1 EMVerify

	executable					bank_accepts						
Mastercard_CDA_NoPIN_High	falsified steps	47 47	7.6	falsified 48 steps	49.2	×	-	×	-			
Mastercard_CDA_NoPIN_Low	verified steps	30 55	5.2	verified 28 steps	64.1	verified 2897 steps	719.9	verified 3629 steps	947.6			
Mastercard_CDA_OnlinePIN_High	verified steps	30 57	7.7	verified 29 steps	71.4	verified 7145 steps	1698.0	verified 9331 steps	2399.8			
Mastercard_CDA_OnlinePIN_Low	verified steps	30 51	1.6	verified 28 steps	61.3	verified 2905 steps	704.3	verified 3637 steps	956.9			
Mastercard_DDA_NoPIN_High	falsified steps	49 45	5.7	falsified 50 steps	46.9	×	-	×	-			
Mastercard_DDA_NoPIN_Low	verified :	29 51	1.8	verified 27 steps	52.8	falsified 16 steps	343.0	falsified 17 steps	597.4			
Mastercard_DDA_OnlinePIN_High	verified 5	29 56	6.1	verified 28 steps	58.6	verified 4865 steps	1027.6	verified 6371 steps	1499.7			
Mastercard_DDA_OnlinePIN_Low	verified :	29 53	3.2	verified 27 steps	57.3	falsified 16 steps	346.5	falsified 17 steps	605.5			
Mastercard_SDA_NoPIN_High	falsified steps	45 42	2.1	falsified 46 steps	45.0	×	-	×	-			
Mastercard_SDA_NoPIN_Low	verified :	27 51	1.9	verified 25 steps	53.0	falsified 13 steps	188.2	falsified 14 steps	51.8			
Mastercard_SDA_OnlinePIN_High	×	53	3.0	verified 26 steps	54.0	verified 2315 steps	505.1	verified 3047 steps	722.2			
Mastercard_SDA_OnlinePIN_Low	verified :	27 49	9.1	verified 25 steps	53.6	falsified 13 steps	195.7	falsified 14 steps	49.8			
Visa_DDA_High	verified :	29 52	2.1	verified 29 steps	58.8	verified 5617 steps	932.4	verified 5657 steps	993.6			
Visa_DDA_Low	verified :	28 52	2.9	verified 28 steps	59.4	falsified 17 steps	1300.4	falsified 18 steps	882.3			
Visa_DDA_Low_Fix	verified :	28 65	5.6	verified 28 steps	69.7	verified 3710 steps	735.2	verified 3728 steps	786.6			
Visa_EMV_High	verified :	22 48	8.0	verified 23 steps	54.0	verified 308 steps	68.3	verified 356 steps	72.9			
Visa_EMV_Low	verified :	22 47	7.2	verified 23 steps	52.9	verified 210 steps	57.8	verified 242 steps	66.6			

	auth_to_term	$_{ m minal_minim}$	al		auth_to_terminal					
${\bf Mastercard_CDA_NoPIN_High}$	×	-	×	-	×	-	×	-		
Mastercard_CDA_NoPIN_Low	×	3602.5	×	3602.2	×	3601.2	×	3600.6		
Mastercard_CDA_OnlinePIN_High	×	3602.4	×	3602.2	×	3600.6	×	3600.8		
Mastercard_CDA_OnlinePIN_Low	×	3602.3	×	3601.9	×	3601.2	×	3600.6		
Mastercard_DDA_NoPIN_High	×	-	×	-	×	-	×	-		
Mastercard_DDA_NoPIN_Low	×	3602.8	falsified 13 steps	240.2	×	-	×	-		
Mastercard_DDA_OnlinePIN_High	×	3602.9	×	3602.8	×	3601.3	×	3601.6		
Mastercard_DDA_OnlinePIN_Low	×	3602.8	falsified 13 steps	252.0	×	-	×	-		
Mastercard_SDA_NoPIN_High	×	-	×	-	×	-	×	-		
Mastercard_SDA_NoPIN_Low	×	3602.8	falsified 10 steps	545.6	×	-	×	-		
${\bf Mastercard_SDA_OnlinePIN_High}$	×	3602.8	×	3603.0	×	3602.6	×	3602.7		
Mastercard_SDA_OnlinePIN_Low	×	3602.9	falsified 10 steps	542.3	×	-	×	-		
Visa_DDA_High	×	3602.8	×	3602.7	×	3602.6	×	3602.6		
Visa_DDA_Low	×	3603.1	falsified 14 steps	943.5	×	-	×	-		
Visa_DDA_Low_Fix	×	3602.8	×	3602.9	×	3602.9	×	3602.8		
$Visa_EMV_High$	falsified 11 steps	77.8	falsified 11 steps	85.4	×	-	×	-		
Visa_EMV_Low	falsified 11 steps	76.0	falsified 11 steps	80.3	×	-	×	-		

