



PHILIPS

Philips Information Systems

TB100KIT TRAINING CARD

Version 3.0 Sept 90

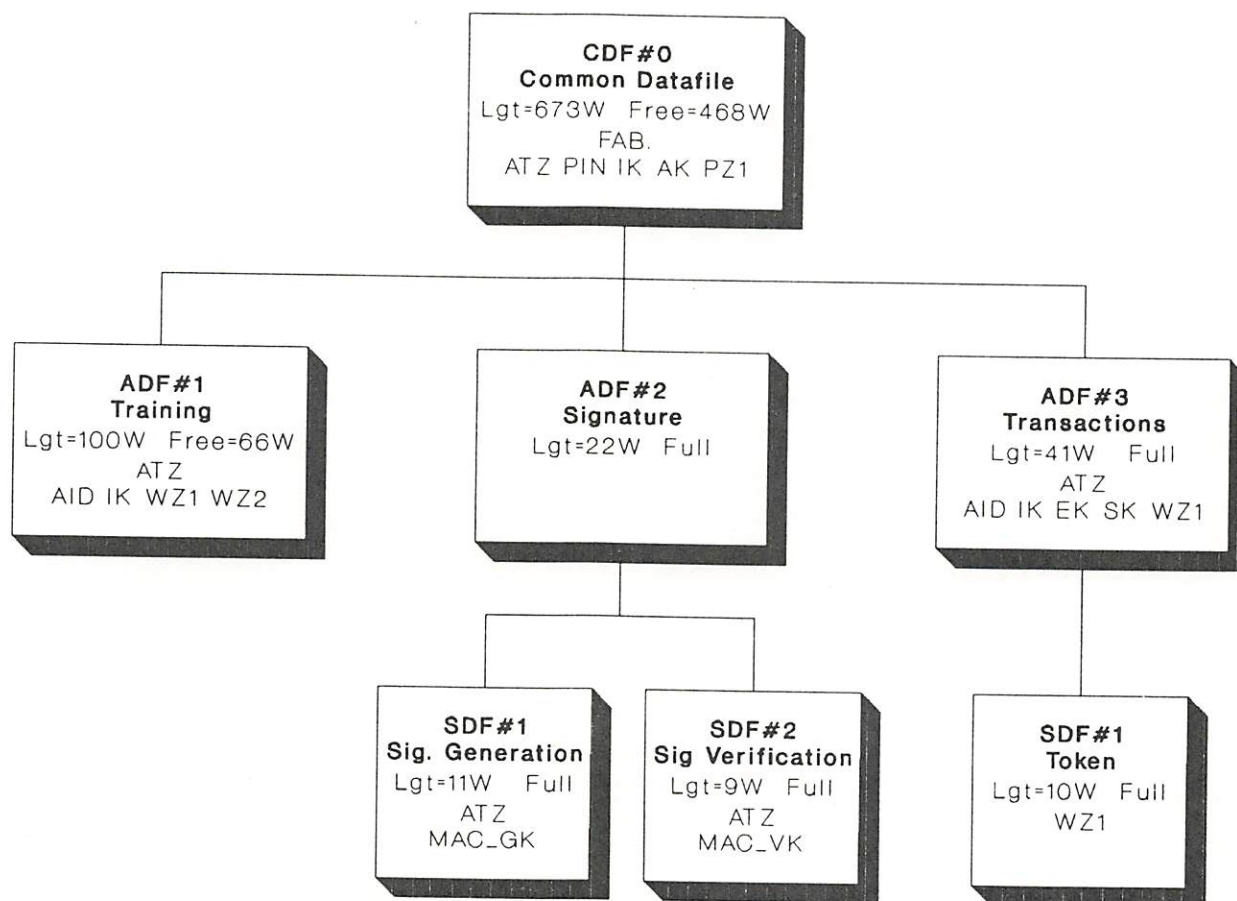


Fig 1: TB100KIT V3.0 Memory Layout

General Overview

```

CDF      : sel(3F00)
Create_DF : s-IK
Create_SZ : s-IK
PIN      : FFFF FFFF FFFF 1234
IK       : 0C36 7780 FFFF FFFF
AKO 0    : 4702 8143 FFFF FFFF ; Krp(0C00)

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PZ_FF    : sel(17FF)
PZ_01    : sel(1701)

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ADF1     : sel(7F01)
Create_DF : PIN | AID
Create_WZ : free
AID      : FFFF FFFF FFFF 1111
IK       : 0C36 7780 FFFF FFFF

