

MoneytIC™ Cosmo: The Java™ Range for Finance

From the first Java™ card announced by Oberthur Card Systems in April 1998 to the latest released product, the CosmopolIC™ product range has been developed to correspond to issuers business and security requirements following JavaCard™ and GlobalPlatform evolution. Payment applications and the core functionalities are stored in ROM in order to offer maximum space for Value Added applications.

Certified by MasterCard® and Visa®, MoneytIC™ Cosmo is a highly secure product range implementing the most advanced security features defined by JavaCard™ and Global Platform specifications.

The Family Approach

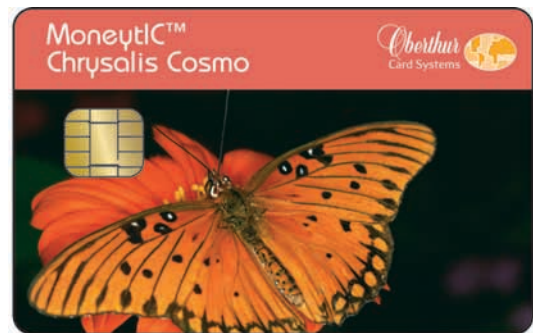
The MoneytIC Cosmo range offers secure and flexible banking solutions which take advantage of the opportunities offered by a multi-application environment which can be rapidly tailored to customer needs.

Oberthur Card Systems has a family approach based on a common open operating system, available in a range of EEPROM sizes (8, 16 and 32k) with distinctive features (RSA, contactless...).

The family approach offers a convenient and flexible platform range, from which banks can begin to deploy new value-added services.

Benefits

- + Thanks to GlobalPlatform (GP) and JavaCard specifications, the MoneytIC Cosmo family is fully interoperable at application level.
- + Entry level to high-end solutions are available in the same family, ensuring a gradual migration to a full high-end, multi-application open environment.



- + MoneytIC Cosmo is endorsed by the Java card industry with references in major GlobalPlatform card projects. The platform is also recognized for its high security level, as certified by Visa and MasterCard.
- + Based on the latest chip technology, the MoneytIC Cosmo family is a cost-optimized and high performance smart card range.
- + Standard payment scheme debit/credit applications are already stored in ROM, so new services can be added to the card memory.
- + The highest level of cryptography is supported, with RSA keys up to 2048 bits.
- + The security of Oberthur Card Systems' platform architecture is reinforced by proprietary features in addition to JavaCard and GlobalPlatform specifications.
- + A MoneytIC Cosmo development kit is available to assist during the training phase. The developer's kit further serves to help the design, development, test and debug applets when using the card (on-card debugger).

Features

Compliance

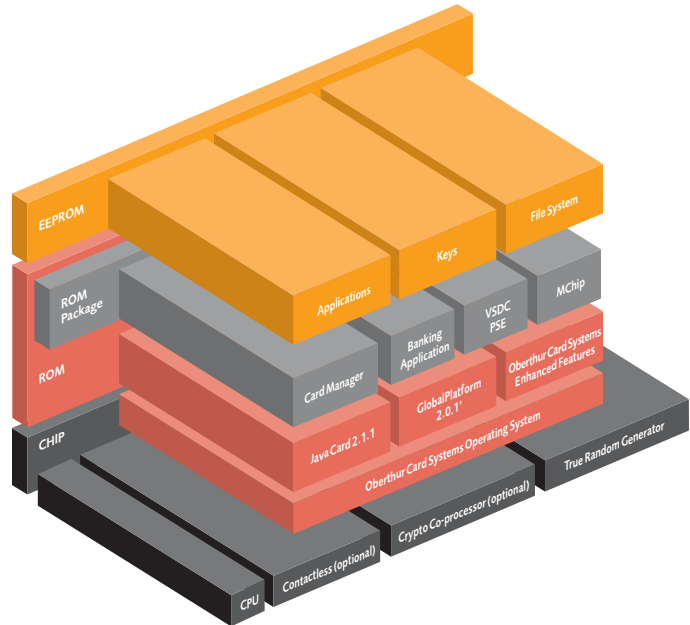
- + JavaCard™ 2.1.1 (Fully interoperable)
- + GP 2.0.1
- + Visa configuration 2 and 3 with DAP (3DES/RSA) capabilities and multiple security domains
- + EMV 2000
- + ISO 7816

Cryptography

- + DES
- + 3DES
- + SEED
- + SHA1 and MD5
- + RSA 512 up to 2048 bits
- + RSA 512 up to 2048 bits Key pair onboard generation

International standards

- + Visa and MasterCard Evaluated



Range	Memory size	Contactless	Cryptographic Algorithm	Protocol	Certification	Features
Cosmo 8	8		RSA 1024b DES / 3DES SEED SHA	T=0, T=1	 	JavaCard™ 2.1.1 GlobalPlatform 2.0.1 Applet in ROM: PSE VSDC MChip
Cosmo 16	16	✓	RSA 1024b DES / 3DES SEED SHA	T=0, T=1	 	JavaCard™ 2.1.1 GlobalPlatform 2.0.1 Applet in ROM: PSE VSDC MChip
Cosmo 32	32	✓	RSA 2048b (optional) DES / 3DES AES SEED SHA	T=0, T=1	 	JavaCard™ 2.1.1 GlobalPlatform 2.0.1 Applet in ROM: PSE VSDC MChip