



Contactless Payment EMV Product Family



As part of the SAFRAN Group, security is the focal point for Sagem Orga. From decades of experience in research and development, the company has acquired considerable expertise in the design of highly secure smart cards and solutions. All of our products employ state-of-the-art technology to ensure authenticity, integrity and confidentiality throughout the card's lifecycle - beginning with the very first design specifications and continuing until the end of its usage.

But security is not the only area of outstanding expertise at Sagem Orga. Creating innovative and customer-centered solutions is also key. Sagem Orga actively supports emerging industry standards and technologies for a very simple reason:

Standardization helps reduce complexity in everyday business, making room for new and innovative ideas. Today, contactless payment is a buzzword heard everywhere. More and more banks are conducting initial pilots for contactless payment all over the world. From the very beginning Sagem Orga has been a reliable and innovative partner in contactless developments. It is Sagem Orga's defined strategy to offer banks and business partners a complete and innovative product portfolio for all types of financial and added value chip programs. Working closely with MasterCard and Visa, our products are designed to contribute to market success by supporting global interoperable standards (EMV and ISO 14443).

Banks believe in contactless, and the reasons are clear. Contactless

- Generates new revenue streams for financial institutions
- Drives technology towards easy-to-use identification and authentication
- Enables eGovernment business

The members of the EMV CL family follow a joint design philosophy:

Speed, convenience, low cost and security.

- Fast, because no signature or PIN is required.
- Convenient, since cardholders pay simply - with just a tap.
- Secure, since cardholders remain in control of their card during the transaction.
- Low cost, because accepting a contactless transaction requires adding just a contactless reader to an existing terminal without changing the current infrastructure (EMV or Magstripe).



Single mask concept

MasterCard PayPass or Visa Wave - Your choice

All products of the EMV CL range of products support the latest payment applications from Visa and MasterCard on the same mask. This leads to efficient stock management and reduces costs and lead times.

Future-proof

Post-issuance application design and personalization

Products of the EMV CL series offer issuers the chance to design and personalize applications after cards have been issued. This way even cards in the cardholder's wallet can be updated to support a loyalty system introduced at a later stage, avoiding costly re-issuance and enabling faster time-to-market.

Complete range of packages

A core for product modularity

All the products of the EMV CL family are available as modules, inlays and complete cards, and that lets you imagine your own smart cards from our secure cores. EMV-compliant products of the series are also available with dual interface for compatibility with existing contact installations.

Added Value Applications

SmartyPlus toolbox

EMV CL series products offer a wide range of built-in functionality, whether it is dedicated to loyalty, authentication or data storage.

The highly customizable application functions enable:

- support for almost any loyalty program, including the world's largest loyalty schemes such as Welcome Real-Time XLS ;
- use in ID, authentication or transport systems.

MasterCard's Card Authentication Program (CAP) or Visa's Dynamic Passcode (DPA) are also part of the built-in application package.

EMV Lite CL

EMV Lite CL enables fast, easy and globally accepted payments through the use of contactless chip technology. It is designed specifically for networks that now support magnetic-stripe authorizations for credit or debit applications.

Key features at a glance

- Single mask solution for Visa Contactless (ie MSD) and MasterCard PayPass Mag Stripe
- 4k EEPROM
- Standardized personalization according to EMV CPS
- Post-issuance application loading and personalization
- Flexible support added value applications:
 - SmartlyPlus Toolbox (loyalty, data storage, physical access, eGovernment, ..)
 - Welcome Real-time capable
- Available in Q1 - 07

EMV Plus CL

EMV Plus CL was developed to allow contactless payments in a market oriented to offline acceptance. It is capable of performing its own card risk management and accepting or declining transactions offline. Moreover, the offline authentication of the card is ensured by the secure SDA mechanism.

Key features at a glance

- Dual interface
- Single mask solution for Visa and MasterCard
 - Visa Wave (ie qVSDC) and VIS 1.4
 - MasterCard PayPass M/Chip and M/Chip 4.0
- 4k EEPROM
- Static Data Authentication (i.e. SDA)
- Data sharing
- Multi-Application/AID
- EMV-compliant
- Standardized personalization according to EMV CPS
- Post-issuance application loading and personalization
- Flexible support added value applications:
 - SmartlyPlus Toolbox (loyalty, data storage, physical access, eGovernment,...)
 - Supports CAP and DPA
 - Welcome Real-time capable
- Available in Q3 - 07

EMV Pro CL

The cutting edge of EMV smart cards, now available in contactless mode: convenience finally meets top security. The Dynamic Data Authentication (DDA) operating system make EMV Pro CL the product of choice when security really matters.

Key features at a glance

- Dual interface
- Single mask solution for Visa and MasterCard
 - Visa Wave (ie VSDC Contactless) and VIS 1.4
 - MasterCard OneSmart PayPass (ie PayPass M/Chip) and M/Chip 4.0
- 8k EEPROM
- Dynamic Data Authentication (ie DDA)
- Data sharing
- Multi-Application/AID
- EMV-compliant
- Standardized personalization according to EMV CPS
- Post-issuance application loading and personalization
- Flexible support added value applications:
 - SmartlyPlus Toolbox (loyalty, data storage, physical access, eGovernment,...)
 - Welcome Real-time capable
 - Supports CAP and DPA
 - Available in Q3 - 07