```

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WZ1      : sel(6F01)
Read     : free
Write    : free
Erase    : free

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WZ2      : sel(6F02)
Read     : free
Write    : PIN | AID
Erase    : PIN & AID

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ADF2     : sel(7F02)

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SDF1     : sel(BF01)

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SZ Mac_GK 0 : sel (8F50) Krp(1500)
Usage       : PIN | AID
Mac_GK 0    : 4702 6320 FFFF FFFF

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SDF2     : sel(BF02)

```

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SZ Mac_VK 0 : sel (8F60) Krp(1600)
Usage       : free
MacV K 0    : 4702 6320 FFFF FFFF

```

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ADF3     : sel(7F03)
AID      : FFFF FFFF FFFF 2222
IK       : 0C36 7780 FFFF FFFF
SK0 0    : 4702 6320 FFFF FFFF ; Krp(0800)
EK0 0    : 0123 4567 89AB CDEF ; Krp(1800)

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WZ1      : sel(6F01)
Read     : PIN | AID
Write    : PIN | AID & w-SK
Erase    : s-IK

```

```

SDF1     : sel(BF01)

```

```

WZ1      : sel(A701)
Read     : free
Write    : PIN | AID
Erase    : e-EK0

```

Description of content

1 CDF: COMMON DATA FILE #0

1.1 CDF Header

Hex value = **3F0002A1 FFEE9EA0**

| | |
|---|----------------------|
| Level | CDF |
| Reference Number | 00 (HEX) |
| Length of DF (including header) | 02A1 (HEX) |
| SK to be used for DF creation (if required) | 3 (not required) |
| SK to be used for WZ creation (if required) | 3 (not required) |
| Cardholder conditions for creating a DF | Without protection |
| Issuer conditions for creating a DF | Authentication by IK |
| Cardholder conditions for creating a WZ | Without protection |
| Issuer conditions for creating a WZ | Authentication by IK |
| Terminal authentication required | NO |
| DF will be using its own control system | YES |
| Creation of lower level DF allowed | YES |
| Invalidation lock (always 1 at creation) | 1 |
| Put header in Utilisation Phase | YES |

1.2 CDF Content

| Type of header or zone/area | Ref. ID or Key vers. | Start Addr. | Stop Addr. | Length of zone in words |
|-----------------------------|----------------------|-------------|------------|-------------------------|
| Public zone | FF | 000 | 005 | 006 (6) |
| ATZ zone | 6C | 006 | 008 | 003 (3) |
| PIN zone | N/A | 009 | 013 | 00B (11) |
| IK zone | 0 | 014 | 016 | 003 (3) |
| AK zone | 0 | 017 | 019 | 003 (3) |
| Public zone | 1 | 01A | 028 | 00F (15) |
| Data File | 1 | 029 | 08C | 064 (100) |
| Data File | 2 | 08D | 0A2 | 018 (24) |
| Data File | 3 | 0A3 | 0CB | 029 (41) |
| Virgin space | N/A | 0CC | 29F | 1D4 (468) |
| End of Datafile | N/A | 2A0 | 2A0 | 001 (1) |

1.3 CDF Keys version, type and value

| Ref. Id or Key | Version | Type | Value |
|-----------------|---------|------|----------------------|
| PIN (1st value) | N/A | N/A | FFFFFFFFFFFFFFFF1234 |
| IK | 0 | N/A | 0C367780FFFFFFFF |
| AK | 0 | 0 | 47028143FFFFFFFF |

PIN Replacement Condition: Submit old PIN (4 changes possible)

1.4 CDF Public zone #FF (Fabrication Zone)

Hex value = 17FF06DA

| | |
|--|----------|
| Level | CDF |
| Invalidation lock (always 1 at creation) | 1 |
| Reference Number | FF (HEX) |
| Length of Public Zone (including header) | 06 (HEX) |

