

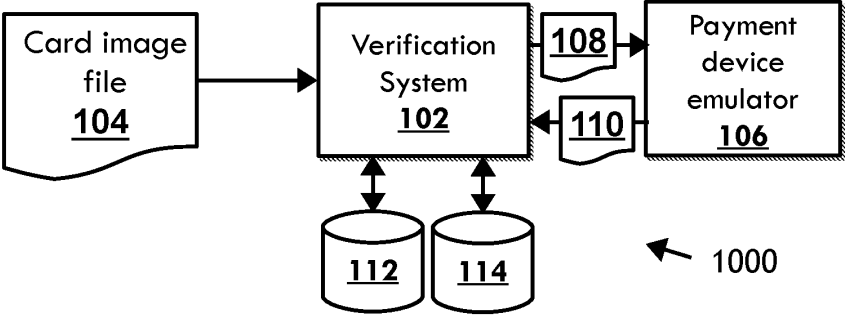


FIG. 1

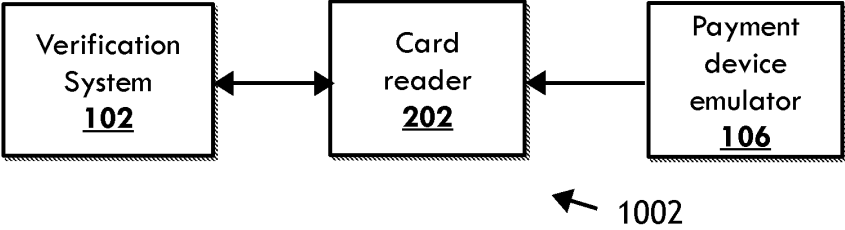


FIG. 2

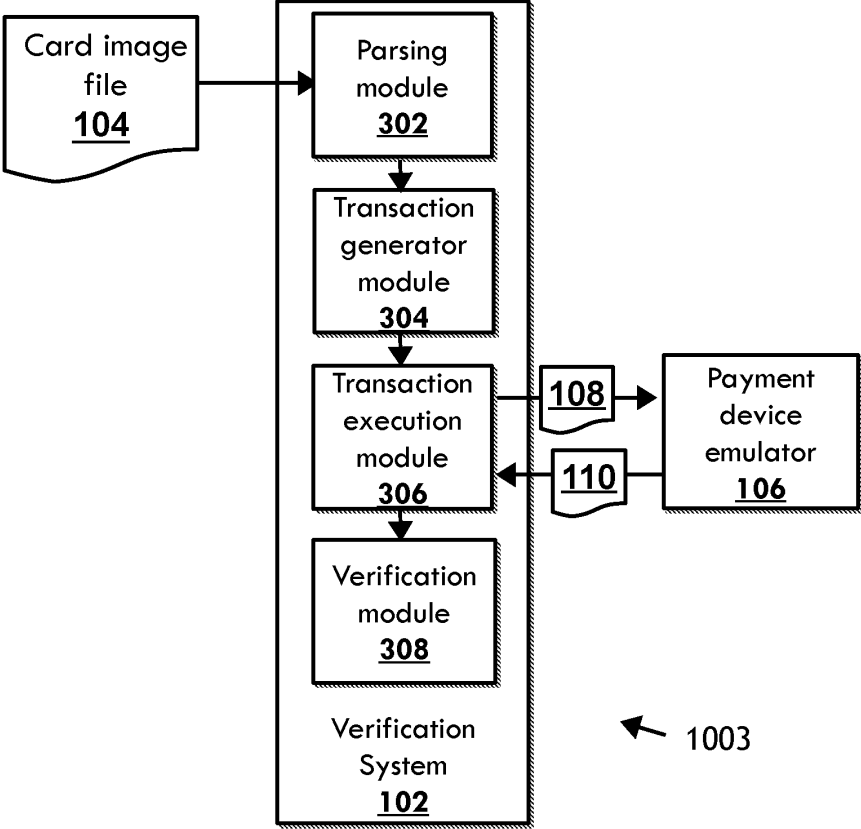


FIG. 3

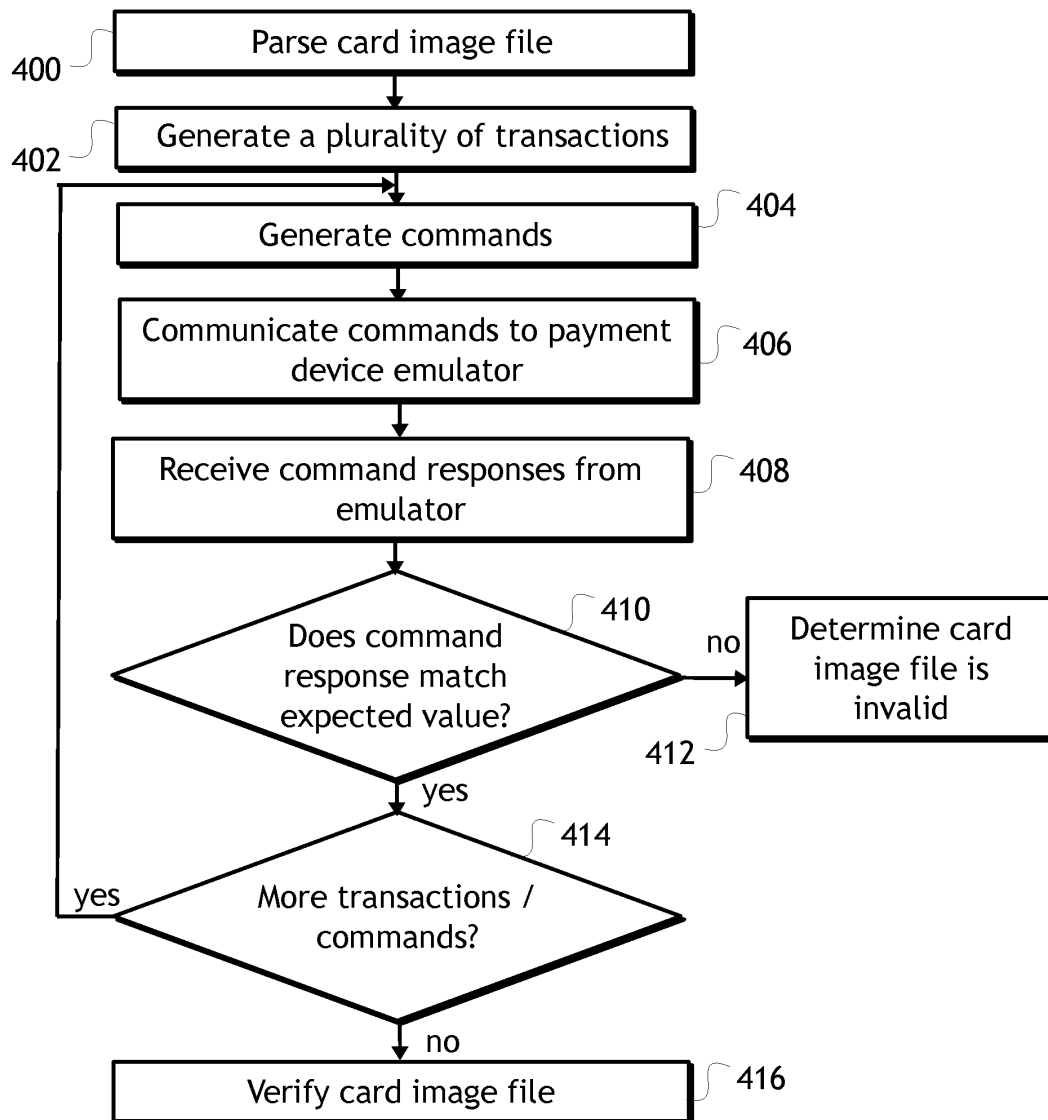


FIG. 4

```
- <Application AID=""></Application>
- <TerminalRequest name="Select" cmd="00" ins="A4" p1="04">
- <CardResponse state="WF_SELECTAPP" nextState="WF_GPO">
- <Tag name="FCI Template" ID="6F">
- <Tag name="DF Name" ID="84"></Tag>
- <Tag name="FCI Proprietary Template" ID="A5">
    - <Tag name="Application Label" ID="50" format="ISO-8859-1"></Tag>
    - <Tag name="PDOL" ID="9F 3F">9F 02 06 9F 37 04 9F 1A 02</Tag>
    - <Tag name="Language Preference" ID="5F 2D">65 6E</Tag>
    - <Tag name="FCI Issuer Discretionary Data" ID="BF0C">
        - <Tag name="Issuer Identification Number" ID="42">47 61 73</Tag>
        - <Tag name="Issuer Country Code" ID="5F 55">55 53</Tag>
        - <Tag name="Application Program ID" ID="9F 5A">11 08 40 08 40</Tag>
