CONSULT & VALIDATE
NEW PAYMENT ACCEPTANCE

FIME®

One Action. **A billion transactions.**

Streamline the path to reach compliance for your mPOS solution

DELIVER NEW PAYMENT ACCEPTANCE SOLUTIONS QUICKLY

New payment acceptance solutions use either PCI SPoC (PIN on Glass) or softPOS (Tap on Phone or PCI CPoC) to enable a commercial off-the-shelf tablet or smartphone to accept card and mobile payments on the go.

FIME'S EXPERTISE TO ACCELERATE YOUR PROJECT DELIVERY

FIME works in partnership with its clients to address payment terminal functional and security requirements from project launch, right through to development and integration of new services. **With FIME's support, clients can confidently make the right strategic and technical decisions, with advice tailored to their individual needs and product validation requirements.**

FIME services can include a product design review, the development of an action plan, follow-up and support services, functional debug, and pre-assessment security testing to analyze the resistance of your payment terminal.

FIME provides functional testing services and security evaluation (through an accredited partner) in line with requirements from the PCI SSC and other payment schemes.

+ KEY BENEFITS

- Demonstrate the functional compliance and security of your payment solution to your partners and customers.

- Avoid the costs and reputational damage caused by fraud and security issues.

- Ensure product performance and interoperability for a seamless UX.

Achieving official certification against functional and security requirements is a vital step in certifying a payment terminal's compliance to a range of payment regulations.

COMPLIANCE

CONSULTING

EVALUATION

www.fime.com/services/payment-
terminals/pin-on-glass-consulting.html

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PIN ON GLASS & TAP ON PHONE

CONSULT & VALIDATE NEW PAYMENT ACCEPTANCE

FUNCTIONAL COMPLIANCE AND SECURITY EVALUATION

Payment schemes have their own set of functional compliance requirements for innovative new payment acceptance solutions.

PCI SPoC™ (Software-based PIN entry on COTS, also called PIN on Glass) are security requirements set out by the PCI SSC for payment acceptance solutions using both a commercial mobile device and an attached secure card reader PIN.

Payment schemes have defined individual requirements for the security evaluation of contactless softPOS (using a mobile device such as a tablet or a smartphone) also called Tap on Phone, with or without PIN entry on the mobile device.

PCI SSC has defined security requirements for softPOS solutions without PIN entry on the mobile device: PCI CPoC™ (Contactless Payments on COTS).

TAP ON PHONE SOLUTIONS

• NFC-enabled mobile device (smartphone, tablet) used for payment-acceptance.

• Only contactless payment acceptance.

• No additional card reader: use the NFC capability of the device.

• Contactless cards, HCE mobile wallets or wearables accepted.

• Transaction amount below the CVM limit supported only: no PIN entry on mobile device.

• Transaction amount above the CVM limit conditionally supported (depending on payment scheme): PIN entry on mobile device required.
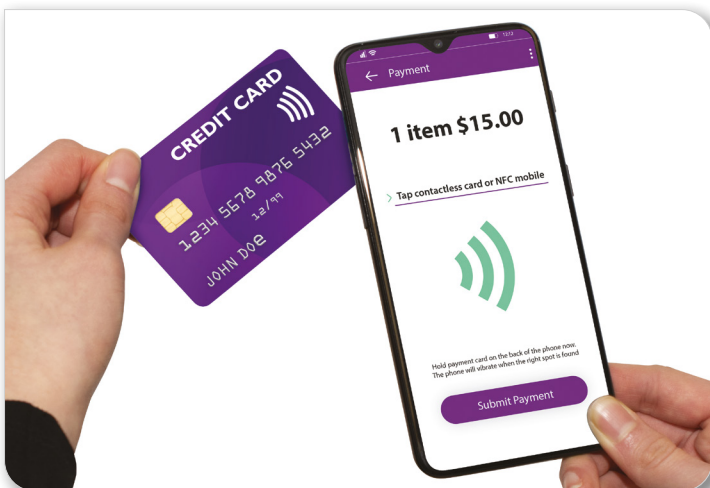
Why choose FIME?

• FIME has been a major player within the secure chip industry since 1995.

• FIME is recognized by key certification bodies within the NFC ecosystem as a leading global test tool provider and a major test laboratory.

• FIME has wide-ranging expertise across the payment industry.

• FIME is able to provide both functional and security testing as a global service.

• Customer satisfaction and quality are our priorities.

• The majority of FIME's worldwide laboratories are ISO 17025 accredited.

Global solutions

FIME provides security consultancy, evaluation and test services to ensure that an application or a product achieves the highest security standards throughout its lifecycle.

FIME's expertise covers smartcards, Secure Elements (SE), payment terminals, mobile handsets, Trusted Execution Environments (TEE), standard and Host Card Emulation (HCE) mobile applications, Token Service Providers (TSP) and Trusted Service Managers (TSM). FIME is also able to address payment information systems with PCI DSS compliance and penetration testing.

FIME also provides EMV 3DS testing services for ACS, 3DSS, DS, 3DS SDK as well as PCI 3DS and PCI 3DS SDK security evaluation services.

In addition to this standard testing portfolio, FIME's experts can develop dedicated tests to future-proof your implementations.