



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 physical 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. Technically, the chip is a complex system component comprising hardware, software and configuration data. The use of a chip should be planned at an early stage and requires specialist technical and commercial knowhow throughout the entire life cycle of a chip generation. With the EMVI chips and the associated chip life cycle management, SIX offers issuers of debit and bank cards comprehensive knowledge and many years of experience.

EMVI Chips: The Chip Platform from SIX

The EMVI chips from SIX can be used for the debit brands of Mastercard (Debit Mastercard, Maestro) and Visa (Visa Debit) as well as for own brands (e.g., for bank cards). If required, combinations of brands (co-badging) are also possible. EMVI chips are available as fully certified chip modules for embedding and personalization at 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 the associated transaction processing in the host system remain up to date in terms of security, availability, and functionality. In addition, we are happy to advise you on specific issues.



EMVI'24 – Our New Chip Platform can be ordered from Q1/2024

Can be used from Q3/2024 for:

Debit Mastercard, Visa Debit, Maestro, bank cards, and co-badgings on demand.

Manufacturers:

IDEMIA and Thales

Card producers:

NiD, Thales and except

Our Scope of Services

Technical specifications

We specify the technical functionality of EMVI chips and their personalization, specially tailored to the needs of Swiss debit issuers.

Supply contracts

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

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

We take care of all the necessary certifications and admission requirements of the chips and their personalization. Before the introduction of a new generation, we validate the implemented chip functionality with extensive piloting. With our tools, we are able to check the entire functionality of the chips in the necessary depth. 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

Throughout the entire life cycle of the chips, we are your contact for technical support in all matters relating to the chips. We are also happy to advise you on the launch of new products or features.

Use EMVI Chips from SIX on Your New Debit Cards!

How You Benefit



Economies of scale in the purchase of chips

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



Our knowhow and expertise

With our experience gained over several chip generations, we know the specific requirements and aspects of the chip business from both a business and technical perspective.



High availability

The concept of EMVI chips is based on the following principle: Throughout the entire product development chain (from semiconductor manufacturers to chip manufacturers and card producers right through to debit products, i.e., brands), there are always at least two genuine, independent offers available for you to take advantage of as needed.



Versatile in use, independence

Our EMVI chips are product-independent and can be used for debit cards and bank cards. This means you can place chip module orders regardless of the branding decision (e.g., Debit Mastercard vs. Visa Debit).



Operational continuity assured

With the introduction of the new EMVI generation from mid-2024, we ensure continuity in your chip deployment.