

EMV Triple Interface Personalisation Tester

The EMV Triple Interface Personalisation Tester (TPT) is a tool to ensure the logical correctness of personalised EMV cards. It tests issuer data, optional loyalty applications and the congruence between all data stored on a card.

- Support of contact, dual interface and contactless cards
- MasterCard® PayPass™ and Visa payWave™ support

Test Tool for EMV SDA/DDA/CDA Cards

The following tests are implemented according to EMV 2000 v. 4.1:

- Correlation between magnetic stripe data and EMV smart card data
- Offline SDA/DDA/CDA-tests
 - Application selection
 - PSE selection
 - Initiate application processing
 - Read application data
 - Offline data authentication
 - Offline plain PIN verification
 - Offline encrypted PIN verification
 - iCVV support
 - VISA VLP transaction
- Test of multi-application cards



Strictly Hierarchical User Concept

The EMV-TPT provides a multi-user concept to map all prevalent roles of industrial personalisation processes.

- Manager: Test set-up
 - Maintenance of CA public keys
 - Maintenance of issuer master keys
 - Definition of test scenarios
 - Set-up of terminal data
 - Implementation of tests
- Developer: All features of the Manager plus extended debug logging
- Operator: Execution of tests only

Contactless EMV Transactions

- MasterCard *PayPass*™ M/Chip
- MasterCard *PayPass*™ Mag Stripe
- Visa MSD
- Visa qVSDC
- Visa contactless VSDC

Simulation of Issuer Host

The simulated issuer host generates issuer scripts, verifies cryptograms returned by the card and produces cryptograms for issuer authentication.

- Input mask for issuer master keys
 - Derivation of card-specific or session keys
- Selection of issuer scripts MAC generation for issuer scripts Message encryption for issuer scripts
 - Application Block
 - Application Unblock
 - PIN Unblock
 - PIN Change
 - PUT Data
 - Update Record
 - Update EF-CRM (M/Chip Lite 2.1)
 - TC and ARQC validation
- ARPC generation
- Simulation of the Authorization Request Codes
- VSDC+ (Issuer Discretionary Data)

Technical Data

The EMV Personalisation Tester can be connected to a Windows PC using an USB or TCP/IP interface. The offline EMV Personalisation Tester contains:

- Hybrid motor-move-in card reader for
 - Magnetic stripe
 - Contact chip
 - Contactless chip

- Power supply (prim.: 100–240 V~, 50/60 Hz)
- Complete installation software
- Documentation
- Cabling

Congruence of Magnetic Stripe & Chip Data

The EMV-TPT retrieves magnetic stripe and chip data from the card. It performs analyses and a comparison with all corresponding smart card data objects.

Support of Multi-Applications

Smart cards can contain EMV applications and/or non-payment functionalities and/or a customer individual application code. The EMV-TPT covers all combinations.

Analysis Display

The EMV-TPT produces test analysis output

- in tree views for easy interpretation by untrained users
- in a detailed EMV transaction trace for expert analysis



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