fime

EMV PVT

Validate your EMV® card personalization data.

Card and mobile application personalization validation tool.

Used by Fime Labs

Overview.

Millions of credit and debit cards issued on a global scale each year need to undergo personalization. It is important that the personalization process goes smoothly. **EMV PVT** (Personalization Validation Tool) assists you in testing your EMV payment products according to the mandatory card personalization regulations set by major payment associations.

Simplify quality control in personalization.

EMV PVT is the most thorough and comprehensive test tool for issuers, card personalization bureaus and card manufacturers to validate the personalization of their payment cards and mobile payment applications.

How it works.

With just one click of a button, you can store, validate, retrieve, and examine all personalization data of EMV smart card applications. This includes chip, magnetic stripe, embossing data, asymmetric keys, and PIN, all according to the mandated payment specifications.
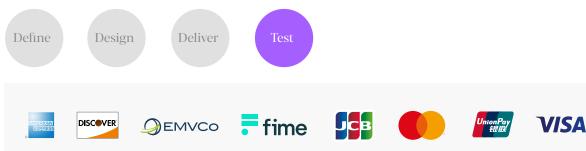
Fime can help you at any stage of your project lifecycle.

Define Design Deliver **Test**

Key benefits

- Covers relevant payment test specifications.
- Work with the easy-to-use customizable user interface.
- Use the Wizard for easy-to-follow user guidance.
- Browse through all EMV data elements with clear explanation.
- Simplify quality control in personalization.

Key features

- Test personalization according to specifications of Mastercard CPV, Visa payWave, JCB J/Smart, Discover, Diners, UnionPay and more.
- Explore EMV data elements with interpretation and explanation.
- Check mobile payment parameters for secure element and cloud-based payment products with optional modules.
- Validate card profiles generated using Mastercard's M/Chip Advance Profile Generator.

Specifications.

Test specifications supported.

American Express	Fime-specified tests - Contact — AEIPS Chip Card Specification
	Fime-specified tests - Contactless — ExpressPay Card Specification
Discover	Contact D-PAS - U.S. Debit Personalization Profiles Guide - Contact and Contactless
	Contactless D-PAS - Card Application Personalization Validation Rules
	D-PAS - Personalization Profiles Guide
	D-PAS Chip Card Personalization Validation Rules
EMV CPA	Fime-specified tests, based on EMV Common Payment Application Specification
Fime	Generic Fime-specified tests: EMV Generic Test Specification, based on EMV Integrated Circuit Card Specifications for Payment Systems
JCB	J/Smart Test Cases for Contact
	J/Smart Test Cases for Contactless
Mastercard CPV	Personalization Validation Tool Requirements
UnionPay	Fime-specified tests – UnionPay personalization data validation test plan
Visa	Visa Europe Global Personalization Requirements
	Visa Global Personalization Requirements
	Visa U.S. Personalization Validation Requirements

What's in the box?

Optional modules.

Card Management module.

- Issuer script commands, e.g., Unblock PIN, Put Data.
- Offline and online transaction execution.

Security module.

- AC, MAC, ENC keys check using HSM coupling for production keys.
- Offline Data Authentication (SDA/DDA/CDA).
- Mastercard PayPass™/Visa payWave checksum and cryptogram checking (dCVV/CVC3).

Mobile module.

- Cryptogram check for cloud-based payments
- Secure element application analysis: – Contactless Registry Status utilities – PPSE utilities.

Technical specifications.

Available validation modules.

- American Express validation module.
- CPA validation module.
- Discover and Diners validation module.
- JCB validation module (including J/Smart, J/Speedy).
- Mastercard validation module (CPV including Maestro, Cirrus, PayPass, CAP).
- UnionPay validation module.
- Visa validation module (including credit, debit, DPA, VPAY, payWave for EU, Visa Global Test Specification for other regions).
- Other validation modules — DNA, eftpos, Interac Flash, Cabal, MEPS, SPAN/Mada, Exchange, NAPAS/VCCS, EDU, WEX.

*EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

Contact

To learn more about how Fime can help your business:
fime.com
sales@fime.com