



Advanced Card Systems Ltd.
Card & Reader Technologies

ACOS10 Combi Card



Functional Specifications



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1.0. Introduction

The purpose of this document is to describe in detail the features and functions of the ACS Smart Card Operating System Version10 (ACOS10) Combi developed by Advanced Card Systems Ltd.

1.1. Features

ACOS10 Combi card provides the following features:

- Compliance with ISO 7816 Parts 1, 2, 3, 4
- For contact interface, the switchable baud rate from 9600 to 223200 bps is supported
- Compliance with ISO 14443 Parts 1, 2, 3, 4
- For contactless interface, it is fully compatible with ISO 14443 A
- For contactless interface, the T=CL protocol according ISO 14443-4 is supported
- For contactless interface, it has data transfer support for:
 - 106 kbps, 212 kbps, 424 kbps and 848 kbps
- Full 8 KB of EEPROM for application data
- ISO 7816 part 4 file structures support: Transparent, Linear fixed, Linear Variable, Cyclic
- DES/Triple DES capability
- FIPS 140-2 compliant hardware based random number generator
- Secure Messaging function for confidential and authenticated data transfers
- PBOC e-Deposit and e-Purse payment application support
- Compliance with the technical requirements for chip operating system of CPU card in construction case
- Multi-level secured access hierarchy
- Anti-tearing function support

1.2. Technical Specifications

The succeeding sections provide information on the technical properties of the ACOS10 Combi card.

1.2.1. Electrical

- Operating voltage: 5 VDC +/-10% (Class A) and 3 VDC +/-10% (Class B)
- Maximum supply current: < 10 mA
- ESD protection: ≤ 4 KV

1.2.2. EEPROM

- Capacity: 8 KB (8,192 bytes)
- EEPROM endurance: 100K erase/write cycles
- Data retention: 10 years

1.2.3. Environmental

- Operating temperature: -25 °C to 85 °C
- Storage temperature: -40 °C to 100 °C



1.3. Symbols and Abbreviations

Abbreviation	Description
3DES	Triple DES
AID	Application/Account Identifier
AMB	Access Mode Byte
AMDO	Access Mode Data Object
APDU	Application Protocol Data Unit
ATC	Account Transaction Counter
ATR	Answer to Reset
CHV	Card Holder Verify
COMPL	Bit-wise Complement
COS	Card Operating System
DEC (C, K)	Decryption of data C with key K using DES or 3DES
DES	Data Encryption Standard
DF	Dedicated File
ED	Electronic Deposit
ENC (P, K)	Encryption of data P with key K using DES or 3DES
EF	Elementary File
EF1	PIN File
EF2	KEY File
FCI	File Control Information
FCP	File Control Parameters
FDB	File Descriptor Byte
GSESPK	Session key of Grey Lock
ID	Identifier
INS	Instruction Byte of Command Message
LCSI	Life Cycle Status Integer
LEN	Length
LSb	Least Significant Bit
LSB	Least Significant Byte
MAC	Message Authentication Code
MF	Master File
MOC	Ministry of Construction
MRL	Maximum Record Length
MSb	Most Significant Bit
MSB	Most Significant Byte
NA	No Application
NOR	Number of Record



Abbreviation	Description
PBOC	Peoples Bank of China
PIN	Personal Identification Number
PSE	Payment System Environment
RFU	Reserved for Future Use
RMAC	Retail MAC
SAC	Security Attribute – Compact
SAE	Security Attribute – Expanded
SAM	Security Authentication Module
SC	Security Condition
SCB	Security Condition Byte
SFI	Short File Identifier
SM-MAC	Secure Messaging with MAC
SM-ENC	Secure Messaging with Encryption
SW1	Status Word One
SW2	Status Word Two
TAC	Transaction Authorization Cryptogram
TC	Transaction Counter
TLV	Tag-Length-Value
TTI	Transaction Type Indicator
UQB	Usage Qualifier Byte
	Concatenation

Table 1: Symbols and Abbreviations

2.0. Card Management

This section outlines the card level features and management functions of ACOS10 Combi smart card.

2.1. Anti-Tearing

ACOS10 Combi uses an **anti-tearing** mechanism in order to protect the card from data corruption due to card tearing, which happens when the card is suddenly pulled out of the reader during data update, or when the reader suffers from mechanical failure during the card data update. On card reset, ACOS10 Combi looks at the anti-tearing fields and does the necessary data recovery. In such case, the COS will return the saved data to its original address in the EEPROM.

2.2. Card Life Cycle States

The ACOS10 Combi card has the following states:

1. **Pre-Personalization State** – This is the initial state of the card.
2. **Personalization State** – The card goes into this state once the Master File (MF) is successfully created. During this state, the user can create and test the different files created in the card.

It is also important to note that the user can perform tests under this state and may revert to the Pre-Personalization State by using the *Clear Card* command. See **ACOS10 Combi Card – Reference Manual** for more information.

