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	Sommario/riassunto	As magnetic stripe cards are being replaced by chip cards that offer consumers and businesses greater protection against fraud, a new standard for this technology is being introduced by Europay, MasterCard, and Visa (EMV). This cutting-edge, new book provides you with a comprehensive overview of the EMV chip solution and explains how this technology provides a chip migration path, where interoperability plays a central role in the business model. The book offers you a better understanding of the security problems associated with magnetic stripe cards, and presents the business case for chip migration. Moreover, it explains the implementation of multi-application selection mechanisms in EMV chip cards and terminals, and shows you how to design a multi-application EMV chip card layout. This first-of-its-kind resource also discusses the organizational and management issues in connection with the EMV chip migration and the use of EMV chip cards in e-commerce and m-commerce transactions. An excellent reference for today's IT/e-commerce professionals and post-graduate student alike, the book helps you fully understand this