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P3TM
Family



P3TM

Personalisation Preparation
Process

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>> P3™ Personalisation Preparation Process



Answer to the EMV Data Preparation Challenge

The worldwide migration to EMV smart cards continues to gather pace – and your organization is about to join in. You want it to grasp its share of smart card benefits: fraud prevention, powerful differentiation, and new revenue. And do it quickly.

But you also know you want to retain in-house control over the generation and management of critical cryptographic keys and EMV data for smart cards.

The question is, how to do it affordably, and with minimum impact on existing IT infrastructure?

At Thales e-Security we have the answer, and it's ready right now – P3.

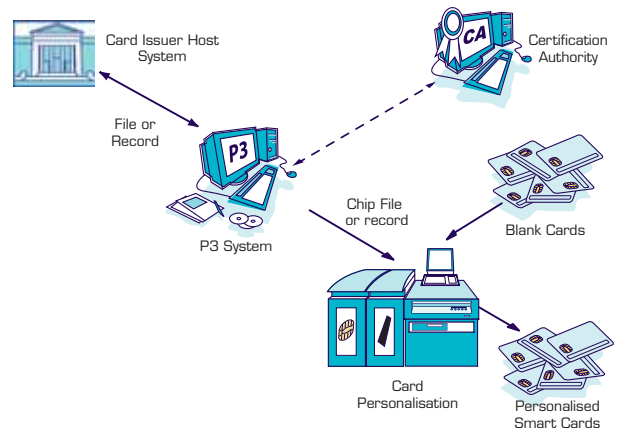
Developed in conjunction with MasterCard and Visa, and with over 100 systems sold to smart card Issuers and bureaux in more than 30 countries, Thales P3 is the world's bestselling EMV data preparation solution.

And we intend things to stay that way. Global benchmark now, P3 remains at the centre of an intensive on-going development programme aimed at maintaining its technological lead.

- Secure data preparation for EMV Smart Cards
- Delivers 100% in-house control over cryptographic keys
- Enables easy migration from magnetic stripe to EMV smart cards
- Limits impact on host systems
- Supports major card association applications

Meanwhile, our long-term approach to customer relationships means we are simultaneously committed to ensuring that P3 users continue to enjoy lowest cost of ownership, plus protected legacy investment through easy upgrade paths.

That's why if the question on EMV data preparation is: 'How?' The answer is Thales P3.



Magnetic Stripe To Smart Card – Migration The Easy Way

It's likely that your organization has always used in-house systems to generate customer data files for magnetic stripe cards. Outsourcing this sensitive and critical element has never been an option.

After all, they are your customers. They hold you responsible for the security of the private information you place on their card. What's more, any fraud hits you right in the bottom line.

The good news is that although data preparation for EMV smart cards is considerably more complex, thanks to P3 there's no need to change this time-proven, pragmatic, safe policy. P3 delivers 100% in-house control – right out of the box.



P3 is a turnkey solution of dedicated FIPS 140 – approved tamper resistant cryptographic hardware and Windows NT server software. Integrated easily with existing host systems, it lets Issuers and bureaux create EMV smart card data and keys with minimal impact and with minimum cost.

P3:

- Generates keys and EMV parameters from existing magnetic stripe files
- Safely stores all smart card data and keys
- Supports instant card issuance and on-demand replacement of cards
- With a suitable management system, enables the roll-out of new secure applications to cards already issued and in use

Migrating existing magnetic stripe cardholders to smart cards couldn't be easier than with P3. It takes magnetic stripe records from your host system and automatically converts them to EMV data sets, adding EMV data and cryptographic keys as required. It then outputs a secure file in the standard format used by smart card personalization systems.

Newly signed card customers are handled just as elegantly. P3 simply takes customer data from your host system and creates an entire EMV data set from scratch – outputting a secure file for use by smart card personalization systems.

P3 – Standards-Based EMV Data Preparation

Three levels of P3 system target different Issuer and bureau needs.

P3 Desktop is a low volume solution for:

- Small-scale centralized card issuing banks
- Distributed or instant card issuance at branch level
- EMV pilot projects



P3 Advance is a medium volume solution for:

- Mid-sized centralised issuing banks
- Small volume bureaux
- Banks offering bureau-type services



P3 Server is a scalable solution for:

- Large scale Issuers
- Large scale bureaux
- Issuers wanting a post-issuance data preparation capability



Multi-Application Support

Whether your organization's smart card offering is designed around just one application or many, P3 is fully equipped. It comes pre-loaded and able to support a range of smart card platforms including:

- GlobalPlatform
- MULTOS



- TIBC
- Proprietary single and multi-application cards

...as well as commonly used card association applications including:

- MasterCard - M/Chip Lite, M/Chip Select and M/Chip ID
- Visa - VSDC (SDA or DDA), Visa CEPS, Visa Cash (DES/RSA)
- JBC - J/Smart

Should you want to modify standard card association EMV parameters, P3's EMV editor lets you do it quickly and simply. In addition, P3's scripting utility enables it to generate the required secure data for any other custom application, including those provided by partners and application developers.

That means your organization can seek creative, differentiating, revenue-generating partnerships with others, confident in being able to deliver new applications securely to your customers.

One application or many – P3 generates EMV card data and keys flexibly, securely.

And should you decide in the future that post-issuance application load, and even distributed on-demand issuance at branch level must be part of your brand offering, P3 is ready. It

teams seamlessly with Smart Card Management Systems to deliver EMV data and keys securely – wherever they are needed.

Lastly, whatever you or your people ask P3 to do, it keeps a full audit trail of all activities including action, date and time and authorized user ID.

Thales e-Security – a Peerless Pedigree

You'll probably already know of Thales e-Security. We've been at the forefront of the global payments industry for more than 20 years, a trusted partner to many of the world's major financial institutions, recognized for integrity, innovation and technical excellence.

P3 is a product of that background. Designed around state of the art technology for robust, cost-effective and confident performance. And backed with an unbeatable combination of consultancy and training.

So whether you're starting out on the road to smart cards and need some help to find the way, or simply want to quickly source and implement the world's best-selling EMV data preparation solution, Thales e-Security is ready and waiting to help.

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