

PrivateServer by ARX EMV Made Simple

Join the Migration to EMV

The spiraling rates of credit card fraud have prompted three of the major payment card companies - Europay, MasterCard, and Visa - to issue a joint secured protocol for credit card transactions, the EMV protocol, which uses a smart chip instead of a magnetic stripe on the card. With PrivateServer/EMV you can now upgrade your card-issuing and card-processing centers to fully comply with the new EMV standard.

PrivateServer/EMV is not only cost-effective and reliable; it also maintains the highest level of security for this complex protocol.

Issuing New EMV Cards

One of the requirements of the EMV standard is the need to digitally sign the unique information embedded in each credit card. PrivateServer/EMV is a high-performance Hardware Security Module (HSM) that efficiently meets this requirement, making it simple to issue EMV credit cards. This ARX product integrates with both the old and new issuing systems - legacy magnetic stripe cards and EMV cards - to ensure smooth migration in the issuing process, together with a full Personalization Preparation Process (PPP) system.

Payment Card Processing

PrivateServer/EMV works in tandem with most (Electronic Fund Transfer) (EFT), Point of Sale (POS), and ATM management solutions for easy deployment in payment card processing centers. The HSM acts as a fast PIN-Verification system, supporting both legacy standards for magnetic stripe cards and the new EMV protocol. This allows PrivateServer/EMV the dual capability for PIN and transaction verification.

Highlights of the PrivateServer/EMV Solution

- 8 **Cost-effective and fast:** One of the remarkable features of PrivateServer/EMV is its speed. PrivateServer/EMV has the capacity to perform over 5,000 PIN verification transactions per second and 500 RSA signatures per second. As a result, fewer HSMs are needed at the card-issuing center and at the transaction-processing center. PrivateServer/EMV allows for a greater efficiency in managing all facets of the EMV standard - the end result being an increase in company profits.
- 8 **Networking capability:** PrivateServer/EMV is a network-attached solution. The network interface makes PrivateServer/EMV simple to manage, and offers an efficient way to share its HSM resources between the issuing center and the processing center.
- 8 **Flexible integration:** PrivateServer/EMV is designed to integrate with the most widely used market applications. In the case of unique integration requirements, PrivateServer/EMV comes with a user-friendly API that can be used to develop custom-tailored interfaces.
- 8 **Upgradable:** PrivateServer/EMV is able to load external software modules into the HSM, guaranteeing success in any future upgrades. This capacity is an added value as new features and protocols are developed.

Top-Flight Security

PrivateServer/EMV was validated by the National Institute of Standards and Technology (NIST) as a FIPS 140-2 Level 3 security product. This validation provides the highest standard in security for all financial transactions.