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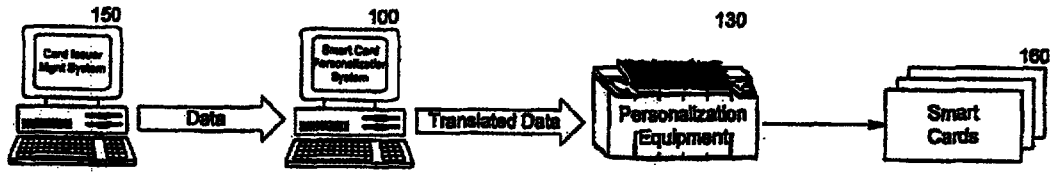

(57) Abstract

A smart card personalization system maintains a database containing card issuer data format templates, card applications, card operating system commands, and personalization equipment specifications and provides a centralized interface of inputs and outputs to a card issuing process which dynamically adjusts to changes in the issuing process to easily permit a card issuer to change the formats, card applications, card operating systems and/or personalization equipment (130) in a card issuing process. The system interfaces to any card issuer management system (150), manages the transfer of cardholder data and card applications to the particular personalization equipment used, and maintains statistics for real-time and off-line inquiries to support critical management and reporting functions. Furthermore, the system works with a variety of security methodologies to prevent fraud.