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Our business at a glance

EXPERIENCED        SKILLED        TRUSTED

20 YEARS
3,000+
clients
in the industry

2015 annual revenue
€48m

Local presence in
14 locations around the world

Test tools
Certification testing
Consulting
Technical training
Technology design

OFFERING

SECTORS

GLOBAL REACH

• 7 test laboratories and counting
• Customers in 180+ different countries
• 13 different languages spoken
• 400+ employees

TECHNOLOGIES

NFC
HCE
Contact & Contactless
EMV
TEE
TSM
M2M
IoT
Tokenization
Biometry

EXPERIENCED

3,000+
clients

SKILLED

2015 annual revenue
€48m

27
industry accreditations

TRUSTED

20 YEARS
in the industry

No.1 for acquirer terminal integration testing

No.1 mobile payment testing laboratory

Participant in 14 industry associations to advance secure chip technology

Largest laboratory accreditation portfolio worldwide

First international laboratory to be accredited by UnionPay

Local presence in locations around the world

Working with China’s top 5 payment terminal vendors & 5 main mobile manufacturers

Offering:
• Test tools
• Certification testing
• Consulting
• Technical training
• Technology design

Sectors:

Global reach:
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Technologies:

Experienced:

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About FIME

FIME offers comprehensive consulting services, technical training, technology design, test tools and certification testing across the financial services, telecom, transit and identity sectors. Its experts support projects from start to finish, resolving the technical challenges its customers face when implementing a complete portfolio of specifications, standards and multi-brand industry requirements.

FIME speaks the language of its customers and uses its 20+ years of experience to ensure that card and mobile transactions services are implemented efficiently and successfully. It supports a range of technologies including contact, contactless, EMV chip, near field communication (NFC), host card emulation (HCE), tokenization, secure element (SE), machine to machine (M2M), internet of things (IoT) and trusted execution environment (TEE).

Partnering with the international and national payment schemes, and industry bodies, FIME ensures its multi-brand offering is always aligned with the latest market requirements.

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FIME. Expertise. All over the world.

- Secure-chip and telecom heritage.
- 13 languages spoken.
- Global reach, local presence in 14 different locations across America (Canada and the United States), Asia-Pacific (Australia, Japan, South Korea and Taiwan), Europe (France), India and the Middle East (Dubai). FIME also has regional distribution partners across Asia-Pacific (China and Japan), Middle East (Saudi Arabia), Russia and South America (Brazil and Venezuela).
- Offering consultation, engineering investment and testing services to more than 3,000 customers.
- 7 test laboratories (with more to come).
- Worked with customers in 180+ different countries.
FIME industry accreditations

FIME is recognized by the market as a trusted consulting and integration testing services provider. It has achieved numerous accreditations from the payment industry and certifying organizations worldwide. FIME is currently accredited by, and can deliver certification services for the following organizations:

- American Express
- Bank of America
- Barclays
- BKM (Banco de Karnataka Maharastra)
- Diners Club International
- Discover
- eftpos
- elc
- EMVCo
- GCF
- GlobalPlatform
- GSMA
- Interac
- JCB
- MasterCard
- NETS
- Orange
- RuPay
- Sesem Vital
- STAR
- UnionPay
- VISA

FIME industry outreach

FIME is committed to working with the industry to advance chip-based technology and establish a secure, scalable and cross-market ecosystem. To achieve this, FIME assigns significant resources to participate in industry discussions and contributes to the following associations:

- ACT (Association for Cryptographjy Research and Technology)
- AISP (Association for Information Security Provider)
- CAR (Cryptography and Accessibility Research)
- EMVCo (EMV Card Alliance)
- GCF (Global Platform)
- GSMA
- ISO
- nexo
- NFC Forum
- Smart Card Alliance
FIME media speakers

Global Management

Pascal LE RAY
Chief Executive Officer

Pascal has more than 25 years’ experience in driving corporate strategy and business development within the smart card production and quality control markets. Since joining FIME in 2001, he has significantly grown the company into an international multi-million euro business. This has been achieved through ambitious global expansion – with new offices in Taiwan, Canada, India, Dubai, Korea, US and Japan – and commitment to delivering the highest quality work. This vision led to the company achieving its ISO17025 accreditation, the single most important standard for testing laboratories, which recognizes technical competence and the ability to produce precise and accurate testing. As CEO, Pascal ensures that FIME’s customer expectations are met as well as aligning the company’s strategic direction with current and future market requirements and innovations.