    - </Tag>
- </Tag>
- </Tag>
- </CardResponse>
- </TerminalRequest>
- <TerminalRequest name="GPO" cmd="80" ins="A8" p1="00" p2="00" cmdData="83?? ???? ???? ? *">
- <CardResponse>
- <Tag name="Response Message Format 2" ID="77">
- <Tag name="ALP" ID="82">00 00</Tag>
- <Tag name="AFL" ID="94">08 06 00 / Tag>
- <Tag name="Track2 Equivalent Data" ID="57"></Tag>
- <Tag name="Application PAN Sequence Number" ID="5F 34"></Tag>
- <Tag name="Cardholder Name" ID="5F 20" format="ISO-8859-1"></Tag>
- <Tag name="Issuer Application Data" ID="9F 10" cvn="0x11">06 01 11 03 [emvcard.iad(3)]</Tag>
- <Tag name="Application Cryptogram" ID="9F 2B">[emvcard.appcryptox()]</Tag>
- <Tag name="CID" ID="9F 27">[emvcard.arqc()]</Tag>
- <Tag name="CTQ" ID="9F 6C">[emvcard.ctq()]</Tag>
- <Tag name="ATC" ID="9F 36">[emvcard.atc()]</Tag>
- <Tag name="Form Factor Indicator" ID="9F 6E">20 70 00 00</Tag>
- </Tag>
- </CardResponse>
- </TerminalRequest>
```

