



PBOC2.0 EDEP Payment Card

### ACOS 10 PBOC 2.0 ED/EP Card

### **A Product Presentation**









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# Product Overview



## **Product Overview**

### **ACOS10 Series** PBOC 2.0 ED/EP Card

**Contact interface** [32 KB EEPROM Size]



Module



**Full-Sized card** 



SIM-Sized card

**Contactless interface** [8 KB EEPROM Size]



**Full-Sized card** 

#### **Combi interface** [8 KB EEPROM Size]



**Full-Sized card** 

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# Product Features



## **Product Features of ACOS10**

### **Contact Interface**

- Large EEPROM Size: 32 KB
- ISO 7816 Parts 1-4 Compliant
- T=0 Protocol
- Configurable ATR
- Fast and configurable communication speed up to 115 Kbps

### **Combi Interface**

- Supports both contact and contactless interface by the same chip
- 8 KB EEPROM memory
- ISO 7816 Parts 1-3 compliant
- ISO 14443 Parts 1- 4 & ISO 14443-A Compliant
- Protocol T=CL (for Contactless Interface)
- Data transfer rate supports up to 848 Kbps

#### **Contact Interface**

- 8 KB EEPROM memory
- ISO 14443 Parts 1- 4 & ISO 14443-A compliant
- Protocol T=CL
- Data transfer rate supports up to 848 Kbps

#### **Common Features**

- National Standard PBOC 2.0 e-Deposit and e-Purse certified
- DES/3DES/Secure Messaging/MAC
- FIPS 140-2–compliant hardware based random number generator
- Anti-tearing function support
- Mutual Authentication with Session Key Generation

# **Comparison Charts**



## **Comparison Chart**

Category		ACOS10	ACOS10 Combi*		
Product Code		ACOS10-B	ACOS10-G		
Communication Speed					
Contact	9,600 BPS - 223,200 BPS	✓	✓		
Contactless	106,000 BPS - 848,000 BPS		✓		
EEPROM Size					
User Memory		32 KB	8 KB		
Protocol					
Contact	T = 0	✓	✓		
Contactless	T = CL		$\checkmark$		

\*ACOS10 Contactless card has the same contactless features of ACOS10 Combi card.



## **Comparison Chart**

Category		ACOS10	ACOS10 Combi*			
ISO Standards						
Contact	ISO 7816 – 1/2/3/4	✓	$\checkmark$			
Contactless	ISO 14443-1/2/3/4		$\checkmark$			
	ISO 14443 Type A		$\checkmark$			
PBOC 2.0 e-Deposit/e-Purse		$\checkmark$	$\checkmark$			
File Systems						
Transparent (Binary File)		$\checkmark$	✓			
Linear Fixed Record		✓	$\checkmark$			
Linear Variable		✓	$\checkmark$			
Cyclic		✓	$\checkmark$			
Security/Cryptographic Capabilities						
DES/3DES		$\checkmark$	✓			
Secure Messaging		✓	$\checkmark$			
Mutual Authentication		$\checkmark$	$\checkmark$			
FIPS 140-2–compliant hardware based random number generator		✓	✓			



\*ACOS10 Contactless card has the same contactless features of ACOS10 Combi card.

## **Comparison Chart**

Category	ACOS10	ACOS10 Combi*			
EEPROM Endurance					
100,000 write/erase cycles	✓				
500,000 write/erase cycles		✓			
Applications					
<b>e-Government and e-Healthcare</b> (e.g., Identification, Healthcare ID, Social Security ID, etc.)	Identification, Healthcare ID, Social Security ID	Identification, Healthcare ID, Social Security ID			
Logical and Physical Access Control (e.g., Enterprise Security, Corporate ID, Time and Attendance, etc.)	Corporate ID, Campus ID, Network Security, Insurance Card	Corporate ID, Campus ID, Network Security, Insurance Card			
<b>Loyalty and Retail</b> (e.g., Cashless retail payment, Customer loyalty, etc.)	e-Payment, Customer Loyalty, Petrol Card, Toll Card	e-Payment, Customer Loyalty, Petrol Card, Toll Card			

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# Product Applications



## In what areas can we apply ACOS10?



Banking Card



Highway card



City All-in-1 Card



**Transportation Card** 



JE



Micropayment





**Campus Card** 



Petrol Card

### How to Use ACOS10 - Overview Sample Scenario: Campus Card Application

#### School issues ID card to Students



**Information stored** 

e.g.:

- 1. Student Number
- 2. Student Name
- 3. Address
- 4. Gender
- 5. Section



Insert ACOS10 to log in to a computer using ACR38 PocketMate

### **School Services**



Students can securely access the school's intranet

Computer Laboratory



Students use the card to check out books at the library



### How to Use ACOS10 - Overview Sample Scenario: e-Deposit Application

Bank issues card to Customers



Information stored

e.g.:

- 1. Cardholder's Name
- 2. Account Number

3. Address

4. e-Deposit Amount

Consumer uses the card in a self-service petrol station



Consumer drives to the highway and presents card at the toll booth





Tap ACOS10 to a contactless card reader (e.g., ACR1283L)

At home, consumer checks the balance of the card via the internet





Tap ACOS10 to a contactless card reader (e.g., ACR1251)





Tap ACOS10 to a contactless card reader (e.g., ACR1283L)

## **Thank You!**



### For more information, visit:

http://www.acs.com.hk/en/products/112/acos10-pboc2.0-edep-payment-card/

