



January 2013

eMission™: evolving with the Financial Market

First of all, the entire team at TAS Group would like to thank you for your trust and wish you a Happy 2013. The environment of payment means is going through a period of fast changes, with new payment channels, such as mobile and tablets, and with new payment methods, such as chip & pin, contactless cards or mobile. At TAS Group we continue to invest in order to offer you the most convenient, secure and state-of-the-art technology solutions.

For that reason we present in this bulletin the galaxy of eMission™ products: Our EMV card profiling & emission solution underwent several evolutions and this year we introduce you to **eMission™ version 6**, integrating several improvements that we added during version 5, with an enhanced graphic interface and the easy integrations and activation of additional modules, such as:

- Contactless **Paywave™** o **Paypass™**,
- American Express **AEIPS** and **Express Pay™**,
- **Visa Mobile Payment Application (VMPA)** to activate a bank application in a SIM card,
- Discover/Diners **D-PAS™**,
- **Multos™**,
- Generation and **centralised or decentralised issuing of PIN** numbers,
- **Personalisation scripts** for different types of machines and lastly
- **Instant eMission™** for immediate issuing in shops and branches...

We believe that these improvements will allow you to expand your business. Should you have any questions, please do not hesitate in contacting us.

Yours sincerely.

Olivier Sery
Country Manager &
Head of the EMV competence centre
TAS Group



Summary:

- eMission: Script development
- eMission: DDA key pre-calculation
- eMission: OTP/PKI
- eMission: NFC
- eMission: Instant Issuing
- eMission: PIN letter
- eMission: Certifications in the shortest time
- eMission: American Express ExpressPay
- eMission: Contactless

eMission: Script development

At TAS Group we take card behaviour and profiling very seriously; our consulting team focuses in training the issuers to select wisely the card parameters. The last step within this process is the personalisation. In this area, TAS Group handles a wide range of scripts for the main machines in the market, **Datacard, Matica, CIM**. This offer is complemented with the local support and distribution agreement from TAS Group for the **Collis card, now UL, validation and pre-**

certification, Personalisation Validation Tool (PVT). This solution allows us to **reassure our clients that their cards will be correctly certified by the international networks and brands in the shortest time possible.**

eMission: DDA keys pre-calculation

The use of pre-calculated DDA keys with supported HSMs allows the issuing banks to be ready for massive issuing of EMV cards with DDA.

eMission now features an option to pre-generate said keys, store them temporarily and then use them during the data generation phase.

eMission: PKI

The eMission PKI module provides the highest level of protection compared to the traditional user-password systems. All digital certificates and private keys are generated on board in the Smart Card chip and they cannot be accessed from the outside, thus providing the utmost security for Internet, Intranet and Extranet applications, such as digital signature, network secure access, authentication and data transfer through encryption technology, physical access, etc.

eMission: OTP

The authentication module with a One Time Password (OTP) is a variation of the user/password authentication. In this authentication method, the unauthorised access becomes more difficult, making each password valid for just one session. A new password is required for each session. This prevents any attacker from capturing the user name and password entered.

OTP can be achieved using any EMV card (including existing cards, provided they admit off line PIN).

eMission: NFC

eMission can prepare data to personalise NFC contactless applications (**Near Field Communication**).

The NFC technology allows banks to offer a new fast and convenient payment method using cards and mobile devices.

eMission: Instant Issuing

Tas Group's solution offers a complete and comprehensive procedure to issue personalised EMV cards at the bank branch.

Our solution includes the software, tools (printers), training and professional services for its implementation.

eMission™ version 6 contains the functionality for instant data processing.

This eMission version features the addition of the holder's data reception on a transactional basis. At the same time, the data generated with the chip information will be sent on a transactional basis to the plastic personalising remote machine.

eMission: PIN letter

Some of our clients wish to replace their current PIN printing system, which uses blind envelopes and dot-matrix printers. For this, TAS offers a system based in conventional laser printers and paper with a blind area or PIN Tab.

Using this new system provides a high degree of adaptation for each client's PIN letter, both in the basic aspects (such as language) and in more advanced ones (like commercial offers). This

makes the traditional PIN letter an **Adaptable Marketing** element with a high promotional degree.

TAS offer is an application based on JAVA (JRE 6) and on an HSM encrypting capability. Although the application was initially developed for a Windows platform, it can be ported with relative ease.

eMission: Certifications in the shortest time

In order to ensure the card certification in the shortest time possible and with the lowest cost possible, we offer the specialised consulting services and a wide range of test and validation products from our partner **Collis, now UL**.

American Express “ExpressPay”

With **eMission™ version 6** you can personalise American Express “ExpressPay” cards, a contactless payment method focused mainly on quick and small value transactions. This card is half the size of a regular card.

eMission: The introduction of contactless technology

With the expansion of **contactless payment cards**, emission continues to expand its functionalities to support data processing when issuing this type of cards.



TAS has developed a module that allows emission to **implement the necessary processing to issue VISA payWave application**.



Striving to improve and offer new services, **emission supports the equivalent version for Mastercard cards contactless payment**.



empower your business

Tas Iberia S.L.U.
Parque Empresarial Euronova. Ronda de Poniente, 2 1º M
28760 Tres Cantos/Madrid Spain
Phone +34 **91 804 06 25**

This message and any attachments may contain confidential or privileged information. Opinions expressed therein don't represent any commitment between TAS S.p.A. and the recipient(s) and no liability is accepted by TAS S.p.A.. If you are not the intended recipient, please advise the sender and delete all copies of this message and any attachments.

To remove your name from this mailing list send a blank message to infotasiberia@tasgroup.es with **unsubscribe** the Subject