	auth to ban	k minimal			auth to bank						
Mastercard CDA NoPIN High	×		X	-	×	_	×	-			
Mastercard_CDA_NoPIN_Low	verified 141 steps	64.0	verified 147 steps	67.8	verified 2818 steps	623.2	verified 612 steps	173.5			
Mastercard_CDA_OnlinePIN_High	verified 221 steps	75.6	verified 260 steps	84.8	verified 3566 steps	809.3	verified 1086 steps	295.4			
Mastercard_CDA_OnlinePIN_Low	verified 141 steps	63.2	verified 147 steps	64.8	verified 2818 steps	608.3	verified 612 steps	167.4			
Mastercard_DDA_NoPIN_High	×	-	×	-	×	-	×	-			
Mastercard_DDA_NoPIN_Low	verified 137 steps	60.7	verified 143 steps	63.9	verified 2912 steps	491.5	verified 666 steps	159.2			
Mastercard_DDA_OnlinePIN_High	verified 203 steps	69.8	verified 242 steps	77.5	verified 3372 steps	632.5	verified 1116 steps	265.5			
Mastercard_DDA_OnlinePIN_Low	verified 137 steps	60.2	verified 143 steps	67.1	verified 2912 steps	495.2	verified 666 steps	155.1			
Mastercard_SDA_NoPIN_High	×	-	×	-	×	-	×	-			
Mastercard_SDA_NoPIN_Low	verified 102 steps	57.1	verified 108 steps	62.5	verified 1377 steps	283.5	verified 363 steps	103.3			
Mastercard_SDA_OnlinePIN_High	verified 150 steps	62.6	verified 183 steps	69.9	verified 1688 steps	354.2	verified 585 steps	153.4			
Mastercard_SDA_OnlinePIN_Low	verified 102 steps	55.0	verified 108 steps	60.1	verified 1377 steps	283.0	verified 363 steps	98.6			
Visa_DDA_High	verified 205 steps	70.2	verified 205 steps	73.9	verified 953 steps	166.9	verified 953 steps	182.5			
Visa_DDA_Low	verified 337 steps	84.9	verified 337 steps	87.6	verified 1922 steps	305.7	verified 1922 steps	337.2			
Visa_DDA_Low_Fix	verified 310 steps	94.0	verified 310 steps	101.5	verified 1382 steps	283.9	verified 1382 steps	309.2			
Visa_EMV_High	falsified 11 steps	54.1	falsified 11 steps	60.0	×	-	×	-			
Visa_EMV_Low	falsified 11 steps	61.3	falsified 11 steps	66.2	×	-	×	-			

	secrecy_MK				secrecy_privk	Card		
Mastercard_CDA_NoPIN_High	verified 12 steps	47.2	verified 12 steps	46.6	verified 13 steps	44.8	verified 14 steps	51.4
Mastercard_CDA_NoPIN_Low	verified 12 steps	44.1	verified 12 steps	49.8	verified 13 steps	44.5	verified 14 steps	47.6
Mastercard_CDA_OnlinePIN_High	verified 12 steps	45.4	verified 12 steps	49.5	verified 13 steps	47.9	verified 14 steps	50.5
Mastercard_CDA_OnlinePIN_Low	verified 12 steps	48.1	verified 12 steps	51.5	verified 13 steps	47.5	verified 14 steps	46.1
Mastercard_DDA_NoPIN_High	verified 12 steps	47.1	verified 12 steps	49.8	verified 13 steps	45.0	verified 14 steps	49.1
Mastercard_DDA_NoPIN_Low	verified 12 steps	43.9	verified 12 steps	51.2	verified 13 steps	46.2	verified 14 steps	50.2
Mastercard_DDA_OnlinePIN_High	verified 12 steps	47.7	verified 12 steps	47.2	verified 13 steps	48.3	verified 14 steps	46.9
Mastercard_DDA_OnlinePIN_Low	verified 12 steps	43.9	verified 12 steps	50.5	verified 13 steps	47.4	verified 14 steps	48.7
Mastercard_SDA_NoPIN_High	verified 12 steps	47.3	verified 12 steps	47.8	×	-	×	-
Mastercard_SDA_NoPIN_Low	verified 12 steps	44.6	verified 12 steps	48.8	×	-	×	-
Mastercard_SDA_OnlinePIN_High	verified 12 steps	47.5	verified 12 steps	52.5	×	-	×	-
Mastercard_SDA_OnlinePIN_Low	verified 12 steps	44.1	verified 12 steps	48.5	×	1	×	-
Visa_DDA_High	verified 12 steps	46.3	verified 12 steps	49.3	verified 13 steps	44.7	verified 14 steps	50.6
Visa_DDA_Low	verified 12 steps	43.7	verified 12 steps	50.4	verified 13 steps	46.4	verified 14 steps	48.3
Visa_DDA_Low_Fix	verified 12 steps	58.6	verified 12 steps	63.2	verified 13 steps	54.3	verified 14 steps	61.6
Visa_EMV_High	verified 12 steps	44.1	verified 12 steps	48.8	verified 13 steps	44.2	verified 14 steps	46.2
Visa_EMV_Low	verified 12 steps	43.3	verified 12 steps	46.4	verified 13 steps	47.6	verified 14 steps	50.6

