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## EMV Migration Solutions

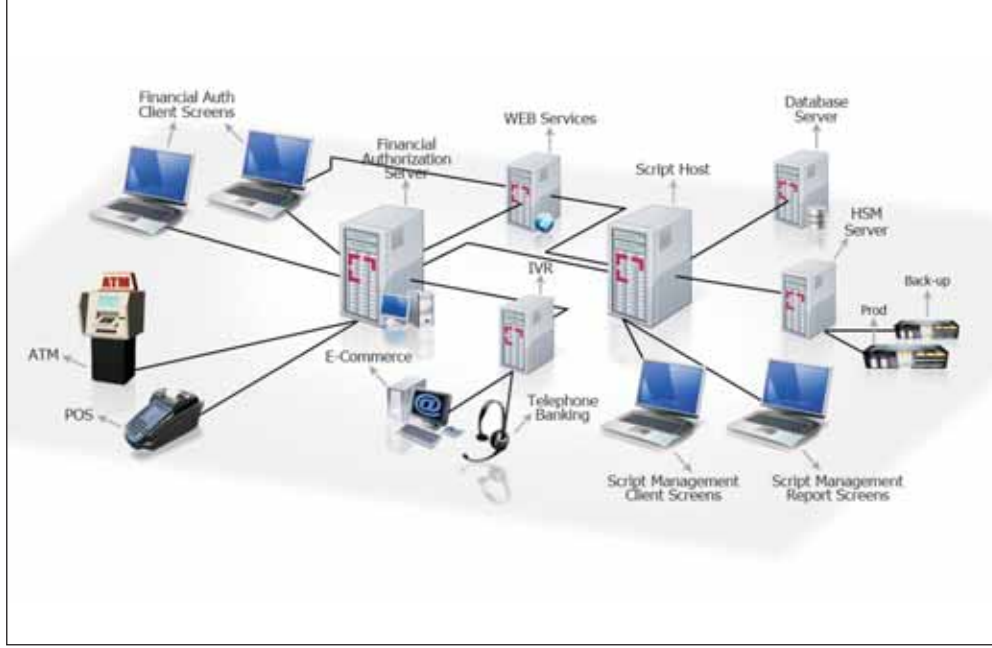
As experts in EMV and payment card systems, SmartSoft helps banks introduce script management from the issuer side with the Script Management System. ORIGO EMV Script Management System manages the entire life cycle of issuer scripts in the system. The reporting screens show the creation, sent, and response times of the scripts. Pending and failed scripts can be seen in the screen.

MasterCard, VISA and EMV type script decisions are received from the banking system where relevant issuer scripts are generated and sent during the transaction. The system supports various HSM types. Script decisions can be generated in the system manually as either card based or BIN based. Another option is feeding the system with the script files which can be in various formats such as XML, TXT, etc. Scripts are crucial units in the system for managing card parameters and customer satisfaction. For example, when customers request to change or unblock their PIN, the PIN CHANGE / UNBLOCK issuer script should be sent on the first transaction. If there is a failure to transmit the script to

the card correctly or there is a problem in the preparation of the script, this causes customer dissatisfaction. For this reason, the failure and success status of the scripts should be followed very carefully.

ORIGO EMV Script Management System offers a high-level of reporting and statistics features that make it easier to assess the quality of the system and to take necessary actions in critical cases. Script success-fail counts and percentages, SDA failure percentage, offline PIN success/fail/bypass percentage, and transactions can be reported and received as statistical data. These reports can be scheduled and sent to the pre-defined users by mail periodically. The Script Monitoring System monitors not only scripts but also EMV data elements, all historical transactions, and script data as well as various parameters.

Report templates are used for getting periodic reports based on script and transaction data. They can be received in various formats, such as Excel, HTML, etc.



Many different types of reports such as PIN Statistics, TVR, CVR Bit Analysis, ARQC Validation Result, and Transaction Acceptance/Decline Statistics help bank users to follow the performance and quality of the system. ORIGO EMV Script Management System can be easily integrated with any external card management and banking system thanks to its parametric messaging structure. The data transfer between the script management and external systems can be done via file transfer or TCP/IP messaging.

## ORIGO Native Platform Scripting

Loyalty is a global move with EMV migration, as it adds value and becomes a part of city life. SmartSoft has added new features to credit, debit, ID, stadium, campus cards, etc. These features include loyalty scripts that are used to enlarge the card's capabilities or block/unblock applications. ORIGO Native Platform Scripting is a form of electronic value management that is issued by banks,

governments or third parties that can be used by consumers in participating organizations. Chip loyalty scripts manage all types of loyalty programs on the card from center of the institution. It decides to send, update, or change the loyalty program by sending loyalty scripts. ORIGO Native Platform Scripting supports multi-card operating systems and integrates the largest card vendors.

ORIGO Native Platform Scripting is obviously a necessity and comprehensive solution for responding to cardholder behaviors and other demands. ORIGO Native Platform Scripting also brings cost savings by preventing new card issuance for each new loyalty program.

Loyalty parameters can be updated from multi channels like ATM, Internet, kiosk, etc.

- Point & Bonus Collection
- Installment Management
- Ticket Management
- Parameter Updating
- Coupon Management