EMVI Chips and Chip Life Cycle Management

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

Take advantage of the extensive technical and commercial expertise of SIX in the introduction and use of chips on your debit and bank cards.

The chip is the central element of physical debit and bank cards, providing the high level of security required for card-present transactions. It also enables the basic functions necessary for contactless payments. Technically, the chip is a complex system component, consisting of hardware, software, and configuration data. The use of a chip should be planned at an early stage and requires specialized technical and commercial knowhow throughout the entire life cycle of a chip generation.

EMVI Chips: The Chip Platform from SIX

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

With EMVI chips and the associated chip life cycle management, SIX offers issuers of debit and bank cards comprehensive knowledge and many years of experience.

Chip Life Cycle Management

Throughout the entire life cycle, SIX ensures 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.

Our New Chip Platform Can Be Ordered Since 2024

Can be Used for:
Debit Mastercard, Visa Debit, Maestro, bank cards, and co-badgings on demand.

Manufacturers:
IDEMIA and Thales

Card Producers:
NiD, Thales and exceet

Our Scope of Services

Technical Specifications

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

Supply Contracts

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

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 introducing a new chip generation, we validate the implemented chip functionality through extensive piloting. Our proprietary tools allow us to thoroughly test the full functionality of the chips. Since we develop all tools in-house, we can continuously enhance and adapt them to meet the latest requirements and your specific needs.

Technical Support

Throughout the entire life cycle of the chips, we are your point of contact for all technical support matters. 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 Chip Procurement	We negotiate chip prices based on the total cumulative annual volume of all our participating issuer banks, allowing you to benefit from correspondingly favorable prices.
Our Know-How and Expertise	With experience gained over several chip generations, we understand the specific requirements and aspects of the chip business from both business and technical perspectives.
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.
Versatility and Independence	Our EMVI chips are product-independent and can be used for debit 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 in 2024, we ensure continuity in your chip deployment.

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SIX BBS Ltd
Hardturmstrasse 201
P.O. Box
8021 Zurich

www.six-group.com/debit-services