Serving millions of people worldwide with electronic payment convenience.

Euronet’s EMV Chip Solutions
Superior Protection with Enhanced Security against Fraud

Secure Financial Transactions – Any Time, Any Place
GLOBAL PROVIDER FOR ALL OF YOUR PAYMENT PROCESSING NEEDS

Euronet is recognized as an industry leader in providing one of the most comprehensive, fully integrated electronic financial transaction solution suites available on the market today. Our solutions have been powering the transaction processing needs of financial services organizations around the world for more than 35 years.

Capable of processing in excess of 3,500 transactions per second, our software delivers optimal performance on the IBM Power Systems™ server – a platform of choice relied on by the banking industry worldwide to improve efficiencies, cut costs, better manage operations, gain business insight and enhance competitive advantage. Whether your organization is a regional financial services organization or a large scale, global processor, our proven solutions will support your critical business needs and meet the demands of your customers now and in the future.

Our integrated software solutions are at the core of our payments hub architecture providing substantial reduction in the overhead costs associated with managing multiple delivery systems and vendor interfaces. With multi-currency and multi-language capability, our solutions provide the flexibility your organization needs to expand service offerings into additional customer delivery channels without reconfiguring or relicensing the technology.

Complementing over 30 corporate locations worldwide, Euronet’s Software Division is headquartered in Little Rock, Arkansas, with offices in Egypt, Greece, Hungary, Miami, New Zealand, Orlando, Portugal, Sri Lanka and the United Kingdom.

Euronet
17300 Chenal Parkway, Suite 200
Little Rock, Arkansas 72223
501-218-7300
THE ABILITY TO ENSURE HIGHLY SECURE TRANSACTIONS FUEL THE GROWING DEMAND FOR CHIP PROCESSING

The risks and adverse consequences of global fraud are the leading factors in moving the market toward EMV® chip solutions.

EMV chip-based payment cards contain an embedded microprocessor that manages multiple applications in addition to storing, processing and highly protecting data such as cardholder identity, account information and more.

EMV Integrated Circuit Card Specifications are global standards for authenticating credit and debit chip card transactions at chip-enabled devices including point-of-sale (POS) terminals and automated teller machines (ATMs). These standards also extend to new types of payment devices including contactless and mobile. Currently owned by American Express, JCB, MasterCard and Visa, EMVCo manages, maintains and enhances EMV specifications with the main goal of facilitating an interoperable framework for secure chip technology.

The powerful combination of global security standards on a superior technology allows you to benefit from the ultimate protection against fraud; thereby, ensuring highly secure transactions for you and your customers. EMV chip solutions boast numerous advantages – from reducing the risk of liability for the issuer and acquirer to greater convenience and ease of use for the consumer. Financial services organizations around the world are adopting EMV chip solutions to reap the numerous benefits offered by this highly secure technology.

Implementing EMV chip solutions empowers banks to meet today’s challenges and gain the unique advantages of microprocessor technologies. Euronet’s EMV Chip Solutions enable you to protect your customers from fraud, as well as add security to your own liability risk.
EURONET’S EMV CHIP SOLUTIONS  
Issuing, Acquiring and Managing Chip Cards

Euronet’s EMV Chip Solutions provide financial services organizations with the capability of issuing, acquiring and managing chip cards. Issuers and acquirers can take advantage of the many benefits offered by Euronet’s solutions including minimizing the risk of fraudulent transactions, creating new business opportunities and increasing customer loyalty.

**Triple Protection for You and Your Customers**

Designed with our powerful and flexible Integrated Transaction Management® (ITM) transaction-processing suite, our EMV Chip Solutions provide triple protection and security against fraudulent transactions through the built-in security of chip technology, compliance with EMV industry standards and an added layer of security services via our payments hub architecture.

**Chip Technology** – The security features of chip technology include encrypting personal data, locking access to data until the consumer authorizes access or the device reader authenticates itself to the chip, and encrypting communication between the reader and the chip provide immunity to threats from skimming and eavesdropping as well as prevent unauthorized access to personal information.

**EMV Industry Standards** – Euronet’s EMV Chip Solutions perform regular security checks as required by industry standards in processing chip card transactions to ensure that it meets specifications set forth by EMVCo.

**Added Layer of Security Services** – Euronet views the ability to protect against fraud as a multi-pronged approach. Our methodology considers not only technological advances and industry standards, but also the service functionalities built within our solutions. The services available within our payments hub architecture are bundled within an access and authority security layer. This layer provides application-level authentication, authority and security management providing you with the confidence to ensure highly protected transactions.

**Ultimate Security and Protection**

Euronet’s EMV Chip Solution provides secure card authentication allowing the issuer to validate the card during online transaction processing and protects the card against alteration. Our solution also supports the ability to validate the issuer during online transaction processing, which protects the issuer’s authorization response from fraudulent modification. EMV security reduces fraud by making it more difficult to counterfeit cards and transactions. With Euronet’s EMV Chip Solution, you can rest assured that you and your customers have the ultimate security and protection against fraud.