PASCAL’S KEY ACHIEVEMENTS
Supporting the international growth of FIME around the world – with new and larger offices in Seoul, Tokyo and San Jose for example – making FIME’s experts closer to, and more accessible for, our customers.

Vincent POTY
Vice President – Strategy and Global Operations

Vincent is responsible for FIME’s growth strategy and for managing transformation projects. He joined FIME in 2002 and has more than 18 years’ industry experience, with a background in engineering, business development, international sales and marketing. Vincent supports FIME’s growth by leading the development of new products and services, as well as managing FIME’s corporate engineering and marketing teams. He plays a key role in enhancing the company’s offering and positioning the company to grasp new market opportunities.

VINCENT’S KEY ACHIEVEMENTS
Supporting FIME through its growth stages, from building up the sales team to cover widespread vertical markets and locations to implementing processes which ensured a consistent approach globally.
Mikael BERREBI  
Vice President – EMEA

Mikael joined FIME in 2013 after ten years working in the secure chip and payments sector in a range of strategic and marketing positions with MasterCard and Oberthur Technologies. He is in charge of FIME’s sales and customer delivery activity in the EMEA region, heading up a team of experts focused on supporting vendors, banks, mobile network operators and service providers in developing and achieving compliance for their projects, and international and regional payment authorities in implementing their schemes.

MIKAEL’S KEY ACHIEVEMENT
Driving significant growth in the consultancy side of FIME EMEA’s business. Mikael headed up the development and launch of new services to support the development and implementation of regional payment schemes, making FIME the go-to industry partner in this area.

Xavier GIANDOMINICI  
Vice President - Americas and Financial Services

With more than 16 years’ experience in the industry, including supporting the first EMV migration pilots in Mexico and Central America with Gemplus (now Gemalto), Xavier heads up FIME America, to support US adoption of EMV payments technology, and FIME’s Financial Services business unit. Xavier’s experience has helped to drive FIME’s continued development in the certification market, including ISO17025 and EMV laboratory certification services, as well as the progression for the company’s consultancy services for the payment, mobile payment and NFC markets.

XAVIER’S KEY ACHIEVEMENT
Establishing operations in North and South America which enabled FIME to become the leader in the region for providing proximity testing and certification services to numerous customers and partners.
Global Management (cont.)

Arnaud PENINON  
Vice President - Asia Pacific and Global Laboratories

Arnaud has almost 16 years’ industry experience gained within a variety of global markets including Taiwan, France, China and the US. He is in charge of FIME’s operations in Asia-Pacific, heading up a 75-strong team of testing experts and consultants across the region. Arnaud ensures accelerated product time to market through FIME’s extensive consultancy, innovation and laboratory services.

ARNAUD’S KEY ACHIEVEMENT
Through successful delivery of numerous large-scale projects over the last three years, the FIME Asia Pacific operation has doubled under Arnaud’s leadership, making it the largest secure-chip testing team in the region.

JY JUNG  
Country Manager - Korea

JY brings 18 years of experience in the delivery of software and secure chip services for the Korean banking industry to FIME. He joined FIME in 2015 and manages the strategic direction of FIME’s activities in Korea, expanding the scope of FIME’s consultancy, testing and certification services for local chip and handset manufacturers, and terminal vendors. He is also tasked with expanding FIME’s offering for the financial services industry, leveraging his knowledge and relationships with local banks and the global payment authorities to develop and promote FIME’s portfolio to the Korean market.

