

ACE-CPA

Austria Card's ACE Product Line

The ace in your hand

ACE stands for Austria Card's EMV smart card product range. ACE-CPA provides an implementation of the Common Payment Application (CPA) specification from EMVCo.

The CPA specification for this product is provided and maintained by EMVCo – a joint initiative from American Express, JCB International, MasterCard® Worldwide and Visa Inc. This ensures that you hold the latest product on the market available in your hands, which complies with the requirements of the leading payment system organisations.


The highly configurable ACE-CPA platform allows implementing American Express, JCB, MasterCard, or Visa branded payment products on the very same card chip and application platform. By use of different issuer-specific "profiles", the card behaviour adopts to the environment (e.g. country, transaction type).



Austria Card's operating system (ACOS) is the technological core of ACE: In addition to the CPA functionality, ACE offers an on-card ISO/IEC 7816-4 file system with comprehensive security mechanisms, which can be used for implementing various customer add-on applications as well as industry and government applications.





ACE-CPA Product Line

The ACE product line includes ACE-CPA products conforming to the current CPA specification:




-  Common Payment Application Specification
Version 1.0

Supported Functions & Features



The ACE-CPA product line supports the complete set of CPA functions defined in CPA Version 1.0 such as:

-  Profile selection
-  Card risk management
-  Dynamic currency conversion (up to 48 currencies)
-  Extended transaction logging

and the following implementer options:

-  Dynamic RSA: DDA, CDA and offline enciphered PIN
-  Profile selection using card data (e.g. depending on country, transaction amount, terminal type, ...)
-  Application security counters

Furthermore the following features are included:

-  Issuer script processing: all configuration data can be updated
-  Adaptive / flexible logging (e.g. depending on the environment)

The ACE-CPA is currently implemented on the latest microcontrollers to achieve state-of-the-art product security. Due to the modular architecture of ACOS all ACE products can be easily ported to additional hardware platforms to fulfil all varieties of market needs on the highest level of customer satisfaction.

