

Card & Application Management Module

The UbiQCardPlan™ Application is the first of three modules included in the UbiQPersoMaster™ application suite that provides the core functions required for card and application management and is Global Platform compliant. In addition, it provides the issuer with card configuration management and version control capabilities for building customized card programs.

The UbiQCardPlan™ application manages libraries of smart card profiles and application profiles that can be dynamically combined to form new card programs. It is designed with the versatility to work in a wide range of environments including banks, service bureaus, enterprise systems, or any multiple application smart card environment. The application supports multiple card issuers, multiple BINs and multiple Card Programs / versions in an easy-to-use management tool.

Card Programs

A Card Program is an object that defines the chip configuration of a card or batch of cards. The Card Program consists of a Card Profile, one or more Application Profiles, and a corresponding Card Program Key Profile that is generated after all the applications have been assigned. The Card Program is assigned to a specific Issuer when it is created. A completed Card Program addresses the following:

- Topical personalization operations (i.e., the magnetic stripe, embossing, and /or graphics printing) performed directly by the personalization device.
- All key requirements for the mix of applications and the specific card elected.
- All data preparation routines including the merging of standard emboss information with smart card application data.

- All instruction sets for card authentication.
- All required instruction sets for loading, installing and personalizing one or more smart card application.

Card Profiles

A Card Profile can be described as the technical specification of a card in a profile format that defines the microprocessor(s) and card operating system embedded in the card. It also contains other characteristics of the card platform that impact the card's ability to perform the personalization and operational tasks associated with the Application(s).

A Card Program may contain only one Card Profile.

Application Profiles

An Application Profile is a file that provides the application characteristics and specific requirements for data preparation and personalization of the Application. Graphical user interfaces can be associated with each Application Profile to enable issuers to configure the smart card application to their specific requirements.

Multiple Application Profiles can be combined as part of a single Card Program definition. The Application Profiles are selected from an Application Profile Library. There is no limit to the number of applications that can be loaded into the Application Profile Library. The UbiQCardPlan™ module was designed so that new Application Profiles can be loaded at any time. And parameter-setting screens associated with an Application Profile can be added without recompiling the core application. This provides tremendous flexibility and reduces the time required to add sophisticated support for new applications introduced to the market.



Card Program Key Profiles

When combining multiple smart card applications into a single Card Program, a system needs the ability to identify what sets of keys are ultimately required to perform the data preparation and personalization.

The UbiQCardPlan™ module addresses this challenge by automatically identifying the keys required for each selected Application and Card Profile and building a Card Program Key Profile. This process builds the key configuration and instruction sets for the universal key management system UbiQKeyMaster™. As soon as a Card Program Key Profile is imported into the UbiQKeyMaster™, it is ready to begin supporting the new card program with the specific mix of applications selected. In addition, this process securely maps the data preparation and card issuance applications to the key locations in the key vault and prevents the possibility of loading the wrong keys for production.

Conflict Resolution

When loading multiple applications on to a smart card, it is essential to confirm that the card platform (Chip and Operating System) has sufficient memory resources and is compatible with the applications to be loaded, otherwise the cards could fail in the production process.

The UbiQCardPlan™ module performs these essential compatibility checks between the Card Profile and the Application Profiles to determine that the requirements of the Applications can be fulfilled by the card. Detected incompatibilities are reported as conflicts and require the issuer to make changes to the Card Program.

Card Program Version Control

A Card Program may be saved as Work-in-Progress or as Locked. A saved Card Program appears on the system with two different icons to identify the difference. Any changes to an existing locked Card Program by an Issuer must be saved as a new version. UbiQCardPlan™ can support an unlimited number of Issuers, Card Programs, and Card Program versions.

As each smart card application introduces new versions on a multiple application smart card, the ability to maintain version control is vital to managing large card portfolios.

Card Program Linking

The structure and content of the Card Program built in to the UbiQCardPlan™ module is linked closely to the other core applications of the UbiQPersoMaster™ application suite, UbiQDataPrep™, UbiQCardIssue™, and UbiQKeyMaster™. This close linking among card issuance applications ensures continuity / compatibility across the components of the personalization life cycle and minimizes procedural errors.

Hardware Requirements

- Windows® NT/XP
- Pentium Class Computer
- 300 GHz or faster
- 40 Gigabytes disk space
- Ethernet Port
- 256 Megabytes Memory

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Other Patents Pending

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