







# **APG8201 PINHandy**









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## **Product Overview**







### **Product Overview**



# **APG8201 PINHandy**



**PINhandy** is a handheld smart card device featuring a keypad and an LCD screen. It provides the unique advantage of having two modes – PC-linked and Standalone.

For PC-linked mode, it operates as **USB Smart Card Reader with PINpad**. It has Secure PIN Entry (SPE) support to protect every PIN code from security attacks wherein the card PIN can never be disclosed to a personal computer.

For standalone mode, it operates as **Dynamic Password Generator**. Verifying both the card and PIN code, APG8201 generates a one-time password that can only be used once for each online transaction.







## **Product Features**







### **Product Features**





#### **USB Host Interface**

USB Full Speed (12 Mbps)
Protocol: USB CCID

#### **Card Type Support**

Full-sized Cards
ISO 7816 Class A
MCU with T=0 and T=1 protocol

#### **Smart Card Interface**

PC/SC CCID Secure PIN Entry (SPE)

#### **Operating System Support**

Windows®, Linux®, Mac OS®, Android™\*

#### **Built-in Peripherals**

Dot Matrix LCD

16 characters × 2 lines

Keypad: 14 keys



#### **Other Features**

Firmware Upgradeable Built-in Calculator



#### **Standalone Mode**

Dynamic Password Generator Power Source: 2 x CR2032 Batteries

#### **EMV Card Support**

MasterCard CAP/DPA Visa DPA

#### **Certifications/Compliance**

MasterCard® CAP MasterCard® AA4C/PLA Visa® DPA

EN 60950, EMV<sup>™</sup> Level 1, PC/SC 2.01 Part 10 (SPE),

CE, FCC, RoHS 2, REACH, Microsoft® WHQL

#### **Supported Languages**

English
French
Traditional Chinese
Simplified Chinese







# **Product Value**







### **Product Value**



#### **Cost-effective**

A powerful and durable reader which is also price competitive.

### **Portability**

A device that you can easily carry around anytime, anywhere. One of the smallest PINpad readers in the market.

#### **Flexible**

May be used either as a USB smart card reader or a one time password generator.

#### e-Banking Safety and Confidence

Compliant with major computing, banking, and safety standards.