JY’S KEY ACHIEVEMENT
Building on its success in the NFC services market, JY has overseen FIME Korea’s launch of NFC host card emulation (HCE) testing services to support the Korean global mobile players and supported the development of new EMV contactless terminal test environments.
Global Management (cont.)

Prakash SAMBANDAM
Vice President – South-East Asia

Prakash has more than 19 years’ experience in IT, covering software development, project management, training and executive management. He has headed up FIME’s operations South East Asia since 2010 and is responsible for setting FIME’s direction and overseeing its operations in the region, which includes India, Sri Lanka, Bangladesh, Nepal and Bhutan.

PRAKASH’S KEY ACHIEVEMENTS
Prakash was instrumental in establishing FIME’s offshore product development center and FIME India as a proven testing, consulting and certification leader in the South East Asian secure-chip payments landscape by delivering large-scale, mass market projects.

Stéphanie EL RHOMRI
Vice President - Global Technology
GlobalPlatform board member & Chair of the
GlobalPlatform Device Compliance Working Group
Member of the EMVCo Board of Advisors

Stéphanie joined FIME in 2007 after more than 10 years working for an embedded terminal manufacturer as head of technical support. She is responsible for developing new services, understanding international technology trends and ensuring alignment of FIME’s NFC and payments offering. Stéphanie actively contributes to GlobalPlatform as a board member and heads up the association’s Device Compliance Working Group and Transportation Sub-Task Force. Stéphanie also represents FIME on the EMVCo Board of Advisors.

STEPHANIE’S BIGGEST ACHIEVEMENT
Stéphanie was responsible for FIME’s expansion in the NFC and payments markets as well as positioning the company as a leader on GlobalPlatform technology.
The experts

Myung-Hwa CALAIS
Head of New Growth Opportunities

Myung-Hwa has more than 25 years’ experience in the certification industry, in particular, in consumer product certification and safety systems. She joined FIME in 2007, as a senior business development manager to advance smart card products and services in new markets. In this role, Myung-Hwa actively participated and contributed to driving FIME activity within the NFC mobile market, working with a range of NFC mobile ecosystem stakeholders, including major handset manufacturers, international payment schemes, MNOs and transport operators at an international level. Over the last four years Myung-Hwa has headed up FIME Korea, driving development of business operations. Today she is leading FIME’s business development activities in new and emerging technology markets such as the internet of things (IoT), connected cars and wearables.

MYUNG-HWA’S KEY ACHIEVEMENT
Myung-Hwa has established FIME’s Korean presence and advanced its laboratory services and offering to provide a proximity service for local customers.

Christian DAMOUR
Head of Products and Services Marketing, Security
Chair of the GlobalPlatform TEE Attack Experts Working Group

Following 13 years as a certification leader within a licensed information technology security evaluation facility (ITSEF), Christian joined FIME in 2011 to develop and manage the company’s security offering. He has extensive experience with a variety of certification schemes including Common Criteria product and system security. On behalf of FIME, he attends and contributes to GlobalPlatform’s Card Security and Trusted Execution Environment (TEE) Security Working Groups and has also been appointed as the chair of the association’s TEE Attack Experts Working Group.

CHRISTIAN’S KEY ACHIEVEMENT
Christian played a significant role in the globalization of FIME’s security offering, incorporating requirements from each of the company’s international locations and market sectors.
The experts (cont.)

Oleg KOSINE
Head of Products and Services Marketing, Payment Vendors

Oleg has 15 years’ experience in IT, telecom and payments. After working in the telecoms industry with companies including Alcatel, he operated as a consultant supporting start-ups wishing to expand into France. He then joined Ingenico for two years as a product manager for health and payment terminals. Oleg joined FIME in 2013 to manage the marketing of its near field communication (NFC) and payment test tools and now heads up FIME’s offering for payment vendors.

He is responsible for exploring and defining FIME’s new products and services for the NFC and payment industries, in line with customer and market requirements. He drives the development of consultancy and online test services, in addition to the advancement of FIME’s range of test tools and services, ensuring alignment with the latest developments from the standards bodies and payment schemes.