This zone, mandatory and written at prepersonalisation time, contains manufacturer information required to compute Manufacturer Key (MK) and Personalisation Key (PK) and unlock the card for personalisation. The values of the keys themselves are stored in the Card System Area ahead of the CDF.

Here is the content of the Fabrication Zone:

| | | | | |
|---|---------------------------|-----------------------|----------|-------|
| 8 | FABRICATION ZONE HEADER | | CHECKSUM | |
| 9 | REGISTRATION NUMBER (MSB) | | RFU | CTRL |
| A | REGISTRATION NUMBER (LSB) | | RFU | CTRL |
| B | M.KEY INDEX | ASSEMBLER NUMBER | RFU | KVF M |
| C | DIVERSIFICATION NUMBER | | RFU | CTRL |
| D | P.KEY INDEX | PERSONALIZATER NUMBER | RFU | KVF P |

1.5 CDF Public zone #1

Hex value = 17010FDA

| | |
|--|----------|
| Level | CDF |
| Invalidation lock (always 1 at creation) | 1 |
| Reference Number | 01 (HEX) |
| Length of Public Zone (including header) | 0F (HEX) |

This zone contains information relating to the card holder (e.g. Name, Address...)

2 ADF #1 TRAINING**2. ADF #1 Header**Hex value = **7F010064 FFBF9ECF**

| | |
|---|-------------------------|
| Level | ADF |
| Reference Number | 01 (HEX) |
| Length of DF (including header) | 0064 (HEX) |
| SK to be used for DF creation (if required) | 3 (not required) |
| SK to be used for WZ creation (if required) | 3 (not required) |
| Cardholder conditions for creating a DF | Either PIN or AID |
| Issuer conditions for creating a DF | Without protection |
| Cardholder conditions for creating a WZ | Without protection |
| Issuer conditions for creating a WZ | Without protection |
| Terminal authentication required | NO |
| DF will be using its own control system | YES |
| Creation of lower level DF allowed | YES |
| Invalidation lock (always 1 at creation) | 1 |
| Put header in Utilisation Phase | YES |

2.2 ADF #1 Content

| Type of header or zone/area | Ref. ID or Key vers. | Start Addr. | Stop Addr. | Length of zone in words |
|--------------------------------|-------------------------|----------------|---------------|----------------------------|
| ATZ zone | 6C | 000 | 002 | 003 (3) |
| IK zone | 0 | 003 | 005 | 003 (3) |
| AID zone | N/A | 006 | 008 | 003 (3) |
| Working Zone | 1 | 009 | 014 | 00C (12) |
| Working Zone | 2 | 015 | 020 | 00C (12) |
| Virgin space | N/A | 021 | 062 | 042 (66) |
| End of Datafile | N/A | 063 | 063 | 001 (1) |

2.3 ADF #1 Keys version, type and value

| Ref. ID or Key | Version | Type | Value |
|----------------|---------|------|------------------|
| AID | N/A | N/A | FFFFFFFFFFFF1111 |
| IK | 0 | N/A | 0C367780FFFFFFFF |

No extra room in AID secret zone to allow change of AID.

2.4 ADF #1 Working zone #1

Hex value = 6F01000C F0FFFA5

| | |
|--|--------------------|
| Level | ADF |
| Token mode | NO |
| Reference Number | 01 (HEX) |
| Length of WZ (including header) | 000C (HEX) |
| Cardholder conditions for erasing | Without protection |
| Issuer conditions for erasing | Without protection |
| Number of EK/SK for erasing/writing | 0 |
| Number of SK for reading | 0 |
| Cardholder conditions for writing | Without protection |
| Issuer conditions for writing | Without protection |
| Cardholder conditions for reading | Without protection |
| Issuer conditions for reading | Without protection |
| Tracing option | OFF |
| Invalidation lock (always 1 at creation) | 1 |

2.5 ADF #1 Working zone #2

Hex value = 6F02000C 70BFFF64

| | |
|--|--------------------|
| Level | ADF |