**TAKE ADVANTAGE OF NUMEROUS OPPORTUNITIES**

*Meet the Needs of Your Customers Today and Tomorrow*

The vast potential of chip technology presents an array of opportunities for you to create new revenue streams and to increase customer loyalty. Euronet will help you identify and take advantage of those opportunities by providing the solutions you need. The most recent chip opportunities presented to the market include contactless payments and mobile payments.

With Euronet as your trusted partner, you can drive EMV chip and other types of transactions with solutions that are fully integrated with an expanding...
array of technology and delivery channels. We continually invest in and explore new ways to service and expand the quality of our solutions through our commitment to product management, industry research, product development and innovation. Our demonstrated and continued product reinvestment ensures long-term growth, prevents solution obsolescence and provides you with a true competitive advantage. To ensure that you have absolutely the best software possible, we leverage our success of implementing EMV chip solutions across Europe, the Middle East, Asia, Latin America and the Caribbean.

As the adoption of global EMV standards continues to increase around the world, so do the opportunities presented by the technology itself. Euronet can help your organization create a solution that will grow with your business so you can meet the needs of your customers today and tomorrow.

**EMVCo SETS THE INDUSTRY STANDARD FOR SUPREME SECURITY**

*Facilitating Global Interoperability and Compatibility of Chip-Based Payments*

EMVCo establishes and administers testing and approval processes along with best practices to evaluate compliance with EMV Specifications. A primary goal of EMVCo and EMV Specifications is to help facilitate global interoperability and compatibility of chip-based payment cards and acceptance devices. Based on the EMV global standard, the infrastructure for this technology enables all organizations to deploy solutions that are compatible with all transaction-processing operators.

Developments by EMVCo include an approval process for chip acceptance terminals and chip card standards as well as Common Core Definitions (CCD) and a Common Payment Application (CPA) to provide a standard transaction processing interface for issuers of both MasterCard and Visa cards.

According to EMVCo, as of the end of 2010, there were more than 1 billion EMV compliant chip-based payment cards in use worldwide and more than 15.4 million EMV terminals globally.
EURONET’S EMV CHIP FUNCTIONALITY

Offline Card Authorization - This functionality facilitates the use of offline card authorization significantly reducing transaction wait time and speeding customer throughput. Issuer authentication allows the card to validate the issuer during online transaction processing. The offline authorization control defines when a transaction is to be processed online versus offline.

Capture and Processing of Chip Data - Chip data that is included in a transaction is captured by Euronet’s ITM system and processed as part of the transaction authorization process.

Inclusion of Post-Issuance Script Commands in Transaction Responses to the Device or Acquirer - Post-issuance script commands allow information on the chip to be updated without reissuing the card and include the ability to block or unblock an application, as well as update offline limits that are stored on the chip.

Risk Management - Information may be assigned and viewed for a particular cardholder using an enhanced version of the GUI Card Management System.

- Modify risk management parameters for future card issuance with the ability to process previously issued cards with previous risk management parameters.
- Override certain risk management parameters for a specific card using the enhanced version of the GUI Card Management System, resulting in the creation of post issuance script commands.
- Support the extraction of card and related risk management information including network specific risk management parameters to be sent to a personalization system for inclusion on the chip.

Euronet’s EMV Chip Solutions are Rich in Features that Provide You with Numerous Advantages

- Fully EMV compliant
- Support for Offline PIN change
- Capture and Processing for Chip Card data
- Ability to view chip data with transaction history
- Authentication of online card and issuer
- Support for SDA, DDA and CDA offline data authentication
- Support for Post Issuance Script commands in transaction responses to the device or acquirer
- Ability to change card parameters without reissuing the card
- Verification of the Authorization Request Cryptogram (ARQC) required for online card authentication
- Generation of Authorization Response Cryptogram (ARPC) required for online issuer authentication
**CHOOSE EURONET AS YOUR TRUSTED PARTNER**

Through combined expertise in terminal driving, transaction switching, processing and software development, Euronet delivers more types of integrated transaction and payment solutions than ever before. Our team of experienced professionals, suite of integrated products and dedication to excellence in customer service enable us to meet your electronic financial payment needs and help you achieve more success and profitability.

With Euronet, you benefit from more than 35 years of diverse payments experience and gain a focused partnership with an industry leading, financially sound, global organization.

Make the smart choice by choosing Euronet – an organization uniquely positioned to meet your diverse needs - any time, any place.

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### EURONET’S PAYMENT SOFTWARE SOLUTIONS

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### CONTACT US

For more information about Euronet's EMV Chip Solutions, or solutions for eBanking, Card Issuing, Self-Service and Card Associations, contact your Euronet account representative or email us at sales@eeft.com.