OLEG’S KEY ACHIEVEMENT
Supporting the development and launch of FIME’s cloud-based test services to deliver 24/7 access for customers, from anywhere in the world via FIME’s new online testing portal.

Guillaume LEMOINE
Head of Products and Services Marketing, Telecom

Guillaume has worked in the secure device industry for more than 15 years. He joined FIME in 2007, from Oberthur, with a strong engineering background to focus on business development in mobile payments and near field communication (NFC) technology in North America. Now based in Europe, he heads up FIME’s offering for machine-to-machine (M2M) and telecoms. Guillaume is responsible for analyzing the telecom market and the development of new testing and certification products and services in line with industry requirements. He also represents FIME within several industry organizations, such as GCF, GSMA and PTCRB. Most recently, he participated in the GSMA’s UICC Working Group, focusing on M2M use cases and supporting MNOs in qualifying their solutions.

GUILLAUME’S KEY ACHIEVEMENT
The successful development and launch of various new products and services for FIME. Firstly, during his time in North America, Guillaume managed the launch of a number of new NFC testing services before bringing forward FIME’s eUICC portfolio in 2015, making FIME a first mover in this developing area.
The experts (cont.)

Stuart MILLER
Head of Marketing, Financial Services

Stuart joined FIME as an EMV payments expert in 2010 having spent time developing advanced payment strategies at MasterCard and Visa. Stuart is responsible for developing FIME’s banking products and services to ensure a consistent strategy globally.

STUART’S BIGGEST ACHIEVEMENT
Stuart established the product and service strategy for the emerging multi-brand acceptance market and integrated the products and services operations to enable banks to efficiently conduct acceptance migration.

Christian RACCUGLIA
Marketing Manager, Mobile Payments & Biometrics

Christian joined FIME in 2014 after three years at Oberthur Technologies working on secure element-based near field communication (NFC) mobile payment applications and their back-end servers. He is responsible for driving the development of innovative consultancy, test tool and validation services to support every phase of the launch of mobile payments and biometric authentication services. Christian works closely with sensor and handset manufacturers to assess and qualify new biometric solutions, and issuing banks, payment schemes and solution providers to design and issue mobile payments services.

He is involved in the Global Certification Forum Conformance Working Group to offer FIME’s expertise on the validation of mobile handsets in line with mobile network operator requirements. Additionally, in collaboration with the international payment schemes, he supports the development of new certification processes for new technologies such as host card emulation (HCE), cloud-based payment and biometric authentication.

CHRISTIAN’S BIGGEST ACHIEVEMENT
Developing FIME’s expertise and consultancy services for host card emulation and cloud-based payments to enable service providers to design, develop and launch new products and services.
The evolution of telecoms technologies has created many opportunities for mobile network operators (MNOs), device manufacturers, SIM manufacturers and service providers. Stakeholders now have a range of technologies available to them, such as near field communication (NFC), host card emulation (HCE), SIM cards & eUICC, and secure elements. These technologies facilitate the creation and launch of mobile services covering a range of use cases like payments and loyalty. The effective management of these solutions can, however, be technically complex. FIME supports its customers in the selection, development and qualification of the best technology for their future business requirements.

In particular, the emergence of the eUICC is going to shake up the telecoms and M2M marketplace. The GSMA has now specified remote ‘over the air’ (OTA) provisioning of M2M devices. This technology is now set to change the composition of the ecosystem by introducing new actors and presenting new business models. **FIME is an independent consultant that sits at the center of the ecosystem and was mandated by GSMA to develop the test specification to support this new ecosystem.** As such, FIME is perfectly positioned to help stakeholders navigate and benefit from this new technology.

Broadly, FIME’s comprehensive portfolio of consulting services, testing solutions and services, helps stakeholders from across the ecosystem throughout every phase of their projects. **Its support ensures interoperability and security, reducing time to market and maximizing trust.** FIME is involved in standardization work globally through participation in various industry associations, making it a trusted partner in achieving qualification for SIM cards and devices.
The payments landscape is evolving. Consumer’s today are looking for **new and innovative ways to pay for goods and services using mobile devices**. While developing new ways to pay is important, security should not be a secondary consideration. Technologies such as the trusted execution environment (TEE), tokenization, host card emulation (HCE) and cloud-based payments, alongside new market actors including trusted service managers (TSMs) and token service providers (TSPs), make this an exciting yet challenging market to navigate to protect the payment credentials.