FIG. 5A

[illegible]

FIG. 5B

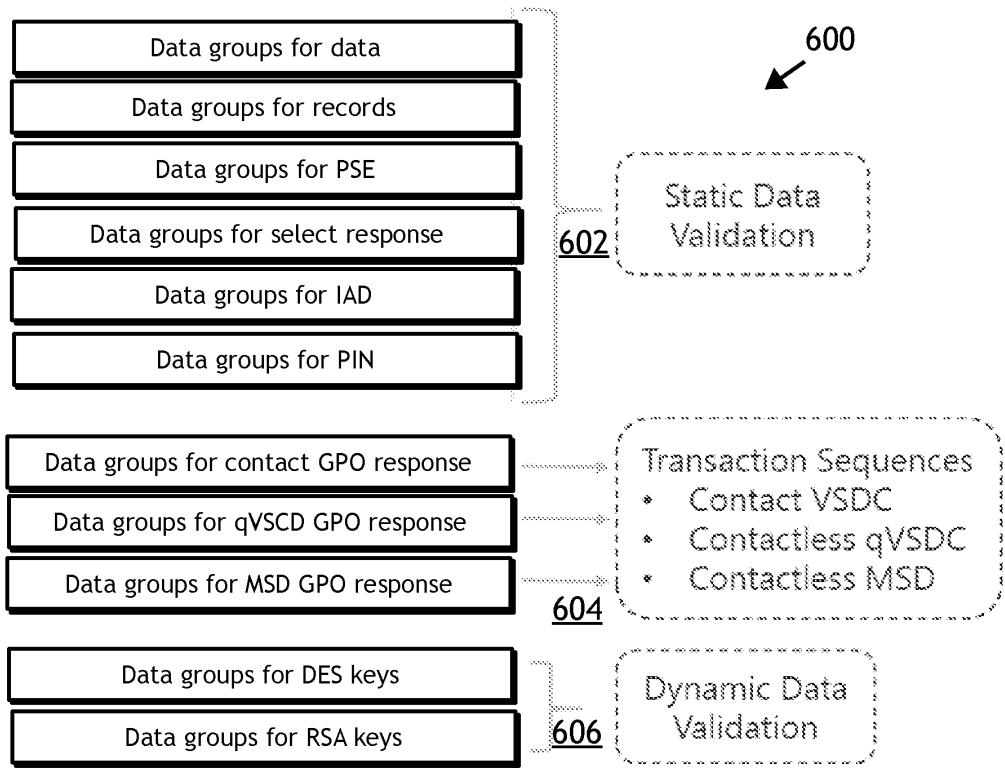


FIG. 6

