



EMV LEVEL 2 STACK

OVERVIEW

Agnos is a comprehensive, certified EMV L2 framework, providing a promise to protect solution providers from EMV acceptance complexity by abstracting it, offering generic EMV L2 APIs, test-automation means, and streamlining certification stages. Standardization, commoditization, and simplification are at the core of Agnos, which conforms to EMV books II/III, A/B, C-x.

TARGETED USERS & APPLICATIONS

Terminal manufacturers, integrators, solution providers. Agnos can be applied in all card present environments: Everywhere physical card acceptance is needed

BENEFITS

Portability:

A wide variety of platforms with diverse OSs have been integrated, certified and deployed with the Agnos EMV Level 2 stack worldwide, from common embedded platforms to pure exotic hardware. Agnos EMV stack runs on top of a HAL - The Generic Platform Interface (GPI) - which allows Agnos software to be deployed with any EMV ready hardware. The GPI platform instance covers services required to support EMV card processing and acquirer/processor security requirements. The GPI is the cornerstone of Agnos, and enables the development of generic, platform & OS abstract payment applications.

Flexibility:

Agnos logical architecture supports different physical deployments such as standalone acceptance systems, ATMs, light mobile payment solutions, or even more complex client/server architectures. No assumptions have been made regarding the ICS and payment system regionalization during the architecture and design stages, so Agnos may be adapted to any merchant context for a smooth and sustainable EMV migration.

Security:

Agnos offers various levels of security that are integrated during the certification target stages. EMV security relies on PK infrastructure cryptography that is implemented using software or hardware services (depending on platform capabilities). Acquirer/processor security requirements are separated in order to integrate any local or specific needs. They typically rely on Symmetric Key cryptography and key management schemes. Several services have been abstracted to comply with the wide variety of global and local requirements. PCI related services include SRED primitives, and many algorithms such as DUKPT, Master/Session, AES, ECC.

Maintainability:

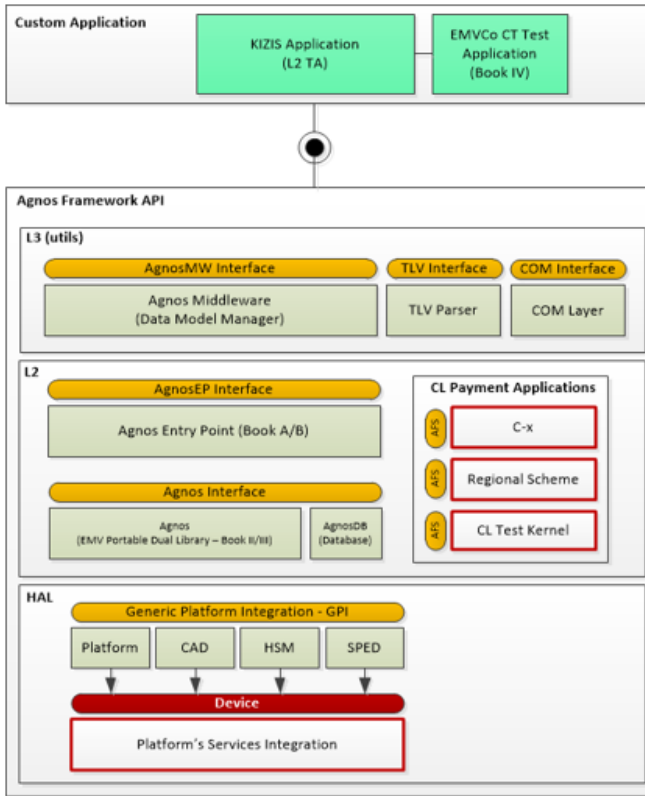
Software maintenance is crucial in the context of a RegTech environment like EMV Level2 certification. Agnos integrates test procedures to detect potential regressions and a combination of automated and integration tests are used.

Certiability:

Agnos is a fully functional and qualified EMV stack, ready to be submitted to Laboratories for the TA certification process. It includes all global Kernels and most local ones (American Express, Union Pay, Discover, EFTPOS, EMVCo, Gemalto, JCB, Interac, MasterCard, Visa, ...). The precondition to passing a TA is GPI integration (all hardware services must be connected to the HAL before entering the TA stage). The Agnos Framework and its kernel libraries are constantly qualified and reflect the most up-to-date test plans and accredited test tool libraries.



EMV LEVEL 2 STACK



TECHNICAL SPECIFICATION

Environments:

Card Present (Attended, Unattended, Kiosk, MPOS)
Card Absent (MO/TO, E-commerce)

Terminal Types:

- Classic POS, mPOS, SpOC, CPoC
- Classic POS Terminal
- Mobile POS Terminal
- Contactless CPOC (COTS)

Payment Services: Payment, Refund, Cancellation, Pre-authorization, Cashback, Cash

Technologies: Chip & PIN Contact, NFC Contactless and Magnetic Stripe.

For more information please go to marketing@amadis.ca

AGNOS is a robust Level 2 framework that provides complete flexibility and promotes interoperability while delivering a future-proof foundation. With these proven and tested solution options Amadis is able to deliver EMV solutions, allowing for more cost efficient, rapid and reliable delivery to market.

KEY BENEFITS

Any topology: Whatever operational, environmental, systemic architecture, and or device.

- Portability
- Easy Certification
- Scalability
- Security
- Easy Maintenance

For more information please go to marketing@amadis.ca