



PIVOT

PERSONALIZATION VALIDATION TOOLKIT

PIVOT is a brand-new, fully-featured Personalization Validation Toolkit (PVT) which runs on a standard Windows PC.

PIVOT provides you with the tests and the functionality you need to help ensure that contact and contactless cards meet the personalization standards mandated by the international card associations.

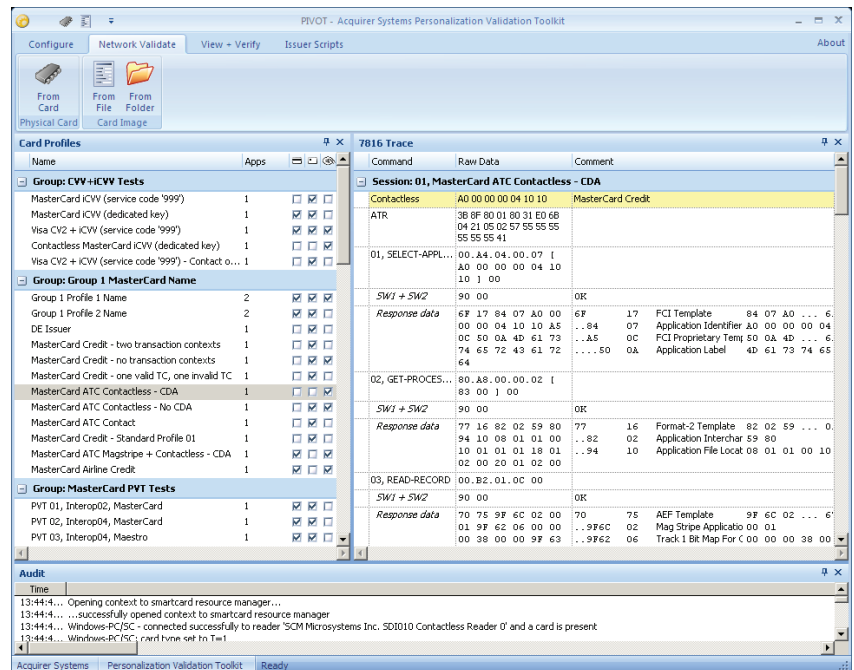
PIVOT has been qualified by MasterCard to their latest published standards (version 3.3 of June 2010). Confirmation by Visa is expected in January 2011.

PIVOT tests information embossed on the card, magnetic stripe data, contact and contactless cards with single and multiple applications against configurable card profiles.

Contact and Contactless Perso Validation

PIVOT is an easy-to-use, comprehensive quality-assurance tool which helps card issuers, personalization bureaus and independent contractors ensure the integrity and correctness of the data encoded on a magnetic stripes and on contact and contactless EMV cards.

In addition to providing a wide range of optional testing features, PIVOT also supports the validation suites mandated by the international card associations. These suites review a wide range of card data elements to help ensure that each one matches the format and content requirements of card association concerned.



Benefits

- » **Speed!** PIVOT is the fastest PVT in the market today.
- » **Easy-to-use!** Our latest Ribbon UI provides the user with a smart "look and feel" and easy navigation throughout the application.
- » **Up to date!** PIVOT is continually maintained against the latest card association requirements.
- » **Modular!** PIVOT supports multiple card personalization validation interfaces simultaneously, allowing you to emulate the most complex card configurations with ease.

PIVOT Supports

Card Cryptography

- ARQC, ARPC, TC Generation
- Issuer Scripts

Card Technologies

- Embossed Information
- Magnetic Stripe Data
- Contact
- Contactless

Card Authentication Methods

- Static Data Authentication (SDA)
- Dynamic Data Authentication (DDA)
- Combined Data Authentication (CDA)

MasterCard Technologies

- M/Chip 2.1 and 2.2
- M/Chip 4 (Lite and Select v1.1)
- PayPass™ M/Chip 4 (Lite and Select v1.3)
- PayPass™ Magstripe v3.3

MasterCard Brands

- Cirrus
- Maestro and Debit MasterCard
- MasterCard Credit and Electronic
- PayPass™ M/Chip Maestro and MasterCard
- PayPass™ Mag Stripe

Acquirer Systems

Founded in 1997, Acquirer Systems provides leading-edge software, services and consultancy encompassing all areas of payments processing. We operate from board-level decision-making and recommendation, through to system development, testing, implementation and roll-out.

With experience in over twenty countries worldwide, our products, services and consultancy cover the following areas:

- » Card and payment systems testing and certification
- » Outsourcing of payment testing and certification services
- » Acquiring and issuing host system analysis
- » Evaluation of secure payment technologies
- » Advice on reducing transaction processing charges
- » Development and execution of system stress tests
- » Technical and managerial training
- » Management of payment systems

In any areas related to the testing, capture and processing of electronic payments, Acquirer Systems can help you to run your business more effectively.

» www.abbrevia.com

Frequently Asked Questions

Can I perform testing outside of association mandates?

Yes! Not only does PIVOT support the latest card association mandates for chip card compliance, it also provides you with a complete, standalone, card-testing environment on your desktop. This includes authentication of card cryptography, card data authentication, plaintext and enciphered PIN verification, transaction log extraction, GET-DATA, issuer scripting (application block and unblock, PIN change and unblock) as well as full magnetic stripe data analysis.

What additional hardware do I need?

None! With your PIVOT package, you will receive a magstripe reader and a combined contact + contactless chip reader, which is all you need to perform full static and dynamic card data analysis.

Do I need a HSM?

No! PIVOT contains a software HSM, permitting a full range of transactions to run against your cards. This includes not only regular terminal transactions, but also more complex scenarios, such as issuer scripting and the associated issuer-side cryptography.

How is the software maintained?

PIVOT is maintained by a dedicated team within Acquirer Systems. Their responsibility is to stay up to date with the latest association mandates, and to provide our new and existing customers with the best card analysis environment in the market today.

Is there training available?

Yes! Acquirer Systems offers full product training on all of its products, including PIVOT. The training covers installation, configuration and basic usage through to advanced error diagnosis and issue management.

What's next for PIVOT?

First-up, we're scheduled to confirm PIVOT with Visa in 2010-Q4. Following this, Acquirer Systems have an aggressive product roadmap which covers the next three years and includes a range of industry-unique features designed to reduce the cost and increase the speed of card personalization testing for our customer base.

Contact Details

For further information, please contact:

ABBREZIA FZ-LLC
1201, Floor 12, Thuraya Tower 2.
Dubai Media City, Dubai, UAE
tel: +9714 3654 777
fax: +9714 3688 442
email: info@abbrevia.com
http://www.abbrevia.com

