



EMVI Chips and Chip Life Cycle Management

Technical and commercial expertise in EMV chips
on debit cards and bank cards

Make the most of the broad technical and commercial expertise of SIX in the introduction and use of chips on your debit cards and bank cards.

The chip is the central element of debit and bank cards that provides the high level of security required for card-present transactions. It also provides the basic functions that enable contactless payment. But at the same time, the chip is also a complex system component comprising hardware, software and configuration data. The use of a chip should be planned several years in advance and calls for highly specialized, technical and commercial know-how over the lifetime of one chip generation and beyond. SIX offers debit and bank card issuers comprehensive knowledge and experience thanks to its EMVI chips and related chip life cycle management.

EMVI Chips: The Chip Platform from SIX

The EMVI chips from SIX can be used for not only debit brands Mastercard (Debit Mastercard, Maestro) and Visa (Visa Debit, V PAY), but also own brands (e.g. for bank cards). Brand combinations (co-badging) are also possible. EMVI chips are available as fully certified chip modules for embedding and personalization with a card producer of your choice.

“EMVI” stands for EMV issuing. “EMV” is the international technical standard for chip payments (developed by Europay, Mastercard, and Visa).

Chip Life Cycle Management

Throughout the entire life cycle, we ensure that the EMVI chips and related transaction processing in the host system are kept up to date in terms of security, availability and functionality. We are also happy to advise you on specific issues.

EMVI'20 – Our Current Chip Platform

Can be used for:

Debit Mastercard, Visa Debit, Maestro, V PAY, bank cards, and various co-badgings.

Two manufacturers:

Giesecke+Devrient, IDEMIA

Multiple card producers:

NiD, Thales, Intercard and except

Our Scope of Services

Technical specifications

We specify the technical functionality of EMVI chips and their personalization in a way that is specially tailored to the needs of Swiss debit issuers.

Supply contracts

We negotiate favorable prices and conditions with EMVI chip manufacturers. The resulting supply contracts form the basis for your individual agreements with the chip manufacturers.

A one-stop-shop for certification, acceptance, pilot testing and testing

We ensure that all the necessary certification and admission requirements for chips and their personalization are in place. Before a new generation is introduced, we validate the implemented chip functionality through comprehensive pilot testing. Our tools enable us to test the entire scope of chip functions to the required detail. Since we develop all the tools ourselves, we can continuously enhance and refine them in line with the latest requirements and individual needs.

Technical support

We are there as a point of contact for technical support on all chip issues throughout the entire chip life cycle. We are also happy to advise you when you are launching new products or features.

Make Good Use of Your New Debit Card EMVI Chips from SIX

How You Benefit



Economies of scale in the purchase of chips

We negotiate chip prices for the entire, cumulative annual volume of all our participating issuer banks – meaning that you benefit from correspondingly low prices.



Our knowhow and expertise

Thanks to the experience we have accumulated over several chip generations, we are familiar with the specific requirements and aspects involved in the chip business – such as availability, warranties, liability, intellectual property and so on.



High availability

The EMVI chip concept is based on the following principle: Throughout the entire product development chain (from semiconductor manufacturers, chip manufacturers and card producers right through to debit products and brands), you always have at least two genuine, independent offers that can be used if needed.



Universal usability, independence

Our EMVI chips can be used for debit cards and bank cards irrespective of the financial product, allowing you to order chip modules independently of branding decisions (e.g. Debit Mastercard vs. Visa Debit).



Flexibility

The SIX OmniScripting function also allows you to change, if necessary, chip personalization to match cards that have already been issued.