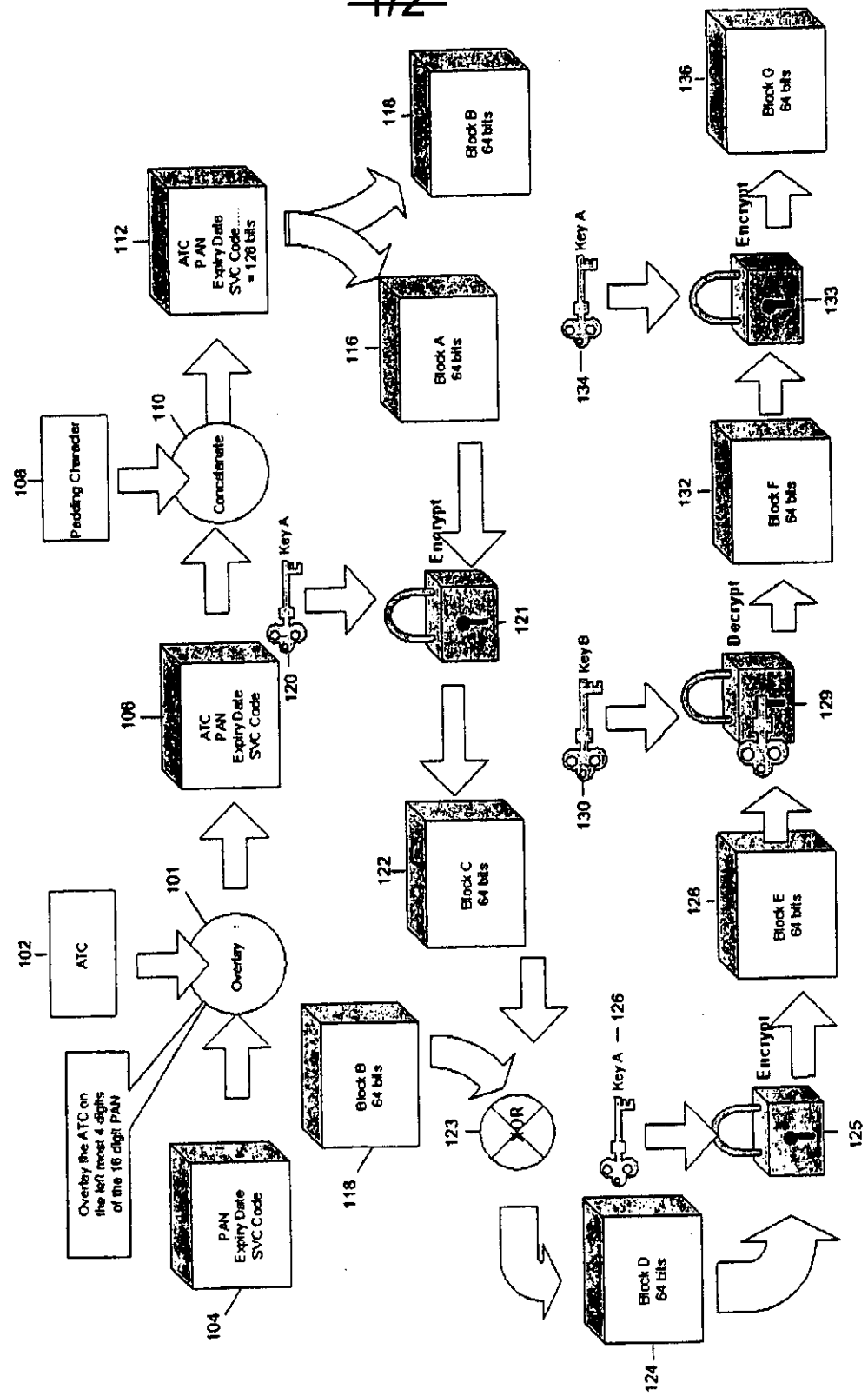

ATC
Overlay
Overlay the ATC on the left most 4 digits of the 16 digit PAN
PAN Expiry Date SVC Code
ATC PAN Expiry Date SVC Code
Padding Character
Concatenate
ATC PAN Expiry Date SVC Code = 128 bits
Block A 64 bits
Block B 64 bits
Key A
Encrypt
Block C 64 bits
XOR
Block B 64 bits
Block D 64 bits
Key A
Encrypt
Block E 64 bits
Key B
Decrypt
Block F 64 bits
Key A
Encrypt
Block G 64 bits

FIG. 1