



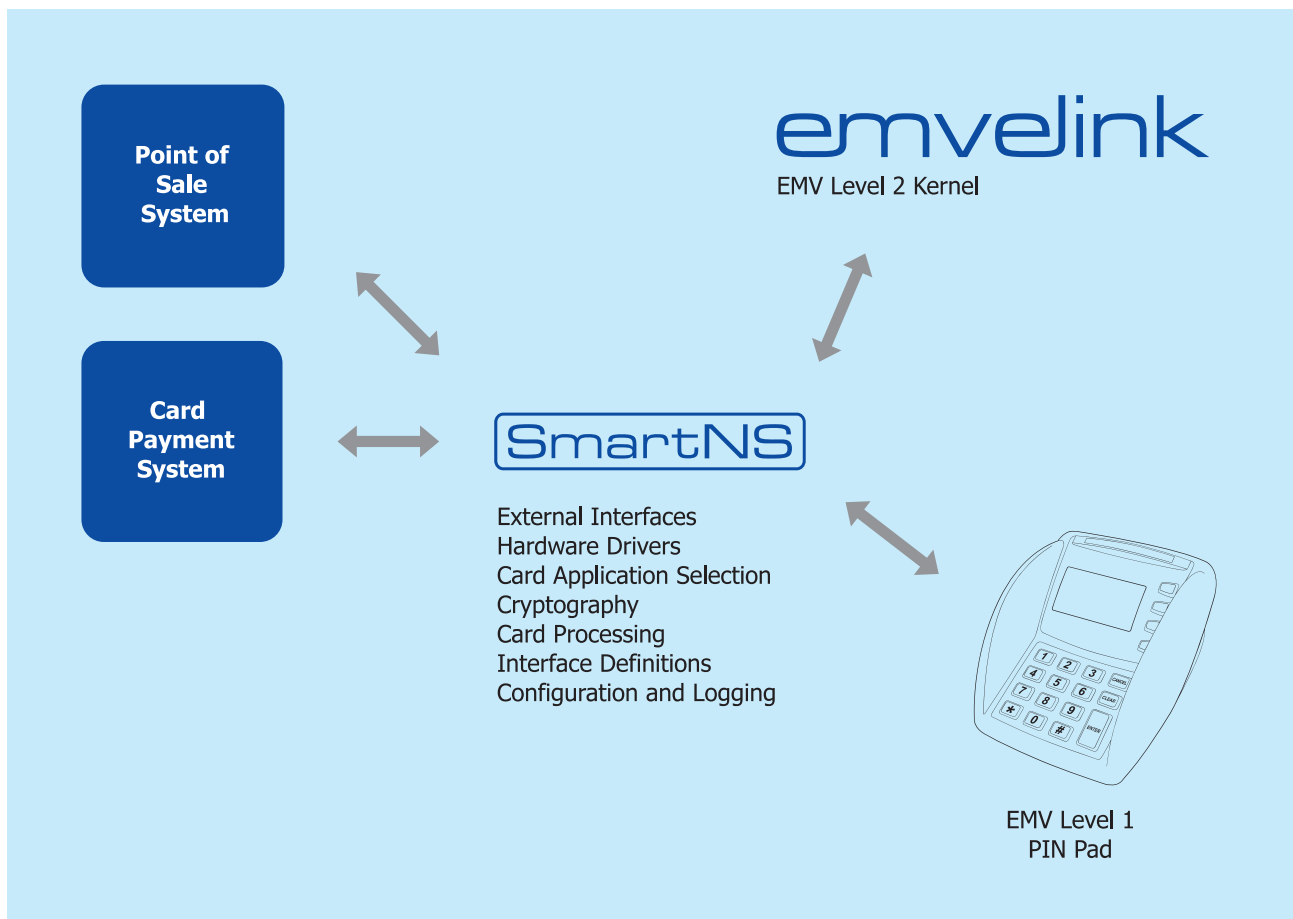
What is Emvelink?

Emvelink is a fully-functional EMVCo certified level 2 software kernel, designed with an open systems approach. Using a software-based EMV Level 2 kernel provides easier upgrade and management, whilst ensuring a truly scalable solution for any new application requirements, for example e-Loyalty or e-Purse. The emergence of new technologies at the Point of Sale may also encompass new methods of payment such as transport cards or interaction with mobile phones. Emvelink has been designed in anticipation of integrating these different media.

STS won the Visa EU and CEMEA Chip Vendor of the Year Award 2002 with Emvelink for its potential to have the most impact on Chip and PIN roll out in those regions.

Proven Success

Emvelink is in live use in thousands of locations on both sides of the Atlantic. It is used by a bank in Canada over the Internet and by many major high street retailers in the UK. It processed the first integrated POS transaction in the UK Northampton trial and is currently used by over 50% of the top 10 UK retailers.



Using the SmartNS platform, different kernels and drivers can be easily added around the EMV kernel allowing flexibility with readers, applications and payment methods. Future in-store requirements for smart cards can therefore be delivered without further large scale investment to handle new applications.

Emvelink benefits

- Written in Java – runs anywhere a Java Virtual Machine (JVM) is supported (including Windows, UNIX, Linux and Windows CE)
- Can be deployed anywhere in the architecture and in client or server configuration
- Protects hardware investment by providing the EMV intelligence in a separate software kernel
- Architectural design is open, flexible and carefully abstracted into business logic elements. This allows it to be readily adapted to the many, varied and changing business requirements of the card schemes without needing re-certification of the EMV level 2 kernel elements.
- Simple to upgrade, maintain and modify in the field



SmartNS delivers a Java based “Smart Card Enablement Layer” that supports and integrates any smart card application, through any point of interface to any business system. End users can write their own card application kernels using the SmartNS framework or key kernels, such as EMV, can be provided directly from STS and partners. The SmartNS platform protects any hardware investment in card readers by providing the card application intelligence in a software kernel. SmartNS has the power to address the future of smart cards. This might be Government ID, Loyalty, Contactless, e-Purse or an application that hasn’t even been developed yet. With SmartNS it doesn’t matter – card application kernels can simply be added to deal with new card types.



Smart Technology Solutions Limited (STS) is a market leading software company that delivers innovative smart card solutions through industry partnerships. STS has built over 20 years’ experience into its award-winning products and continues to pioneer new advances in smart card acceptance. STS is the only company that specialises in enabling the use of smart cards at any point of interaction such as retail stores, unattended devices or over the Internet. STS’ vision is to drive the ubiquitous use of smart cards by working with key partners to develop the full potential of the smart card infrastructure.