

TRUSTED + COST EFFICIENT

# EMV L3 CERTIFICATION SERVICE



## THOUGHTFOCUS

Keeping up with EMV L3 certification requirements is a challenge faced by many organizations as migration to new technologies like contact and contactless payment acceptance accelerates. Companies who attempt certification on their own may encounter challenges related to the following.



EXPENSE

EMV certification includes test script run cost, EMV tool kit cost, development cost, acquirer processor cost, third party cost and investment of your important in-house resources.



LACK OF EXPERIENCE + KNOWLEDGE

Lack of knowledge of different acquirer processor and card brand requirements results in rework and several revisions. Evolution of processes everyday needs understanding to update EMV requirements for every new certification and re-certification process.



TIME CONSUMING

Can delay the process from 6 months to 1 year in case of lack of expertise/ knowledge. The volume of work can be unpredictable and takes up a lot of your organization's bandwidth.



RISK

Integration along with keeping up with the processor and card brand requirements can become overwhelming.

EMV L3 certification can cost from \$20,000 to \$50,000.

### COSTS INCLUDE

An administrative fee for every formal test script run.

### COST OF EMV TOOLKIT

Hardware with an add-on per license.

### YOU SHOULD KNOW

A new EMV L3 certification cycle is triggered in several ways. Each time a new device model is used or when a new kernel configuration is used, and for each major change in merchant's POS system.

**\$20 TO 50K**

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# WHY THOUGHTFOCUS IS THE TRUSTED EMV L3 CERTIFICATIONS PROVIDER

ThoughtFocus is an established payment solutions and services provider. We understand the dynamics of the payments landscape and your EMV challenges. We enable our clients to deliver innovative payment solutions to their markets by leveraging our deep payments expertise, accelerated solution development methodologies with framework solutions, and flexible delivery models.

## METHODOLOGY

### SPEED

We provide EMV readiness assessments, requirements analysis, identify knowledge gaps and provide EMV software development support to accelerate certification cycles

### SCALE

We can scale certification activities from our facilities in Dallas, Bangalore and Hyderabad or at your onsite location.

### COLLABORATION

We expedite EMV payment application development efforts by partnering with your engineering team to resolve technical issues or debug your application.

## BENEFITS

### OPTIMIZE YOUR RESOURCES

Your payment solutions go to market with optimized cost savings, freeing up your resources to work on higher value tasks.

### FLEXIBLE DELIVERY MODELS

We include an option for establishing a dedicated EMV certification lab to complete a set of certifications at a fixed cost. This quick, easy and affordable service is ideal for small and large merchants, payment gateway and integrated payment partners and acquirer processors.

### EXPERIENCE & KNOWLEDGE

Our EMV software terminal developers and dedicated certification analysts are versed in EMV L3 certification processes for classic, and Quick Chip and payment brand requirements. This manages cost, time and minimizes disruption to your organization.

## DIFFERENTIATORS

### END-TO-END OWNERSHIP

We provide end-to-end EMV certification services so you can focus on making the best product. All testing phases of the EMV certification process are supported, covering:

- + coordination with processors
- + intake form updates
- + card brand test case execution
- + validation of the test results
- + resolution of defects and submission of the test results to brands

### COORDINATION TO EXPEDITE PROCESS

We oversee co-ordination with acquirer processors, payment networks and terminal hardware vendors to expedite EMV certifications.

### PROPRIETARY IN-HOUSE AUTOMATION TOOLS

In-house developed tools to support and shorten MSR certification cycles