# **Product Application**





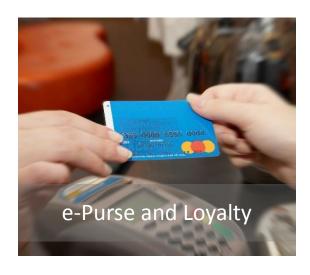


## **Product Application**







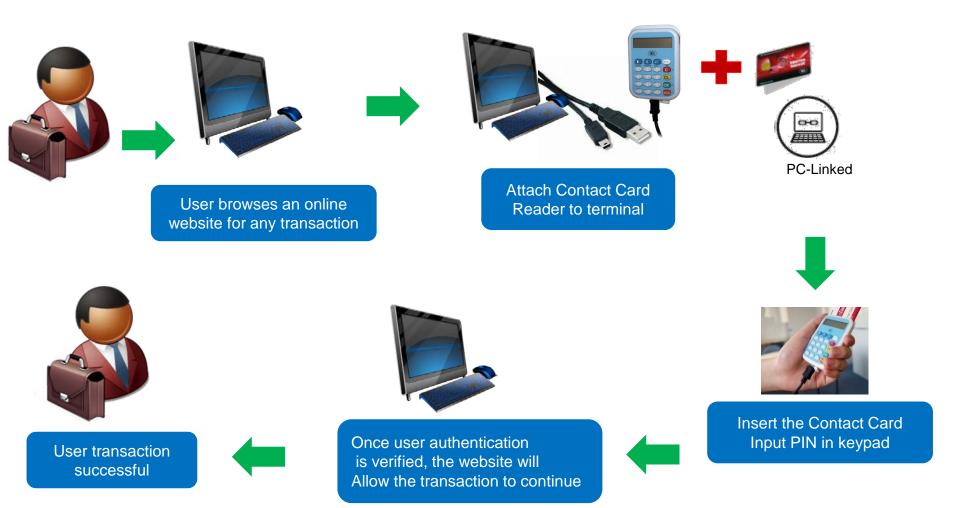






# Sample Application: PC-linked



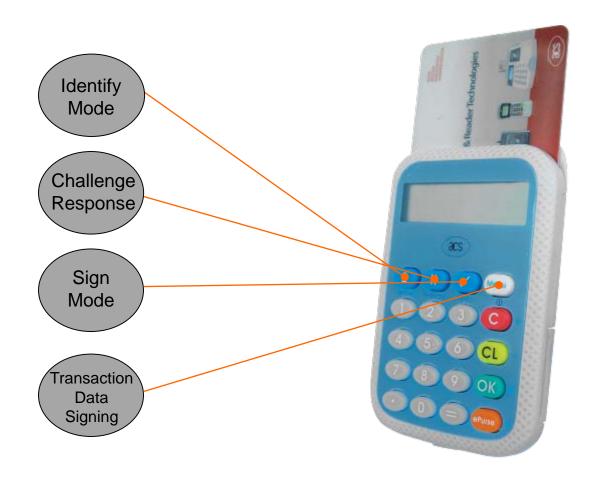




# **Product Application**

# **Application Modes (CAP/PLA Standard)**







## **Application Function (CAP/PLA Standard)**



### Mode 1: Identify

- Enter PIN
- Display CAP Token and ATC

### Mode 2: Challenge Response

- Enter Challenge, PIN
- Display CAP Token and ATC

### Mode 3: Sign

- Enter Challenge, PIN, <u>Transaction Amount</u>
- Display CAP Token and ATC
- Used for <u>Signature Transaction</u>



### Mode 4: TDS (Transaction Data Signing)

- Enter PIN, <u>Transaction Data Elements</u> (e.g. Account Number)
- Display CAP Token and ATC

Mode 5: e-Purse

Depends on the Issuer



## **Product Application**







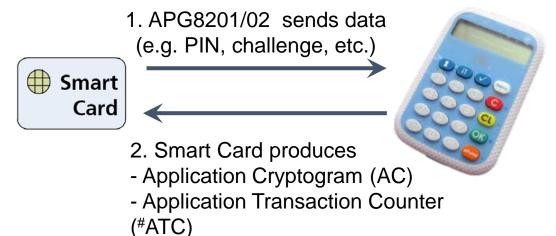




# **Application Modes (CAP/PLA Standard)**



What happens between the APG8201/02 and smart card?



3. CAP Token Generation
- APG8201/02 uses AC to generate "CAP Token" and displays it with ATC



# ATC is incremented by one with generation of each AC.

## e-Banking: Identify Mode





Insert the card
Choose Identify Mode
Input the PIN

OTP Token Generated: 4356 7869



User browses the owebpage of the only

User browses the online webpage of the online-banking and try to log on with username

Input Details indicated in the Website (i.e. Card Number) Input OTP generated in the website





User can access his/her information online



Once verified by the backend server the website will permit the transaction to continue



Information Verified By the CAP/AA4C Backend Server



## e-Commerce: Challenge-Response Mode 305





User browses the online webpage to purchase goods/services



Merchant Website provides a challenge (i.e. random/hashed number)



Insert the card Choose Mode 2 Input the PIN Input Challenge

**OTP Token Generated:** 4356 7869



Input Details indicated in the Website (i.e. Card Number) Input OTP generated



User is able to purchase goods and services



Once verified by the backend server the website will permit the transaction to continue





Information Verified By the CAP/AA4C **Backend Server** 



## e-Banking: Sign Mode





User chooses to perform Fund Transfer



The e-Banking Website asks the user to sign the transaction to continue



Insert the card
Choose Mode 3
Input the PIN
Input Challenge
Enter Transaction Amount

OTP Token Generated: 4356 7869



Input Details indicated in the Website Input OTP generated



User has successfully performed fund transfer



Once verified by the backend server the website will permit the transaction to continue





Information Verified By the CAP/AA4C Backend Server



## e-Banking: Transaction Data Signing





User chooses to perform Fund Transfer (large sums of money involved)



The e-Banking Website asks the user to verify the account number and sign the transaction to continue



Insert the card
Choose Mode 4
Input the PIN
Input Challenge
Input Account Number
Enter Transaction Amount



OTP Token Generated: 4356 7869



Input Details indicated in the Website Input OTP generated



User has successfully performed fund transfer



Once verified by the backend server the website will permit the transaction to continue





Information Verified By the CAP/AA4C Backend Server













# **Thank You!**







info@acs.com.hk

www.acs.com.hk



http://twitter.com/SmartCardReader



http://www.facebook.com/AdvancedCardSystems



http://gplus.to/advancedcardsystems



http://www.youtube.com/user/AdvancedCardSystems

