

ACE 2000

Austria Card's ACE 2000 Dual Interface Product Line

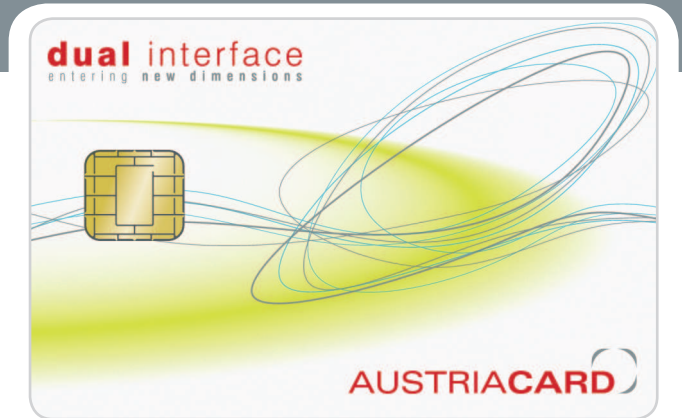
The power of contactless payment

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:

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Being a high-end payment card, ACE 2000 Dual Interface can accommodate multiple contactless and contact-only EMV and ISO/IEC 7816 applications for payment, authentication and customer-specific programs.




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Versions & Variants

-  ACE-M 2000 Dual Interface according to MasterCard's EMV specifications
-  ACE-V 2000 Dual Interface according to Visa's EMV specifications
-  ACE-L 2000 Dual Interface for customised add-on non-payment applications

ACE 2000 Dual Interface Product Range

ACE 2000 Dual Interface includes ACE products conforming to current MasterCard EMV and Visa specifications:

- ACE-M 2000 Dual Interface conforms to MasterCard *PayPass*[™] – M/Chip v.1.3.1 or M/Chip Advance
- ACE-V 2000 Dual Interface conforms to Visa Contactless Payment Specifications v.2.0.2 or v.2.1.1
- ACE-L 2000 Dual Interface supports not only a generic ISO/IEC 7816-4 functionality but also a MIFARE[®] Classic emulation. ACE-L 2000 Dual Interface can be combined with ACE-M and ACE-V 2000 Dual Interface.

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

MasterCard *PayPass*[™] Support

ACE-M 2000 Dual Interface products are implemented in full compliance to MasterCard *PayPass*[™] - M/Chip or M/Chip Advance specifications and support a complete set of functions defined in these specifications.

ACE-M 2000 Dual Interface products implemented according to M/Chip Advance specifications fully support Integrated Data Storage (IDS) and Standalone Data Storage (SDS) functionality.

ACE-M 2000 Dual Interface is designed for true dual interface cards and supports the following EMV core functionality:

- Static Data Authentication (SDA)
- For the contact interface: both enciphered and plaintext offline PIN verification
- Both MasterCard and EMV CSK session key derivation methods
- Card-issuer authentication
- Issuer script processing
- Transaction log

Visa payWave[™] support

ACE-V 2000 Dual Interface is implemented fully compliant with all applicable Visa Contactless Payment Specifications. It supports the following application paths:

- MSD
- qVSDC and Streamlined Online-only qVSDC
- Contactless VSDC

MIFARE® Classic Emulation

Security and functionality of contactless transactions are complemented by the support of

- Combined DDA and Generate Application Cryptogram processing (CDA)
- Dynamic Data Authentication (DDA)
- Fast DDA (fDDA)
- Dynamic CVV (dCVV)
- Cryptogram Version 17
- Card Risk Management checks

ACE-V 2000 Dual Interface supports a complete set of core functions defined in VIS for contact and contactless VSDC transactions:

- Combined DDA and Generate Application Cryptogram processing (CDA)
- Dynamic Data Authentication (DDA)
- Static Data Authentication (SDA)
- Enciphered and plaintext offline PIN verification
- Visa Low Value Payment (VLP)
- Issuer Discretionary Data (IDD) option
- Issuer script processing
- Transaction log

ACE 2000 Dual Interface supports

- MIFARE Classic 1K (default option)

This enables the swift integration into an existing contactless environment based on MIFARE® technology.

Personalisation Solution

Austria Card offers a ready-to-use personalisation solution for the ACE 2000 Dual Interface 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.

ACE 2000 Dual Interface 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.

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