| Token mode | NO |
| Reference Number | 02 (HEX) |
| Length of WZ (including header) | 000C (HEX) |
| Cardholder conditions for erasing | Both PIN and AID |
| Issuer conditions for erasing | Without protection |
| Number of EK/SK for erasing/writing | 0 |
| Number of SK for reading | 0 |
| Cardholder conditions for writing | Either PIN or AID |
| Issuer conditions for writing | Without protection |
| Cardholder conditions for reading | Without protection |
| Issuer conditions for reading | Without protection |
| Tracing option | OFF |
| Invalidation lock (always 1 at creation) | 1 |

3 ADF #2 SIGNATURE**3.1 ADF #2 Header**

Hex value = 7F020016 FFFFDE9A

| | |
|---|--------------------|
| Level | ADF |
| Reference Number | 02 (HEX) |
| Length of DF (including header) | 0016 (HEX) |
| SK to be used for DF creation (if required) | 3 (not required) |
| SK to be used for WZ creation (if required) | 3 (not required) |
| Cardholder conditions for creating a DF | Without protection |
| Issuer conditions for creating a DF | Without protection |
| Cardholder conditions for creating a WZ | Without protection |
| Issuer conditions for creating a WZ | Without protection |
| Terminal authentication required | NO |
| DF will be using its own control system | NO |
| Creation of lower level DF allowed | YES |
| Invalidation lock (always 1 at creation) | 1 |
| Put header in Utilisation Phase | YES |

3.2 ADF #2 Content

| Type of header or zone/area | Ref. ID or Key vers. | Start Addr. | Stop Addr. | Length of zone in words |
|--------------------------------|-------------------------|----------------|---------------|----------------------------|
| Data File | 1 | 000 | 00A | 00B (11) |
| Data File | 2 | 00B | 013 | 009 (9) |
| End of Datafile | N/A | 014 | 014 | 001 (1) |

4 ADF #2_SDF #1 SIGNATURE GENERATION**4.1 ADF #2_SDF #1 Header**Hex value = **BF01000B FFFFBE88**

| | |
|---|--------------------|
| Level | SDF |
| Reference Number | 01 (HEX) |
| Length of DF (including header) | 000B (HEX) |
| SK to be used for DF creation (if required) | 3 (not required) |
| SK to be used for WZ creation (if required) | 3 (not required) |
| Cardholder conditions for creating a DF | Without protection |
| Issuer conditions for creating a DF | Without protection |
| Cardholder conditions for creating a WZ | Without protection |
| Issuer conditions for creating a WZ | Without protection |
| Terminal authentication required | NO |
| DF will be using its own control system | YES |
| Creation of lower level DF allowed | NO |
| Invalidation lock (always 1 at creation) | 1 |
| Put header in Utilisation Phase | YES |

4.2 ADF #2_SDF #1 Content

| Type of header or zone/area | Ref. ID or Key vers. | Start Addr. | Stop Addr. | Length of zone in words |
|-----------------------------|----------------------|-------------|------------|-------------------------|
| ATZ zone | 6C | 000 | 002 | 003 (3) |
| MAC. zone | 0 | 003 | 008 | 006 (6) |
| End of Datafile | N/A | 009 | 009 | 001 (1) |

4.3 ADF #2_SDF #1 Keys version, type and value

| Ref. ID or Key | Version | Type | Value |
|----------------|---------|------|------------------|
| MAC_GK | 0 | N/A | 47026320FFFFFFFF |

4.4 ADF #2_SDF #1 MAC zone vers #0

Hex value = 8F50061D 01D0FBFF

| | |
|---|-------------------|
| Level | SDF |
| Invalidation lock (always 1 at creation) | 1 |
| Service of this MAC. zone | Generation only |
| MAC. Key version | 0 |