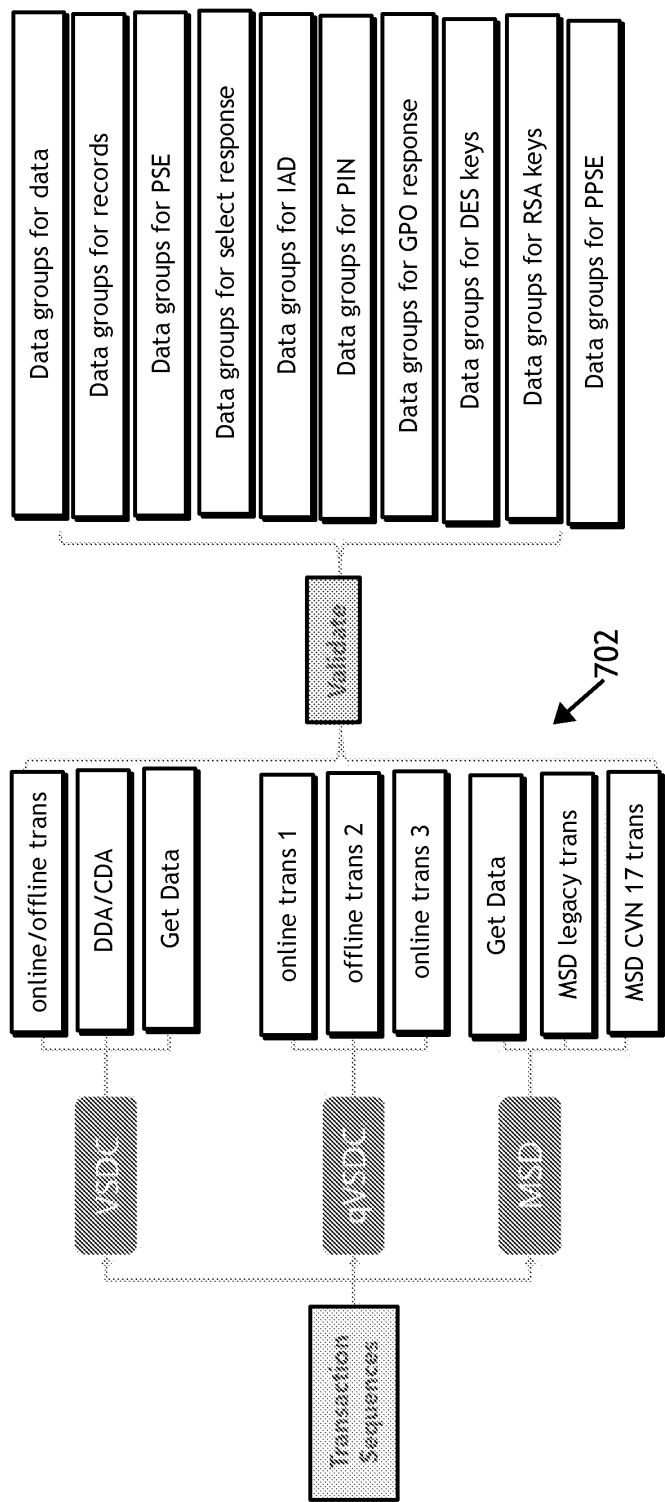
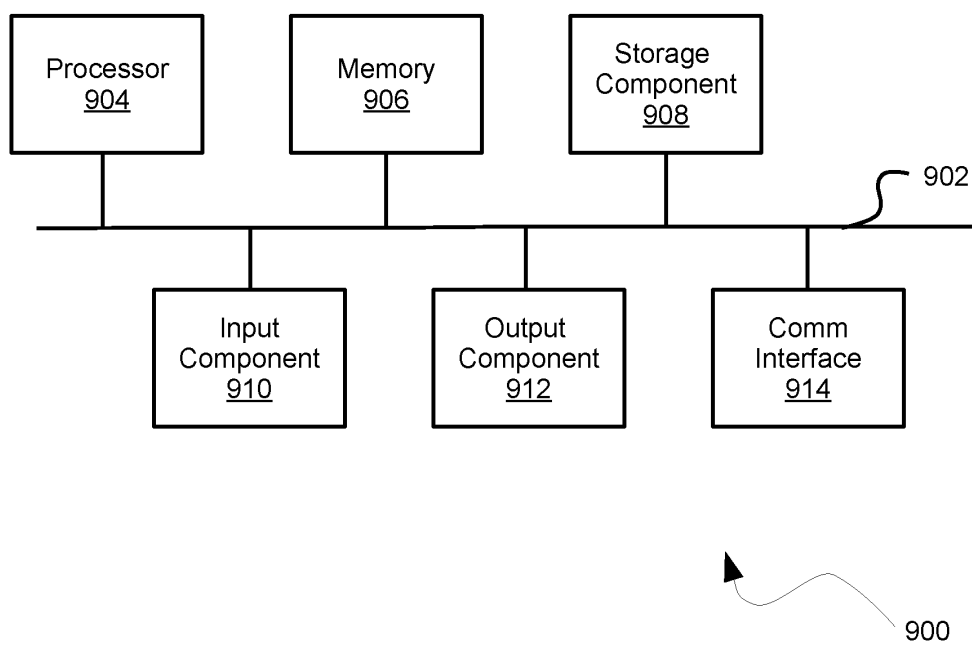


FIG. 7

**FIG. 8**