

## ACE-M Card

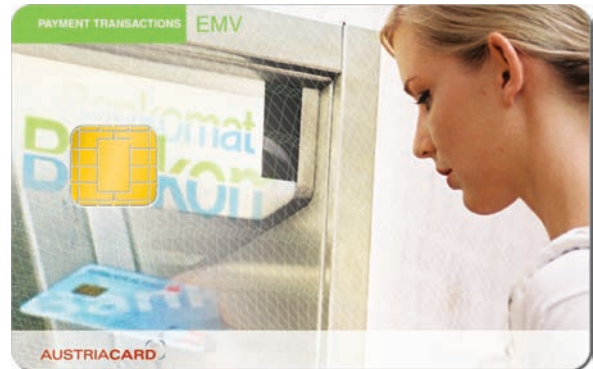
### Austria Card's ACE Product Line

#### The ace in your hand

ACE stands for Austria Card's EMV smart card product range and provides a wide set of EMV functionality according to both MasterCard® Worldwide and Visa International specifications. Austria Card's ACOS operating system is the technological core of ACE: In addition to EMV functionality, ACE offers an on-card ISO/IEC 7816-4 file system with comprehensive security mechanisms, which can be used for implementing various customer add-on applications. The ACE product line is available in the following variants:

#### Versions and Variants

- ACE-V according to Visa's EMV specifications
- ACE-M according to MasterCard's EMV specifications
- ACE-L for customised add-on non-payment applications



#### ACE-M Product Range

The ACE-M product range includes ACE products conforming to current MasterCard EMV specifications:

- ACE-M 2000 Alps conforms to M/Chip Lite 4 (SDA) v. 1.1
- ACE-M 2000 Advanced conforms to M/Chip Select 4 (DDA and CDA) v. 1.1
- ACE-M 2000 Dual Interface conforms to *PayPass™* M/Chip v. 1.3 and M/Chip Select 4 (DDA and CDA) v. 1.1

Austria Card is certified for the production and personalisation of all MasterCard branded card products.

## Supported Functions and Features

The ACE-M product range supports EMV core functions defined in the M/Chip 4 specification such as:

- Static Data Authentication (SDA)
- Dynamic Data Authentication (DDA, depending on the product)
- Combined DDA and Application Cryptogram generation (CDA, depending on the product)
- Cardholder Verification:
  - plaintext offline PIN
  - depending on the product: encrypted offline PIN
- Card-issuer authentication
- Issuer script processing

In addition to M/Chip 4 core functions and features, ACE-M also supports:

- CAP
- Generic PKI application (depending on the product)

ACE-M supports all issuer script commands specified in M/Chip 4.

The ACE product family is implemented on different microcontrollers to fulfil all varieties of market needs on the highest level of customer satisfaction and state-of-the-art product security.

## Personalisation Solution

Austria Card offers a ready-to-use personalisation solution for the ACE-M product range. This solution is

- based on the Datacard SCPM or APM architecture, and
- also available for other hardware and software personalisation platforms, implemented by a variety of Austria Card partners

Alternatively, ACE-M can be personalised using the CPS (EMV Card Personalisation Specifications).

Due to the open structure of this concept, ACE cards can be personalised “off-the-shelf” and in most cases using existing infrastructure and equipment.

Implementation of smart card projects and personalisation service is complex and requires solid experience. Austria Card offers tailored consultation and integration services for member banks and personalisation service bureaus.

### Information and Contact

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