

With EMV Liability Shift Approaching, Organizations Look For Faster Time To Market

Our EMV Capability

Networks have mandated EMV compliance in the U.S. A few dates serve as guideposts in the migration to EMV:



With the deadline for EMV approaching, leading payments providers are turning to payment solution providers like RS Software to help them meet the Oct 2015 deadline.

RS Software's EMV offerings have been created for Merchants, Payment Networks, Acquirers, Issuers, Payment Gateways, ISVs, ATM processors and other organizations that need to comply with the EMV standard.

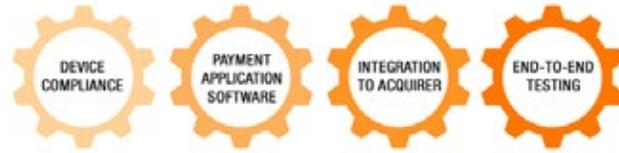
Our EMV Offering

If you are a **gateway, payment aggregator, or acquiring processor**, RS Software can help you to identify the areas of non-compliance and provide a roadmap for achieving EMV compliance within the required timeline. In addition, we will implement the required changes and test for EMV compliance while also assisting you in getting the EMV certification done with your payment processor or card networks.

If you are an **ISV or system integrator** and have highly customized applications, RS Software will help with the integration of EMV enabled devices (e.g., Verifone, Ingenico, Hypercom and Orion, PAX etc.) and facilitate EMV certification for your payment processor or card networks. If you

process payments online, RS Software will ensure that your API and SDK are EMV compliant and complete the EMV certification that must be done with your payment processor or gateway.

Stages of the EMV Compliance process



RS Software's EMV Offerings	Merchants	Gateways	Acquirers	ISV/ Aggregators
Compliance auditing, strategic planning & roadmap definition	🔒	🔒	🔒	🔒
Solutions supporting multiple EMV payment types	🔒			
Software solutions addressing multiple channels, devices & networks		🔒	🔒	🔒
Updating format adapters	🔒	🔒	🔒	
Solutions for EMV card and cardholder management				🔒
EMV data compliance for internal systems and ISVs	🔒		🔒	
Acquirer message compliance			🔒	
Compliance and software upgrades for custom POS, mPOS and virtual terminals	🔒		🔒	
Enriched reporting & analytics	🔒	🔒	🔒	
Increased security layers for online transactions	🔒			
Re-engineering of dispute management & interchange management systems		🔒	🔒	🔒
Impact analysis and modification of all affected systems		🔒	🔒	🔒
Updating front end processors and ATM drivers			🔒	🔒
Comprehensive EMV test solution including device testing	🔒	🔒	🔒	🔒

Our EMV Credentials

RS Software's experience helping clients conform to EMV requirements is extensive. Below are a few of the specific tasks we have completed on time and on budget for organizations.

Identified areas of non-compliance and created a roadmap for achieving EMV compliance within required timeline.
Integrated VeriFone VX 805 EMV enabled POS devices with back office applications by developing interfacing middleware and performing automated testing.
Accelerated the EMV certification process for ATM/POS terminals for new merchants using automated testing and fit for purpose tools.
Customized transaction flows to meet the merchant and acquirer's requirements, e.g. EMV related display messages, prompts, receipts etc.
Upgraded internal procedures for back office and staff operations to support the chip related functions like reporting, chargeback/disputes and fraud detection.
Modified gateway and front-end processors to accept EMV data.
Upgraded APIs and SDKs to accommodate EMV compliance.
Performed automated testing using a variety of tools including Lexcel, Selenium, Soap UI and JMeter.

RS Software has an offering that includes an extensive set of reusable assets, tools and automated processes that reduce the time to market

Our Tools for Reducing Time to Market

With only 5 months before the liability shift dates, RS Software has an offering that includes an extensive set of reusable assets, tools and automated processes that reduce the time to market. Our Payments Test Suite provides a functional framework with end-to-end business test scenarios for EMV Card Payments. Our Test Knowledge-Framework comprises several accelerators derived from our past experience of working on EMV engagements including:

EMV Test Cases	These test cases are currently active and are 80 percent ready to deploy with 20 percent segregated for client customization.
EMV Certification User Guide	User guide with toolkit for EMV networks' member testing services, customized for use and provisioned to run in addition to test cards.
Subject Matter Repository	Extensive structured, searchable library of knowledge related to EMV member setup and certification.

About RS Software

Since its inception in 1991, RS Software has focused on the electronic payments domain. An organization of over 1,000 people with more than 200,000 person years of experience exclusively in providing technology solutions to the payments industry, RS Software has evolved into a partner of choice for the world's leading payment brands.

What differentiates RS Software is our comprehensive understanding of the entire payments ecosystem allowing us to utilize a vertically integrated approach to each solution we provide. Our **RS School of Payments**, **RS Payments Lab** and the **RS Global Execution Methodology** ensure that our staff continue to evolve their knowledge in vital areas of payments processing and apply that knowledge to our clients' needs in every engagement that we undertake.

For more than 20 years, RS Software has been a leading provider of electronic payment solutions for issuers, acquirers and processors. Today, many of the world's best-known brands in the payments space utilize RS Software's vertically integrated approach of providing solutions to gain a competitive advantage.

