



EVC[®] TECHNICAL SPEC SHEET

The EVC All-In-One module is engineered to help card manufacturers add class-leading EVC technology to their card products with unprecedented ease and speed. The drop-in EMV replacement design provides maximum efficiency and yield, designed to fit into existing dual interface setups using industry-standard specifications.

The EVC All-In-One module provides built-in e-commerce protection at the card level by replacing the static security code (CVV/CVC) with a dynamic code displayed on a battery-free e-paper screen, embedded into the card itself.

The dynamic security code changes with every contact/contactless EMV transaction at any POS, ATM, or via an issuer's mobile app.



Technical Specifications

Module Type	EVC All-In-One, 8 PIN
Display	3-digit
Display Type	Always-on electronic paper
Power	Battery-free, power harvesting from EMV terminal
Finish	Palladium, Gold
Interface	Dual Interface (contact, contactless)
EMV Chip	All major brands and OS
Card Body	Compatible with ISO 7810 ID-1, supports all common card constructions & materials (metal, PVC)
Packaging	35mm reel, ~7000 modules
Processors & Verifications	All major processors; SDK for any HSM

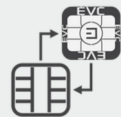
Features & Benefits



- Helps eliminate CNP fraud
- Helps eliminate false declines
- Fights physical fraud with "Invisible Mode"



- Reduces issuer's cost of fraud
- Adds revenue stream with premium card feature
- Attracts customers, reduces churn



- Reliable, durable construction
- Leverages existing EMV rails
- Compatible with all standard card features

EVC is an Issuer Solution

With just a lightweight update for the Issuer-Processor, EVC is designed to be easily implemented.



E-MERCHANT



NETWORK/SCHEME



ACQUIRER



ISSUER



ISSUER-PROCESSOR

NO CHANGE REQUIRED

LIGHTWEIGHT UPDATE

- Existing infrastructure
- No additional server



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EVC SECURITY YOU CAN SEE



EVC All-In-One Technology

The EVC All-In-One module incorporates a decade of manufacturing technology and excellence, in a chip the size of a fingernail.



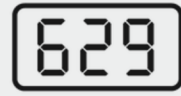
Contact/Contactless



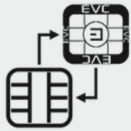
Battery Free



Power Harvesting



Always On ePaper Display



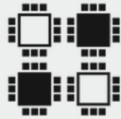
Drop-In Module



EVC All-In-One



Inductive Coupling






EMV Chip & OS Agnostic



Direct Connect

EVC Features Checklist

	 TRADITIONAL EMV	 VIRTUAL/E-CARDS	 EVC ENABLED EMV
ACCEPTED EVERYWHERE	YES	NO	YES
DYNAMIC CVC/CVV	NO	YES	YES
BATTERY FREE	YES	NO	YES
INVISIBLE MODE	NO	NO	YES
PROACTIVE PHYSICAL CARD PROTECTION	NO	N/A	YES
PROACTIVE CARD-NOT-PRESENT FRAUD PROTECTION	NO	YES	YES
FALSE DECLINE PROTECTION	NO	NO	YES
CONSUMERS WOULD PAY EXTRA*	NO	NO	YES

*FIS SURVEY (2022)