There is increasing market interest in enabling mobile devices as merchant acceptance terminals, known as mobile point of sale (mPOS). Yet, everything that makes the mobile device unique and innovative represents a challenge for the payment landscape. It is therefore vital that the consistency of user experience, interoperability across solutions and, importantly, security is not compromised.

**With FIME as a partner, the payments community can leverage the team’s valuable experience in the certification process.** FIME also supports new mPOS manufacturers entering into this complex payment landscape, to better understand the testing requirements that they will face and ensure successful product launches.
Rolling out an EMV chip payment cards or introducing new payment acceptance terminals can be **challenging for many banks** operating within the constraints of a commercial environment. Every major payment network operates a certification body. These are responsible for defining, communicating and auditing the rules and regulations for deploying card payment systems. For merchants, acquirers and issuers, **it is essential to receive practical implementation support to ensure no costly time delays during the testing and certification stages prior to market launch.**

At a more regional level, the **U.S. migration to EMV® chip payments is well underway.** Although the migration has mostly focused on contact EMV payments and acceptance to date, **FIME anticipates upcoming demand for contactless EMV and NFC payments** and advises the industry to consider these technologies in their EMV migration plans.

FIME supports merchants, value added resellers (VARs), issuers and acquirers (and their associated processors), mobile network operators, device manufacturers, ATM providers and domestic and international payment networks globally with **bespoke training, consultancy, test tools and certification services.** Its specialist team has received the highest standards of accreditation from EMVCo (the EMV technical body), American Express, Discover, JCB, MasterCard, UnionPay and Visa to name a few. This ensures that throughout the product development lifecycle, the solution meets the required level of market compliance, performance functionality as well as industry interoperability and security. **Utilising FIME’s market knowledge and technology expertise results in a quicker product time to market.**
As transit ticketing and fare collections systems move from paper tickets to chip-based solutions and inevitably to mobile devices, transit authorities need to keep pace with the evolution of the market. As systems become more complex, however, integration and interoperability can become challenging. A transit authority has three main objectives:

1. To offer a reliable fare ticketing solution
2. Facilitate the deployment of mobile-ticketing
3. Give public transport operators (PTO) a choice of service and technology providers

**FIME works with transport authorities to achieve these objectives and deliver seamless transport solutions to consumers.** This is achieved through certification schemes, which ensures the interoperability between fare collection systems in a dynamic and evolving environment. Establishing a certification scheme not only guarantees market interoperability, but also assists PTOs in speeding up their migration to new mobile ticketing technology.
With a growing number of international travellers and an increased need globally for enhanced citizen security, governments are making the decision to migrate to e-identity solutions to replace traditional paper documentation. Examples include e-passports, e-driving licences and national e-identity cards. To ensure that e-identity technology meets global and national standards and specifications, the solutions need to be efficiently and impartially tested for card durability, data protection and security amongst other factors.

FIME offers e-identity testing through its independent ISO 17025 laboratories and provides certification to demonstrate that products have met all necessary international and national standards. A full range of International Civil Aviation Organization (ICAO) and International Organization of Standards (ISO) tests are available to evaluate all aspects and components of the solution. FIME also actively participates in working groups on digital identity testing.
With FIME, EMV migration is gaining momentum in Japan

February 2016 - FIME announces today that its Japanese laboratory is the first in the country to be accredited by JCB to perform functional testing on contactless payment terminal kernels, in line with its Book C-5 specification which relates to the JCB’s payment scheme.