| Length of MAC. zone. | 6 |
| Minimum number of MAC. steps needed | 01 |
| Hide the next two words ? | NO |
| MAC. Initial value | Counter |
| Position of the mask | RIGHT SIDE |
| Number of bytes masked in the MAC. result | 0 |
| Key needs to be diversified with random ? | NO |
| Direct load of key is forbidden | NO |
| Diversification method | ENCRYPTION |
| Cardholder conditions for MAC. | Either PIN or AID |

At personalization, the counter (2words) is initialised to 0

5 ADF #2_SDF #2 SIGNATURE VERIFICATION**5.1 ADF #2_SDF #2 Header**Hex value = **BF020009 FFFFBE87**

| | |
|---|---------------------------|
| Level | SDF |
| Reference Number | 02 (HEX) |
| Length of DF (including header) | 0009 (HEX) |
| SK to be used for DF creation (if required) | 3 (not required) |
| SK to be used for WZ creation (if required) | 3 (not required) |
| Cardholder conditions for creating a DF | Without protection |
| Issuer conditions for creating a DF | Without protection |
| Cardholder conditions for creating a WZ | Without protection |
| Issuer conditions for creating a WZ | Without protection |
| Terminal authentication required | NO |
| DF will be using its own control system | YES |
| Creation of lower level DF allowed | NO |
| Invalidation lock (always 1 at creation) | 1 |
| Put header in Utilisation Phase | YES |

5.2 ADF #2_SDF #2 Content

| Type of header or zone/area | Ref. ID or Key vers. | Start Addr. | Stop Addr. | Length of zone in words |
|-----------------------------|----------------------|-------------|------------|-------------------------|
| ATZ zone | 6C | 000 | 002 | 003 (3) |
| MAC. zone | 0 | 003 | 006 | 004 (4) |
| End of Datafile | N/A | 007 | 007 | 001 (1) |

5.3 ADF #2_SDF #2 Keys version, type and value

| Ref. ID or Key | Version | Type | Value |
|----------------|---------|------|------------------|
| MAC_VK | 0 | N/A | 47026320FFFFFFFF |

5.4 ADF #2_SDF #2 MAC Zone vers #0

Hex value = 8F60040F 01F0FFFF

| | |
|---|--------------------|
| Level | SDF |
| Invalidation lock (always 1 at creation) | 1 |
| Service of this MAC. zone | Verification only |
| MAC. Key version | 0 |
| Length of MAC. zone. | 4 |
| Minimum number of MAC. steps needed | 01 |
| Hide the next two words ? | NO |
| MAC. Initial value | External value |
| Position of the mask | RIGHT SIDE |
| Number of bytes masked in the MAC. result | 0 |
| Key needs to be diversified with random ? | NO |
| Direct load of key is forbidden | NO |
| Diversification method | ENCRYPTION |
| Cardholder conditions for MAC. | Without protection |

6 ADF #3 TRANSACTIONS**6.1 ADF #3 Header**

Hex value = 7F030029 FFFF9EC8

| | |
|---|--------------------|
| Level | ADF |
| Reference Number | 03 (HEX) |
| Length of DF (including header) | 0029 (HEX) |
| SK to be used for DF creation (if required) | 3 (not required) |
| SK to be used for WZ creation (if required) | 3 (not required) |
| Cardholder conditions for creating a DF | Without protection |
| Issuer conditions for creating a DF | Without protection |
| Cardholder conditions for creating a WZ | Without protection |
| Issuer conditions for creating a WZ | Without protection |
| Terminal authentication required | NO |
| DF will be using its own control system | YES |
| Creation of lower level DF allowed | YES |
| Invalidation lock (always 1 at creation) | 1 |
| Put header in Utilisation Phase | YES |

6.2 ADF #3 Content

