

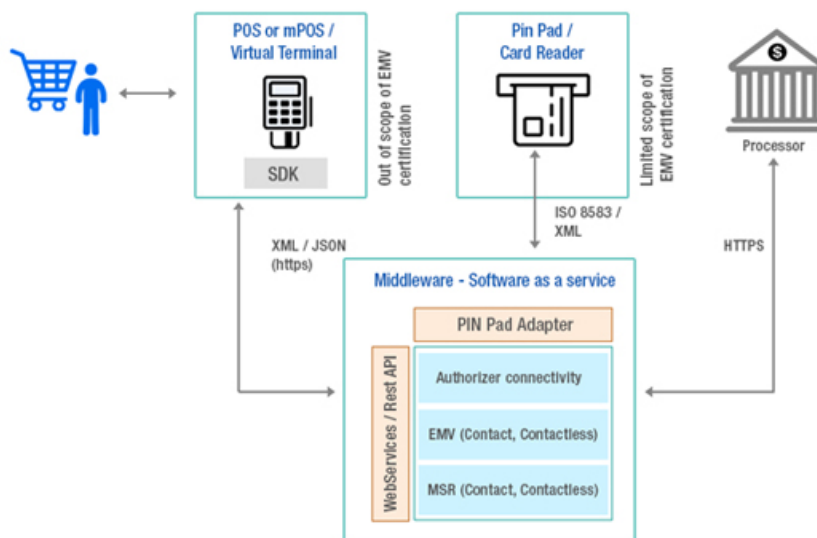
Reducing the Pain of PCI and EMV Certification

With the deadline for EMV approaching, leading payments providers are turning to RS Software to help them address the challenges they face. RS Software’s EMV offerings have been created for merchants, payment networks, acquirers, issuers, ATM processors and other organizations that need to modify their operations to accommodate the new standard.

To materially reduce total cost of ownership and time to market associated with connecting to new acquiring authorizers, a **‘semi-integrated solution’** which can be applied independent of an EMV card reader and the POS solution, is being utilized. The benefits of this approach include the following:

- Reduces the scope of PCI and EMV certification by keeping process independent of POS application and card reader terminals
- Delivers scalability and reduces time to market for connecting to new authorizers, as POS application and card reader terminals are independent of that connection
- Allows for different device types behind the same semi-integrated solution

An illustration of the SaaS-based semi-integrated solution used by RS Software follows below:



An extended view of RS's EMV offerings

Whether it is your settlement process or your payment processing application that needs to be enhanced for accommodating EMV data, or you just need to expedite your EMV certification process, we have the experience and expertise to partner with you.

Also, we can help you with the new Quick Chip processing designed to eliminate the challenges for consumers and merchants at the point of sale. Quick Chip requires only a simple change to the terminal software in order to speed up contact chip transactions for merchants of any type.

About RS Software

RS Software is the leader in vertically integrated solutions involving the deployment and customization of software in highly complex, mission-critical payments environments. The company's exclusive focus on the payments industry for over 20 years forms the basis for its proprietary processes and methodologies that improve time to market for its clients. Its global delivery model and knowledge transfer disciplines ensure that its cross-culture experience enables maximum value to clients from start to finish.

For more information on RS Software, visit us at www.rssoftware.com