FIME Enhances GlobalPlatform Test Portfolio to Include GSMA Embedded UICC Products

February 2016 - FIME's laboratory and Global test tool are one of the first to be qualified by GlobalPlatform to verify that embedded UICC (eUICC) products meet the functional requirements outlined in the GSMA Remote Provisioning Architecture for Embedded UICC, Technical Specification. GSMA partnered with FIME to develop the test requirements.

FIME Accredited by NPCI to Offer RuPay Chip Validation Services in India

February 2016 – Indian banks seeking to issue EMV® chip payment cards on the RuPay payment scheme can now work with FIME to validate their card personalization in line with the National Payments Corporation of India’s (NPCI) requirements.

FIME Expands Discover Testing Capacity in Asia

January 2016 – Offers Discover Zip & D-PAS functional testing to regional and international terminal and chip manufacturers.

Stephanie El Rhomri Elected to GlobalPlatform’s Board of Directors

January 2016 – Stephanie will serve at least two years on the Board. Over recent years, GlobalPlatform has established secure element (SE) and trusted execution environment (TEE) functional compliance testing programs, and its recently launched TEE Security Certification Scheme will be a key priority in 2016.
FIME Accredited by Visa in Korea for HCE Level 1 Testing

December 2015 – FIME announced that Visa has accredited its Korean test center to perform host card emulation (HCE) Level 1 testing. Handset and chipset manufacturers can now work with FIME to ensure that their devices, which support HCE proximity payments, are functionally compliant.

FIME and Amadis partner on EMV Testing Solutions and Services

November 2015 - FIME and Amadis announce a technical partnership focused on maintaining and strengthening FIME’s position at the forefront of the EMV payment terminal testing solutions and services market.

FIME Launches Online NFC CAP File Security Analysis Service

November 2015 - FIME launched TrustApp, a secure online testing portal for near field communication (NFC) applications embedded in secure elements. Mobile network operators (MNO) and NFC service providers can now validate the security of their sensitive and basic NFC applications, quicker and more cost effectively.

FIME EMV Tool First to Automate Complex Terminal Integration Testing Processes

November 2015 - In its ongoing drive to streamline EMV® terminal testing, FIME has launched the next generation of its market-leading terminal integration testing and certification solution, SAVVI. By connecting the host simulator and terminal testing, the solution automates the test project for all involved. This saves acquiring host managers and terminal integration testers significant time and money during product development and certification when conducting terminal integration testing for major payment systems.

FIME Test Tool Selected to Support Advanced Mobile Security Standards in China

November 2015 – The China Academy of Information and Communications Technology (CAICT), China’s largest testing laboratory for the telecoms market, has expanded its longstanding relationship with FIME. CAICT selected FIME’s Global Device test tool to evaluate Chinese TEE products. These will, in turn, be used to support secure services such as mobile and online payments, biometric authentication and premium content protection.
FIME GCF-Qualified Tool Selected for NFC Testing by China Academy of Information and Communications Technology (CAICT)

October 2015 - The China Telecommunication Technology Laboratory of CAICT (CTTL - 中國電信實驗室), the largest testing laboratory in China for telecommunication market, has selected FIME’s Global Device test tool. The laboratory will use the tool to validate near field communication (NFC) enabled mobile devices in line with the mandated specifications from the Global Certification Forum (GCF).

FIME, Keysight Technologies Announce World’s First Test Tool to Achieve Complete EMV L1 Qualification

October 2015 - FIME and Keysight Technologies have announced that the EMVCo global technical body has formally qualified the Keysight and FIME test tool for EMV Level 1 certification of terminals, cards and mobile devices. Fully qualified coverage is now uniquely supported with the Keysight T1141A Test Set. Developers can use just one test system to accelerate comprehensive product compliance, reducing both cost and time to market.

FIME Expands U.S. Headquarters to Meet Growing Demand for Contactless Card and Mobile Payments

September 2015 – As the U.S. payments landscape evolves with the migration to EMV chip, popularity of Apple Pay and the anticipated release of Samsung Pay, demand for EMV-ready mobile and contactless payment solutions is rising rapidly. To meet the needs of the growing industry, FIME announced an expansion of its U.S. operations in San Jose, California. The expanded office will provide end-to-end consulting and certification testing services and get mobile and contactless payment solutions certified and into the market quickly.

