

# Accelerating certification process to achieve compliance



**Sector**  
Payment and banking solutions

**Expertise**  
SoftPOS

**Services used**  
Certification services

## About SmartPesa

SmartPesa develops payments and agency banking solutions for merchants and banks across the globe.

Using an intuitive mobile app and / or card terminal, merchants enjoy a simple unified one-stop solution for accepting smart multi-channel payments online and offline, instant access to transaction histories and automated reconciliations.

## The challenge

Dealing with Mastercard and Visa as part of a pilot program presented many challenges, as the team had to achieve compliance with requirements and evaluation rules that were not yet fully defined. This required Fime to be flexible and responsive to all necessary changes and adjustments throughout the project.

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Our partnership with Fime helped us move closer to our goal of accelerating contactless payments adoption by businesses worldwide. Having worked with Fime in the past, we were confident in its knowledge and expertise.



**Barry Levett**  
Founder & Chairman  
at SmartPesa



## Why Fime?



After collaboration in the past, SmartPesa could rely on Fime's expertise to deliver another successful project.



Knowledge of the payment scheme requirements.



Ability to combine global experience with regional expertise and deliver support in local language expedited the project timelines.

## Customer requirements

SmartPesa needed to validate its innovative SoftPOS solution, which allows commercial off-the-shelf smartphones and tablets to accept contactless card and mobile payments on the go.

It enlisted Fime's support to certify its solution in line with the latest Mastercard and Visa requirements. Working in parallel with the definition of the standards, SmartPesa needed a partner that could understand and navigate the emerging and evolving certification requirements.

## Fime's solution

Fime's lab services and expert support were used to guide SmartPesa through the certification process for its SoftPOS solution in line with Mastercard and Visa's functional requirements.

Fime's extensive understanding and experience of the latest SoftPOS specifications were essential to guide the customer through the vital steps of pre-validation and certification.

These steps include:

- Navigating the requirements of international schemes.
- Ensuring their service met the relevant functionality requirements.

## Working with Fime

Throughout the project, Fime:

- Championed innovation, as one of the only labs recognized by Mastercard and Visa to perform product testing.
- Utilized its expertise from previous SoftPOS projects to accelerate the certification process.
- Worked closely with SmartPesa as a one-stop shop to guide them through multiple stages of the certification process.

## Making innovation possible.

With our global perspective, we combine our consulting and disruptive testing expertise to enable our clients to develop build and launch trusted digital payment experiences solutions across payments, banking and urban mobility.

To learn more about how Fime can help your business:

visit [fime.com](https://fime.com)

or contact [sales@fime.com](mailto:sales@fime.com)