3. **User State** – After creating the desired file structure of the card, the user can now send the *Activate Card* command so that the card will go to the User State. See **ACOS10 Combi Card – Reference Manual** for more information.

After successfully running the *Activate Card* command, the *Clear Card* command will be disabled and the card can no longer go back to the previous state.

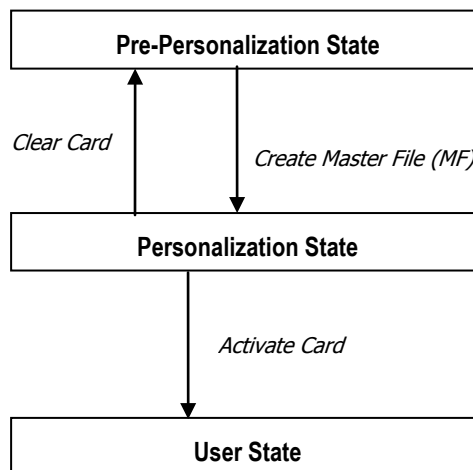


Figure 1: Card Life Cycle States

2.2.1. Typical Steps in Card Development

1. During the Personalization State, the user creates his card file structure, starting with the Master File (MF). The Dedicated File (DF) and different types of Elementary Files (EF) are then created. Furthermore, the card's security design is tested in this state. If design flaws are found, the user can always return to the Pre-Personalization State using the *Clear Card* command.



2. Once the card's file and security design are final and have been thoroughly tested, the user can then send the *Activate Card* command to disable the *Clear Card* command.
3. The card then goes into the User State and can no longer go back to previous states.

2.3. Answer to Reset (Contact Card)

After a hardware reset (e.g. power up) is performed, the card transmits an Answer-to-Reset (ATR) in compliance with ISO 7816 Part 3. Furthermore, it is important to note that the ACOS10 Combi supports the T=0 protocol.

Note: For full description of the ATR, kindly refer to ISO 7816 Part 3.

2.4. Answer to Select (Contactless Card)

After receiving a Request for Answer to Select (RATS) command from the application, the card transmits an Answer to Select (ATS) in compliance with ISO 14443 Part 4.

Note: For full description of the ATS, kindly refer to ISO 14443 Part 4.

3.0. File System

This section explores the file system of the ACOS10 Combi smart card.

3.1. Hierarchical File System

ACOS10 Combi is fully compliant to ISO 7816 Part 4 file system and structure. The file system is similar to that of the modern computer operating system. The root of the file system is the **Master File (MF)**. Each application or group of data files in the card can be contained in a directory called a **Dedicated File (DF)**. The **Elementary Files (EF)** can be stored in the MF or the DF.

Furthermore, the ACOS10 Combi allows arbitrary depth DF tree structure, which means that the DFs can be nested. Please see below an example of the ACOS10 Combi File System Hierarchy:

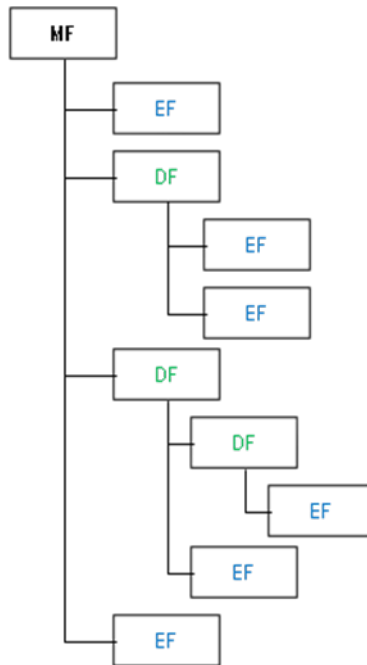


Figure 2: Example of ACOS10 Combi File Hierarchy

3.2. File Header Data Structure

ACOS10 Combi organizes the user EEPROM area by files. Every file has a File Header, which is a block of data that describes the file’s properties.

3.2.1. Master File

The Master File has the following file header data structure:

File Header	No. Bytes	Description
File Descriptor Byte (FDB)	1	This field indicates the file type: Master File: 3F
File ID	2	Note that the MF has a constant File ID which is 3F 00.
FCI SFI	1	This field is the Short File ID of the FCI (File Control Information).
Issuer FCI SFI	1	This field is the Short File ID of the Issuer’s FCI (File Control Information).



File Header	No. Bytes	Description
Access Condition	1	This byte contains the access condition under Current DF.
MF Name	5-16	For the MF, this field is the Long Name. The MF can be selected through its long name, which can be up to 16 bytes.

Table 2: Master File – File Header Data Structure

3.2.2. Dedicated File

The **Dedicated File** has the following file header data structure:

File Header	No. Bytes	Description
File Descriptor Byte (FDB)	1	This field indicates the file type: Dedicated File: 38
File ID	2	This field uniquely identifies a file under the MF. The user can assign any file ID to the DF to uniquely identify it.
FCI SFI	1	This field is the Short File ID (SFI) of the FCI (File Control Information).
Issuer FCI SFI	1	This field is the Short File ID of the Issuer's FCI (File Control Information).
Access Condition	1	This byte contains the access condition under Current DF.
DF Name	5-16	For the DF, this field is the Long Name. The DF can be selected through its long name, which can be up to 16 bytes.