FIME Revolutionises Payment Terminal Kernel Design

August 2015 – In a move which will assist EMV payment terminal, mobile point of sale (mPOS) and kernel developers to bring their products to market more efficiently, quickly and cost effectively, FIME has launched its EVAL 4dev cloud-based service. A breakthrough in the testing world, this online service enables users to validate EMV Level 2 payment terminal kernels throughout the development phase 24/7 and from any location.
FIME Provides Solution for Debit Network Alliance EMV Chip Card and Terminal Certification Program

August 2015 – FIME is the first to have its chip card personalization validation services and POS/ATM certification test platform approved by the Debit Network Alliance (DNA) under its recently established DNA Shared Debit AID certification program.

FIME First To Receive EMVCo Qualification For Contactless Terminal RF Test Tool

July 2015 – FIME’s EMV RF test tool, which incorporates Keysight Technologies’ Contactless Test System, is the first to achieve EMVCo qualification to perform Level 1 PCD analogue testing on contactless terminals. The tool confirms that the communication between the terminal and a contactless card, or near field communication (NFC)-enabled smartphone, is in line with EMVCo’s EMV Specification 2.3 requirements. Contactless terminal and mobile point of sale (mPOS) manufacturers can use the tool to speed up their EMV Level 1 analogue approval process.

FIME Korea Receives Visa Mobile Contactless Level 1 Accreditation

June 2015 – Having supported the Korean market with EMVCo Level 1 compliance services for a number of years, FIME’s Korean secure chip test laboratory is now approved to test compliance of mobile handsets, chipsets and near field communication (NFC) antennae to Visa’s Level 1 specifications. This accreditation is FIME’s latest step in its roadmap to support manufacturers in the region.

FIME’s Discover Portfolio Grows

June 2015 – FIME’s operation in EMEA has been accredited by Discover to certify that EMV™ chip cards and terminals meet the functional requirements outlined by the payment system in its DPayment Application Specification (D-PAS) and Discover Network Zip Payment Specification.

FIME Elected to EMVCo Board of Advisors

May 2015 – One of three EMVCo Technical Associates to be elected to the 43 strong Board of Advisors. FIME, has been elected to the EMVCo Board of Advisors (BoA) to represent the Technical Associates for a one year term.

To review more news from FIME, please visit http://www.fime.com/press.html follow us on Twitter @FIMEnews or join us on LinkedIn
EMV migration for U.S. merchant community – Updated following 2015 liability shift
February 2016 - This white paper helps the merchant community to understand the changes and challenges associated with introducing EMV chip technology to the U.S., and to get started on the right path to chip deployment and payments consultancy.

The NFC Security Quiz v2.0 - Updated with HCE & tokenization
August 2015 – In response to significant market demand for its host card emulation (HCE) and tokenisation services, FIME has broadened the scope of its white paper, which explains how the security framework for delivering near field communication (NFC) services needs to evolve to meet the business and technical requirements of all NFC stakeholders.

mPOS: changing the card payments industry
April 2015 – This white paper is a ‘how to’ guide to mPOS functional and security testing to ensure solutions are brought to market successfully and efficiently. It delivers recommendations on how an mPOS solution can be successfully brought to market by having a full understanding of the functional compliance and security testing process.

TSM: Friend or For to the NFC Market Place?
September 2014 - This white paper from FIME explores the role of TSMs in supporting the delivery of NFC services internationally. It discusses the market drivers for the expansion of NFC services across borders, the value and challenges of creating a standardised and globally interoperable framework for TSMs, and how such an environment could be tested and validated.
For more information contact:
**Stéphanie Pietri at FIME**
stephanie.pietri@fime.com
+33 (0) 1 41 98 48 59

For further FIME media information contact:
**Rob Peryer or David Amos at iseepr**
rob@iseepr.co.uk  / david@iseepr.co.uk
+ 44 (0) 1943 468007