

---

## **CPA Success Story Austria**

In Summer 2005 PayLife Bank faced the fact, that the existing EMV Mask used for Maestro cards and MasterCard credit cards was based on the Functional Requirements of MasterCard, but was not M/Chip compliant. Additionally this mask was only valid for MasterCard branded cards and not for Visa branded cards. So PayLife Bank started a new development, based on the draft CPA specifications, which were available at that time.

During the development, several issues had to be resolved. At that time, the certification process was in development by EMVCo and MasterCard and also the CPA specification itself proved to be a partially moving target. Finally PayLife Bank overcame all hurdles and in autumn 2009 the Austrian Banks started to issue CPA based Maestro Cards. These cards also contain the Austrian Electronic Purse "Quick", a loyalty application, which is used by 1.7 Million Cardholders (out of 7.7 Million Maestro Cards in total) and files for the Austrian Banks. If needed, the same mask can be used for issuing MasterCard, Visa and VPay cards.