Table 3: Dedicated File – File Header Data Structure

3.2.3. Elementary File: Transparent /Binary File

Transparent or **Binary File** defines the data that is managed as a stream of bytes, which are addressed by an offset coming from the start of file.

3.2.4. Elementary File: Linear Fixed File

Linear Fixed File is the data grouped into records, which is a block of bytes with a pre-defined size. Likewise, data fields that are related are grouped into one record.

3.2.5. Elementary File: Linear Variable File

Linear Variable File is similar with *Linear Fixed Variable*, except that each record in *Linear Variable File* has variable sizes.

3.2.6. Elementary File: Cyclic File

Cyclic File is similar with *Linear Fixed Variable*, but it logically has no “last record.” An application views this file as having no limit, but in reality, the oldest record is overwritten with the newest record in the file.

3.2.7. Elementary File: PIN File

The **PIN File** is used for Access Control by using the *Verify PIN* command.



It is important to note that one DF can contain one PIN File. However, you can create different PIN records under this PIN file and each record can be identified by the PIN identifier byte which will be discussed in the next section.

3.2.8. Elementary File: Key File

The **Key File** is used for Access Control and is needed for various authentication commands.

It is important to note that one DF can only contain one Key File. However, you can create different Key records under this Key file. Each of these records can be identified by the Key Purpose and Key Index which will be discussed in the next section.

3.2.9. Elementary File: Electronic Deposit File

The **Electronic Deposit (ED) File** is specifically used for e-Deposit transactions.

3.2.10. Elementary File: Electronic Purse File

The **Electronic Purse (EP) File** is specifically used for e-Purse transactions.

3.2.11. Elementary File: Transaction Log File

The **Transaction Log File** is specifically used to store e-Deposit and e-Purse transactions.

4.0. Security

The different file commands are restricted by the Card Operating System (COS) depending on the target file's security Access Conditions (AC). These conditions are based on PINs and Keys being maintained by the system. Card Commands are allowed if certain PINs or KEYS are submitted or authenticated.

Global PINs are PINs residing in a PIN EF, directly under the MF. Likewise, Local Keys are KEYS residing in a KEY EF, under the currently selected DF. There can be a maximum of 14 Global PINs, 14 Local PINs, 14 Global Keys and 14 Local Keys at a given time.

4.1. File Security Attributes

Each MF and DF has a one-byte Access Condition (AC) byte for creating file access conditions. On the other hand, each EF file has a three-byte Access Condition for read and update access condition.

4.2. Secure Messaging

There are two Secure Messaging (SM) modes available for ACOS10 Combi, namely:

1. Secure Messaging with MAC (SM-MAC) – This ensures the authenticity of command.
2. Secure Messaging with Data Encryption and MAC (SM-ENC) – This ensures the confidentiality of command.

The table below summarizes the difference of the SM-MAC and SM-ENC:

SM-MAC		SM-ENC	
Command	Key for SM	Command	Key for SM
Card Block	DAMK	Update Record Update Binary	DAMK
Application Block			
Application Unblock			
Update Record			
Update Binary			
Read Record			
Read Binary			
PIN Unblock	DPUK	PIN Unblock	DPUK
Reload PIN	DRPK		

Table 4: Command Support for Secure Messaging

4.3. Mutual Authentication

Mutual Authentication is a process in which both card and card-accepting device verify that the respective unit is genuine. A **Session Key** is the result of a successful execution of mutual authentication and the **Session Key** is only valid during a "session." A "session" is defined as the time after a successful execution of the mutual authentication procedure and a reset of the card or the execution of another mutual authentication procedure.

4.4. Key Injection

Key Injection can be used to securely load a key or a diversified key from an ACOS6-SAM card into a client ACOS10 Combi card. For the purpose of key injection, we shall refer to the ACOS6-SAM card with the key to inject as the "source SAM" and the ACOS10 Combi card to receive the key the "target SAM."

This function allows a 'master and subordinate' SAM relationship and the subordinate SAM can



perform different specific operations.

The target SAM uses the *Set Key* command while the source SAM will use the *Get Key* command to perform key injection.

Note: *The key injection feature is available for ACOS6-SAM. Kindly refer to the ACOS6-SAM Reference manual for more information about this feature.*



5.0. Life Support Application

These products are not designed for use in life support appliances, devices or systems where malfunction of these products can reasonably be expected to result in personal injury. ACS customer using or selling these products for use in such applications do so on their own risk and agree to fully indemnify ACS for any damages resulting from such improper use or sale.



6.0. Contact Information

For additional information please visit <http://www.acs.com.hk>.

For sales inquiry please send e-mail to info@acs.com.hk.