



SmartSoft Card Kernel makes any type of microprocessor, any form of Secure Element (Micro SD, SIM or Handset Centric) compatible with existing EMV, MasterCard MChip, Visa VSDC, NFC Mobile standards.

PAYMECH EMV Certified Card Kernel Applet

The EMV Certified Card Kernel can be ported to any Microprocessor/Secure Element platform on JAVA or Native Operating Systems.

Card Kernel Solutions



Use your mobile phones during payments

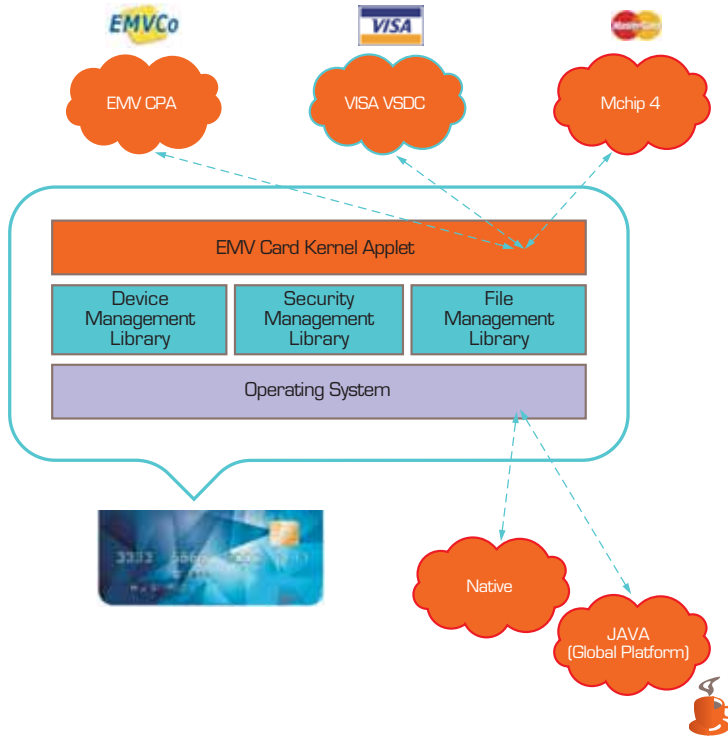
Now with PAYMECH EMV Certified Card Kernel Applet, Microprocessor/Secure Element cards will turn devices, such as mobile phones, iPads etc., into a VISA, MasterCard, Interac, EMVCo certified cards. Cardholders will be able to use the any form factor Secure Elements with their mobile phones for payments. Mobile phone owners are already using their phones at mobile financial services and mobile loyalty services.

PAYMECH EMV Card Kernel Application is a final level application for MicroSD Cards, SIM cards, NFC Secure Elements, EMV microprocessors etc. It uses Java programming language for Java JCOPI Platforms, MULTOS and the C languages for native platforms.

Thanks to SmartSoft's broad experience and know how on EMV, Contactless and Mobile Technologies, Card Kernel application developed 100% by SmartSoft, achieves the best performance and security levels. Passing all necessary security and functional tests mandated by Payment Schemes, such as CAST and IAT it ensures a reliable and convenient way for Secure Element vendors to be certified by these technologies.

System Advantages

- SmartSoft has been a leader in EMV, Contactless and Mobile Payment solutions since the company was established in 2001.
- SmartSoft has installed over 20 EMV L2 applications for Terminal vendors
- SmartSoft has installed many card certification process for MChip and Mobile PayPass technologies
- SmartSoft's ongoing experience with certification labs enables a shorter duration for customers to pass certification
- SmartSoft supports almost all existing specifications such as MasterCard Mobile PayPass, MasterCard MChip 4 applications, VISA VSDC and EMV CPA application
- SmartSoft EMV Certified Card Kernel supports native platforms (C languages) and Java Platforms (Java Language)
- Vendors can implement EMV Certified Card Kernel to their Microprocessor/Secure Element for chip cards, mobile phones, etc.
- The solution is hardware independent and porting time is short
- Very simple interface to implement for microprocessor vendors
- Highest level of security, functionality, flexibility



SmartSoft Manages all of the Processes in Certification

- Preparation and filling out the Certification forms
- Porting EMV Card Kernel to Microprocessor/Secure Element
- Testing and passing EMV Card Kernel through MasterCard, VISA and EMVCo rule sets
- Testing and passing IAT certification
- Testing and passing CAST certification
- Testing and passing CQM certification
- On-Site support during debugging session
- Off-Site support during certification
- Training and Documentation

ITS EMV Kernel Simulator on Windows Platform

ITS EMV Analyzer tool was developed by porting an EMV Terminal Level 2 Kernel Application to the Windows Platform. PAYMECH EMV Card Kernel Application is tested by using ITS EMV Analyzer. Vendors can analyze their cards after implementing PAYMECH EMV Card Kernel application by using ITS EMV Analyzer's user friendly GUI's. ITS EMV Analyzer allows monitoring of all card details on the Windows screens.

About SmartSoft Information Technologies

In light of the sweeping technological transformation that had begun in the field of smartcard payments in the Turkish banking payment systems in 2001, **SmartSoft** with its highly-specialized staff, outstanding technical design capability, well-established technological infrastructure as well as its prominent characteristic as a cutting-edge R&D company has rapidly become the leading firm in the sector within a very short period of time.

SmartSoft, offering innovative and imaginative solutions in the field of smartcard technologies between 2001 and 2006, has launched its operations in the field of card payment systems in 2006 and once again proven its ambition and leadership in this field as well.

With its entrepreneurial spirit and innovative approach, **SmartSoft**, aiming to cater to the intense R&D and innovation needs of the Turkish banking payment systems arising from their search for sustainable competitive advantage and strategic positioning, has successfully undertaken a number of critical projects in Europe and around the world that have effectively contributed to the development of global standards for the sector.

CordisNetwork, founded in 2009 in order to develop interactive solutions intended for the world of payments and focusing on the banking and loyalty applications, 'city card' and 'city banking' implementations, new generation processing solutions, public sector-based solutions and services, and **CredoWork**, established also in 2009 in order to satisfy innovative hardware needs of the sector in niche projects in a rapid and reliable fashion, have been incorporated into **CARDTEK Group** which is seeking to continuously improve the quality of its products and services together with customer satisfaction. **Phaymobile**, founded in 2011 in order to develop solutions for mobile payment systems, along with other group subsidiaries were reorganized under **CARDTEK Group**, and in line with the global growth strategy of the Group, **CARDTEK USA** brand was launched in the US and Canada.

In 2010, SmartSoft has been accredited by MasterCard as an authorized service vendor, becoming the first authorized service vendor in Turkey and one of the top five such companies in the world, for providing guidance to service vendors and buyers preparing for contact chip card implementations.

Together with its more than 50 business partners and distributors worldwide, CARDTEK Group today successfully provides wide range of high-tech products and services for its more than 100 institutional clients spreading five continents.