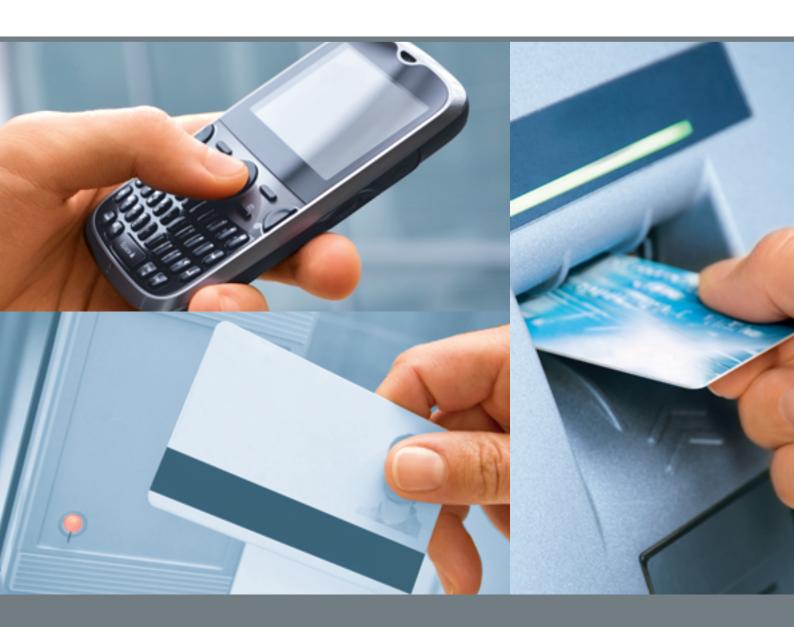




End-to-end solutions...









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Card lifecycle management for multi-application cards

Current developments in the card industry show a clear trend towards multi-application cards, mainly in the areas of payment and communication. The post issuance phase in the lifecycle of such a card becomes increasingly important as its usage may change: New applications can be activated (e.g. public transport applet for a telephone card), application parameters can change (e.g. offline transaction limit), applications can be cancelled, software updates can become necessary and so on. This poses new challenges to the management of card and application related data. PMP-lifecycle makes the administration of multi-application cards transparent and convenient. All actions taken during the life of a card are documented, from manufacturing to scrapping. To make the receipt and transmission of data fast and safe, PMP-lifecycle supports many different interfaces. Update information for card chips can be made available in any suitable way: over the air, at an ATM or terminal, at a PC, etc. Detailed information on the status and history of any card is available at all times. Reports provide informative overviews.

Improve: your market position

- Multi-application cards for easy entry into new markets
- Attractive and convenient card product
- Increased loyalty and card utilization

Best done with PMP-lifecycle

- Intuitive navigation for easy operation
- Detailed information on holder, card and applications
- Detailed change log
- Informative reports
- Many interfaces for data transmission
- Open interfaces for integration into existing software environments
- Encrypted data transfer
- Complies with international security standards

Reduce: your operational efforts

- Simplified logistics
- Transparent processes



Phase	Pre-issuance	Issuance	Post-issuance
Action	Card production and personalization	Card issuance	Activation, modification or cancellation of service Loss or cancellation of card
	1	\	V
Data documented in PMP-lifecycle	Card type Chip type Personalization data: Optical Magnetic Electrical (applications)	Card holder Date of receipt or activation	Change of electrical personalization data: New, modified or deleted application Parameter change Change of card status: Active Blocked