

EMV



EMV - Making card transactions even more secure

To meet the future requirements of secure card payments, Cale has developed full EMV, level 1, solutions for Cale terminals together with leading card reader manufactures. These solutions offer secure and reliable

payments, where the transactions are protected all the way to the acquirer. To meet the different local market requirements, both chip only and chip&PIN solutions are available.



EMV

EMV is a standard for more secure interoperability between credit and debit cards and payment terminals. The standard is completely based on micro-processor technology, which is much more secure than magnetic stripe technology. The abbreviation EMV comes from Europay, MasterCard and VISA, the three companies which originally cooperated to develop the standard.

The EMV standard defines the interaction between payment card processing devices for financial transactions at four levels:

- ◆ physical level
- ◆ electrical level
- ◆ data level, and
- ◆ application level.

Secure payment flow

All credit card numbers are encrypted after the card is inserted in the reader. If the terminal is equipped with PIN, a PIN code can be requested by the customer depending on the transaction value. The reader communicates directly to a processor, which forwards the message to the correct acquirer. The acquirer authorises the transaction and replies back, indicating whether the

transaction is approved or not. The transactions never leave the protected environment, which reduces the risk of fraud to a minimum.

Detailed information about every purchase is sent to Cale WebOffice for statistical purposes. This information does not contain any sensitive card data.

Cale's PIN entry device shroud complies with the most stringent requirements, meaning that the user's PIN is as protected as possible.

Different solutions

Different markets require different solutions. Therefore, Cale has adapted the solution to suit individual markets. This means that both chip&PIN and chip only solutions are available.



Markets where EMV is available

| Market | Platform | Type of solution | Accepted cards |
|-----------------|----------|---------------------|---|
| Sweden | MP 104 | Chip only, Chip&PIN | VISA, MasterCard, petrol cards, Amex and Diners |
| Denmark | MP 104 | Chip only | MasterCard, Dankort |
| UK/Ireland | MP 104 | Chip&PIN | VISA, MasterCard |
| The Netherlands | CWT | Chip&PIN | VISA, MasterCard, ChipKnip, PinPass, Maestro |

Specifications are subject to change without notice.



CALE
ACCESS

CALE AUSTRALIA PTY. LTD.

Phone (08) 9275 2634

austsales@caleaccess.com.au

www.caleaccess.com.au

Unit 3, 4 Bookham Street Morley WA 6062