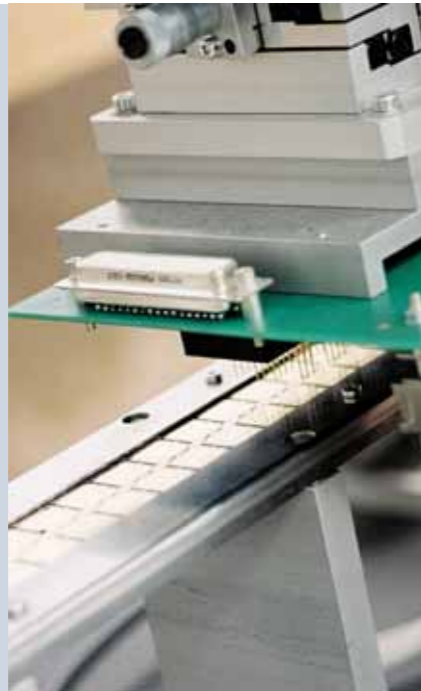
Austria Card's Open Platform Solutions

Product	EEPROM	Protocol	TDES	PKI	OS	Optional Applet
JACOS C-21/18	18	T=0, T=1	YES	RSA, ECC	Java Card™	VSDC M/Chip
JACOS C-21/36	36	T=0, T=1	YES	RSA, ECC	Java Card™	VSDC M/Chip
JACOS DI-31/36	36	T=0, T=1, T=CL	YES	RSA, ECC	Java Card™	VSDC M/Chip
JACOS DI-31/72	72	T=0, T=1, T=CL	YES	RSA, ECC	Java Card™	VSDC

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Austria Card's Digital Signature Product

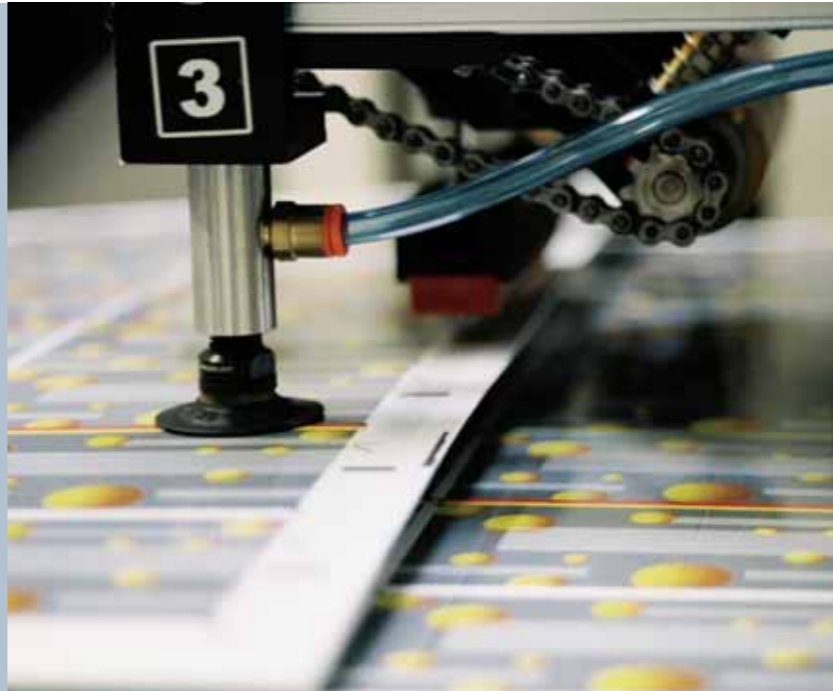
Product	EEPROM	3DES	PKI
ACOS SSCD Common Criteria	36 Kbytes	○	RSA ECC



Austria Card's Printing Techniques

- Offset Print**
 - 4-Colour Process
 - Special Colours
 - Microletters and Finline
 - Rainbow Print
 - Gradient Print
 - Fluorescent Print
- Silkscreen Print**
 - Metallised Effects
 - Pearl Effect
 - Phosphorescent Colours
 - Signature Panel
 - Magnetic Stripe Overprint
 - OVI (Optical Variable Ink)™

OVI™ is a trademark of Sicpa SA, Switzerland



Austria Card's Card Features

- Features**
 - Hologram
 - Kinegram™
 - TKO Foil™
 - Holographic Stripe
 - Foil Stamping (surface)
 - Foil Stamping (inside the card)
 - Glossy Surface
 - Matt Surface
 - Composite Surface (glossy and matt)

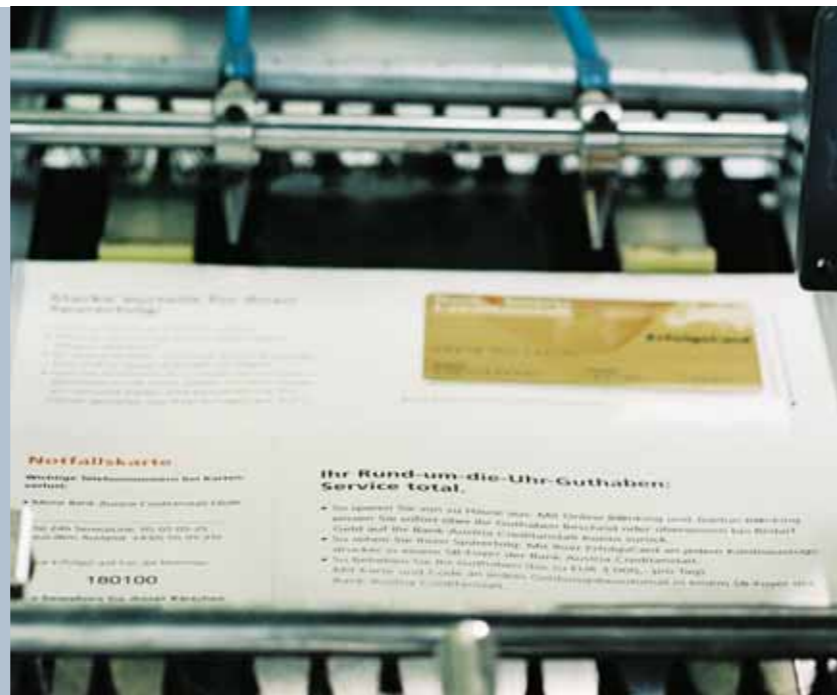
Kinegram™ and TKO Foil™ are trademarks of OVD Kinegram AG, Switzerland

- Features**
 - Positive and Negative Surface Structure
 - CLI (Changeable Laser Image)
 - MLI (Multiple Laser Image)
 - Translucent
 - Coloured Magnetic Stripe
 - Rewrite Foil
 - Chipmodule (silver or gold)
 - Flavours
 - Security Design Development



Austria Card's Card Materials

- Card Material**
 - PVC
 - ABS-Blend
 - PC (Polycarbonate)
 - Composite (PVC / PC / PVC)
 - PET-G



Austria Card's Personalisation Solutions

- Personalisation**
 - Positive Embossing
 - Indent Print
 - Thermo Transfer
 - Thermo Sublimation (Photo)
 - Laser Engraving
 - CLI and MLI
 - Magnetic Stripe
 - Chip (Contact, Contactless, Dual Interface)
 - Picture Card
 - Lettershop and Fulfilment



Masthead
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AUSTRIACARD
read the future

**PAYMENT AND IDENTIFICATION
PRODUCT RANGE**