

# EMV Terminal Integration Services

For a fast and comfortable brand certification

Payment Brand Accredited Service Provider



# EMV Services

## Training and Certification Services for EMV Terminal Integration

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Compliance to the governing EMV regulations is a challenge, and getting it wrong is not an option as this could have serious repercussions. Without adequate competencies and specialized solutions, how can you and your customers have confidence?

Open Test Solutions is an FIS™ business line and an experienced service provider who can help you navigate through EMV complexities, and maximize your investment. We work closely with industry organizations, such as EMVCo, and both domestic and international payment brands.

Our long history in payments and EMV technology allows us to help you define your unique route to EMV, ensuring that you and your customers reach the end point fully prepared for the new reality of a migrated market.

### Training and Strategy

Building on more than 20 years of EMV expertise gathered by working with our customers in Europe, Middle East, Asia and the Americas, we created a set of services to help you prepare your company for a hassle-free journey.

Our training courses offer interactive workshops with our senior experts that get you through the fundamentals of payments and the standards of the card industry. We will guide you through every aspect of EMV specifications and how they are implemented as smart card credit and debit products by the major payment brands. The courses also clarify which steps you need to take to implement EMV in issuing and acquiring domains. We will also look at the impact these steps have in the emerging area of contactless payments, mobile, transport, pre-authorized and others.

We can complement this EMV training with a scoping workshop to identify a high-level implementation plan and resource requirements. Together, we take a deeper look into what needs to be done and the capabilities required. The output is a high-level project plan and a gap analysis report. In support of your migration project, we offer advisory services.

We can offer expert on-site resources for project management, test planning or execution. Whenever necessary to ensure a flawless project coordination, we help with your business or technical EMV challenges — within an agreed turnaround time.

Our expert consultants can spend time on site to support intense work periods, run specific projects or to aid specific components.

All training and guidance can be customized to your specific needs. We can give you a competitive advantage through better quality.

### Pre-certification & Brand Certification

Payment brands require that all payment terminals be tested and certified prior to deployment. Each payment network has defined a specific set of tests that must be passed before allowing the terminals to be deployed in the production environment supporting the payment network's EMV products.

Our terminal integration services enable you to **ensure EMV contact and contactless terminal integration** according to the processes mandated by the main payment brands.

FIS supports banks, merchants, processors and Independent Software Vendors (ISV) with the complexity of their EMV implementations of **Point-of-Sales (POS) devices, mPOS terminals, kiosks and ATMs.**

### Brand Service Accreditations

- Visa
- Discover
- MasterCard

### Other

- Services for American Express available (no official certification requirements)
- Other accreditations ongoing

### Pre-certification

To minimize your certification time with the acquirer or processor, pre-certification is highly recommended. A successful pre-certification process will enable you to prepare your environment in the most optimal conditions and resolve issues quickly, enabling a fast and successful go-to-market and facilitating a smoother and compliant formal brand certification for Terminal Integration Testing.

Our experts help you streamline your project time frame, either on your premises or off-site in our certification laboratory. Our holistic approach allows you to benefit from both tooling (see section on test solutions) and the set-up of the entire pre-certification process.

We have worked on flexible collaboration models with the payment brands. Within all current business models, we strive to act as a strong and reliable partner — resulting in a win-win model for both companies.

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A typical example of our pre-certification services includes:

- Setting up the test environment
- Accredited test solutions
- Test execution
- Technical Support
- Log Analysis
- Validation report

We thoroughly prepare you so you are set to start the final brand conformance certification testing.

### Formal Brand Certification

Formal Brand Certification is the process that tests the acceptance environment of a merchant in conjunction with an acquirer or processor that will use it to enable EMV payment transactions. This service will be a follow-up step to the pre-certification process.

In addition to the pre-certification process, **we take you through the entire certification procedure**, managing all formalities such as communication with the acquirer/processor and payment networks. Our teams will work with you on registration of the product and validation of the environment against the payment brand product requirements. Technical experts evaluate test results against the payment network and acquirer or processor requirements. A detailed test analysis report, including authorization logs and card-terminal traces, will be provided. In case of required iterations, our experts will assess and take the essential steps for improvement and issue resolution.

Based upon the test analysis report, we will then go through the full approval steps as required by each Payment Brand.

### FIS Test Laboratories for a fast certification

Our test laboratories in Europe and the United States give you end-to-end support. We advise how to quickly fix issues and offer you **log validation in 3 to 5 days** for a comfortable brand certification path.

### Test Solutions

#### Terminal Test Solutions — fully automated

Working closely with our customers in Europe, Middle East, Asia and the Americas, we created a set of test tools for EMV terminal integration testing. All tools support both contact and contactless EMV payment terminals.

### How it works:

Programmable test cards log the card-terminal data exchange automatically so no spying hardware is required.

The test solution contains brand certification test scripts and step-by-step user guidance during test execution.

The tool reads the card-terminal log and automatically validates the data exchange. It imports the Host Simulator log and automatically validates the acquirer host data exchanges. Reports can be generated in the brand's official formats, ready to apply for the formal certification process.

Available test solutions:

- **Visa ADVT** (contact)
- **Visa CDET** (contactless)
- **Visa US Debit** (contact & contactless)
- **MasterCard MTIP** (contact and contactless)
- **Discover DPAS** (contact and contactless)
- **American Express AEIPS** (contact)
- **American Express ExpressPay** (contactless)
- **American Express Quick Chip** (contact)
- **Pulse DPAS ATM and POS PIN Debit** (contact)
- **Diners DPAS** (contact & contactless)

#### Host Simulation Tools

The difference between pre-certification and brand certification lies at the Host Simulator level.

In the pre-certification process, during which the acquirer processor host (and payment brand network) is simulated, the terminal-acquirer communication protocol is taken into account. **The test tool allows the execution of complete brand defined test scripts without connection to the acquirer processor environment or brand network host** — these are the same test scripts as used during brand certification.

Pre-certification test suites allow rapid testing and re-testing during terminal development before the often expensive and difficult-to-plan full brand certification. Terminals that have gone through pre-certification often require only one brand certification cycle as the payment brand network testing rules have already been applied.

FIS has a comprehensive set of Acquirer Simulators available.

For Brand Certification, the live Acquirer Processor Host needs to be used, in this case only the Brand Network is simulated. The tool allows execution of the complete brand-defined test scripts without connection to the actual brand network.

Open Test Solutions is an expert provider of test solutions and test services for all electronic payment transactions.

We help our customers save time and efficiently launch payment innovations that meet the highest quality standards. From a leadership position, we aim to build a true partner relationship to build engagement and generate insights that we use to develop the solution that fits your business perfectly.

FIS is the world's largest global provider dedicated to banking and payments technologies. FIS serves more than 20,000 institutions in over 130 countries.

# Your Quality Confirmed.

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