| Type of header or zone/area | Ref. ID or Key vers. | Start Addr. | Stop Addr. | Length of zone in words |
|-----------------------------|----------------------|-------------|------------|-------------------------|
| ATZ zone | 6C | 000 | 002 | 003 (3) |
| AID zone | N/A | 003 | 007 | 005 (5) |
| IK zone | 0 | 008 | 00A | 003 (3) |
| EK zone | 0 | 00B | 00D | 003 (3) |
| SK zone | 0 | 00E | 010 | 003 (3) |
| Working Zone | 1 | 011 | 01C | 00C (12) |
| Data File | 1 | 01D | 026 | 00A (10) |
| End of Datafile | N/A | 027 | 027 | 001 (1) |

6.3 ADF #3 Keys version, type and value

| Ref. ID or Key | Version | Type | Value |
|-----------------|---------|------|--------------------|
| AID (1st Value) | N/A | N/A | FFFFFFFFFFFFFF2222 |
| IK | 0 | N/A | 0C367780FFFFFFFF |
| EK | 0 | 0 | 0123456789ABCDEF |
| SK | 0 | 0 | 47026320FFFFFFFF |

AID Replacement Condition: Submit old AID and Submit IK.

6.4 ADF #3 Working zone #1

Hex value = 6F01000C E09BFF19

| | |
|--|----------------------|
| Level | ADF |
| Token mode | NO |
| Reference Number | 01 (HEX) |
| Length of WZ (including header) | 000C (HEX) |
| Cardholder conditions for erasing | Without protection |
| Issuer conditions for erasing | Authentication by IK |
| Number of EK/SK for erasing/writing | 0 |
| Number of SK for reading | 0 |
| Cardholder conditions for writing | Either PIN or AID |
| Issuer conditions for writing | Secure write by SK |
| Cardholder conditions for reading | Either PIN or AID |
| Issuer conditions for reading | Without protection |
| Tracing option | OFF |
| Invalidation lock (always 1 at creation) | 1 |

7 ADF #3_SDF #1 TOKEN**7.1 ADF #3_SDF #1 Header**

Hex value = BF01000A FFFFFFF48

| | |
|---|--------------------|
| Level | SDF |
| Reference Number | 01 (HEX) |
| Length of DF (including header) | 000A (HEX) |
| SK to be used for DF creation (if required) | 3 (not required) |
| SK to be used for WZ creation (if required) | 3 (not required) |
| Cardholder conditions for creating a DF | Without protection |
| Issuer conditions for creating a DF | Without protection |
| Cardholder conditions for creating a WZ | Without protection |
| Issuer conditions for creating a WZ | Without protection |
| Terminal authentication required | NO |
| DF will be using its own control system | NO |
| Creation of lower level DF allowed | NO |
| Invalidation lock (always 1 at creation) | 1 |
| Put header in Utilisation Phase | NO |

7.2 ADF #3_SDF #1 Content

| Type of header or zone/area | Ref. ID or Key vers. | Start Addr. | Stop Addr. | Length of zone in words |
|--------------------------------|-------------------------|----------------|---------------|----------------------------|
| Working Zone | 1 | 000 | 007 | 008 (8) |
| End of Datafile | N/A | 008 | 008 | 001 (1) |

7.3 ADF #3_SDF #1 Working zone token #1

Hex value = A7010008 D0BFFFD1

| | |
|--|--------------------|
| Level | SDF |
| Token mode | YES |
| Reference Number | 01 (HEX) |
| Length of WZ (including header) | 0008 (HEX) |
| Cardholder conditions for erasing | Without protection |
| Issuer conditions for erasing | Secure erase by EK |
| Number of EK/SK for erasing/writing | 0 |
| Number of SK for reading | 0 |
| Cardholder conditions for writing | Either PIN or AID |
| Issuer conditions for writing | Without protection |
| Cardholder conditions for reading | Without protection |
| Issuer conditions for reading | Without protection |
| Tracing option | OFF |
| Invalidation lock (always 1 at creation) | 1 |