	secrecy_P	IN						secrecy_F	PAN						
Mastercard_CDA_NoPIN_High	×		-	×		-		falsified steps	7	43.6	falsified steps	7	44.9		
Mastercard_CDA_NoPIN_Low	×		-	×		-		falsified steps	7	45.4	falsified steps	7	46.9		
Mastercard_CDA_OnlinePIN_High	verified steps	4	46.1	verified steps	4	46.3		falsified steps	7	43.4	falsified steps	7	45.0		
Mastercard_CDA_OnlinePIN_Low	verified steps	4	46.8	verified steps	4	45.5		falsified steps	7	45.4	falsified steps	7	47.7		
Mastercard_DDA_NoPIN_High	×		-	×		-		falsified steps	7	46.0	falsified steps	7	48.5		
Mastercard_DDA_NoPIN_Low	×		-	×		-		falsified steps	7	45.2	falsified steps	7	46.1		
Mastercard_DDA_OnlinePIN_High	verified steps	4	47.1	verified steps	4	46.8		falsified steps	7	45.2	falsified steps	7	49.4		
Mastercard_DDA_OnlinePIN_Low	verified steps	4	48.1	verified steps	4	46.8		falsified steps	7	45.8	falsified steps	7	50.0		
Mastercard_SDA_NoPIN_High	×		-	×		-		falsified steps	7	41.1	falsified steps	7	49.9		
Mastercard_SDA_NoPIN_Low	×		-	×		-		falsified steps	7	47.7	falsified steps	7	46.1		
${\bf Mastercard_SDA_OnlinePIN_High}$	verified steps	4	45.2	verified steps	4	46.0		falsified steps	7	43.9	falsified steps	7	45.8		
${\bf Mastercard_SDA_OnlinePIN_Low}$	verified steps	4	46.1	verified steps	4	47.4		falsified steps	7	46.7	falsified steps	7	46.8		
${\rm Visa_DDA_High}$	verified steps	4	44.8	verified steps	4	50.7		falsified steps	7	43.7	falsified steps	7	47.6		
${\rm Visa_DDA_Low}$	verified steps	4	45.5	verified steps	4	49.2		falsified steps	7	46.6	falsified steps	7	48.8		
$Visa_DDA_Low_Fix$	verified steps	4	59.9	verified steps	4	60.5		falsified steps	7	58.7	falsified steps	7	59.1		
${\rm Visa_EMV_High}$	verified steps	4	50.3	verified steps	4	47.1		falsified steps	7	47.2	falsified steps	7	46.4		
Visa_EMV_Low	verified steps	4	44.2	verified steps	4	48.3		falsified steps	7	43.7	falsified steps	7	46.7		
aut	h_to_termi	inal_	_minimal	auth	to_	terminal			a	uth_to_ban	k_minimal			auth_	to_bank
Mastercard SDA NoPIN Low 1	2	3	3 4	5	6	5	7	8	9	10					

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				auth_te	o_bank_	auth_to_bank					
Ma	astercard	_SDA_N	oPIN_Low	1	1 2				4		
	secrecy_MK secrecy_pri			orivkCard	ivkCard secrecy_PIN			secrecy_PAN			
	1	2	3	4	5	6					
3											