**Mercury Technologies**

# Chip Authentication Programme
## using EMV smart card

## CAP™ Application SDK :

**A complete and secured solution for application design and roll-out on CAP !**

**CAP™ concept's benefits**

- **Based on EMV smart card contact and contactless**
- **Strong value added for customers and third parties (merchants, service providers..)**
- **Compatible with3D Specifications**
- **Fully mobility of the solution OFF and ON-LINE**
- **Technology debugged and available**
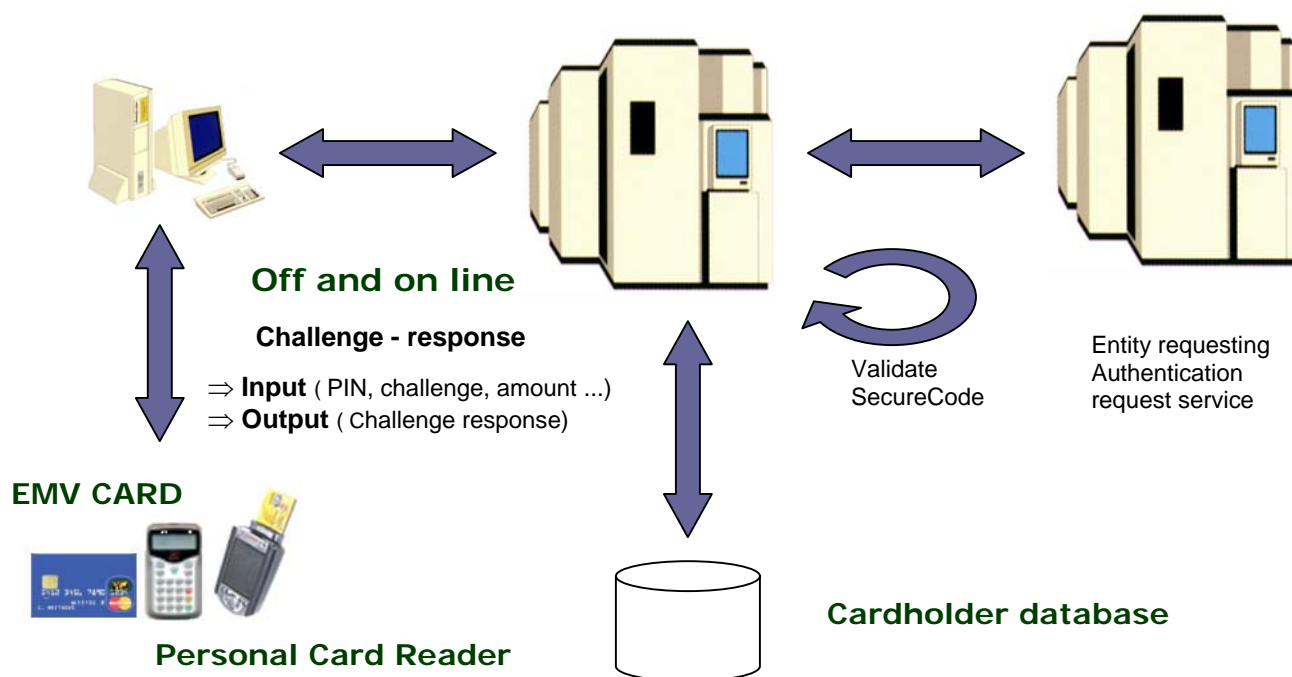- **A complete   tool kit for designing pilots and applications**

**An quick and economic way to become a leader in CAP™ application**

**CAP™ product is well targeted for merchants and smart card issuers :**

- **Banks and Financial organization**
- **Services providers (Strong authentication)**
- **Mass distribution (retails)**
- **MOTO application**
- **WEB services log-on and signature**

## Off and on line

**Challenge - response**

⇒ **Input** ( PIN, challenge, amount ...)
⇒ **Output** ( Challenge response)

Validate
SecureCode

Entity requesting
Authentication
request service

**EMV CARD**

**Personal Card Reader**

**Cardholder database**

## CAP™ architecture

**A Fully Secured and ready to run architecture**

- Mercury Technologies is CAP™ licensed from MasterCard

- API and software architecture are fully developed by mercury Technologies

- Applications is running under PDA Product such as Palm and Pocket PC, calculate, smart card reader not connected

- Run on all EMV smart card Multos or Javacard

- PDA calculate on and off line authentication & signature following service provider's data base

- PDA include smart card coupler is used for authenticating end users, log on application, electronic signature, corporate application,

- Supervision mode of the signature & authentication provided by PDA terminal (tests debugging)