

# Defining the requirements for cloud-based payment



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## Sector

Interbank network for cash withdrawals

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## Expertise

Cloud-based payment

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## Services used

Consultancy

## About the customer

The company is an Italian interbank network for cash withdrawals. With a majority market share, it is a leader in the debit card payment market in Italy.

## The challenge

Understanding the architecture of the company and the intricacies of the Italian payments ecosystem was a major element of this project.

Utilizing Fime's international cloud-based payment market experience, the team was able to articulate the key considerations needed before delivering cloud-based payments:

- Measuring the impact on current and future business requirements
- Considering the relationships of the ecosystem
- Defining the best role in this market

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This was a complex and rewarding project to be involved in, but the rewards have been great. The customer has a successful solution and has strengthened its position on the market.



**Raphaël Guilley**  
Partner at Fime



## Why Fime?



Expertise in both contact and contactless chip technology, including Secure Element (SE) and HCE-based solutions.



Fime specializes in securing cloud-based application services.



Extensive knowledge of the payments network's specification.

## Customer requirements

A major Italian payments network wanted to launch a cloud-based payment system. The company asked Fime to assist it in drafting the requirements and specifications for this contactless service.

## Fime's solution

Utilizing its expertise in the payments ecosystem, Fime provided workshops on the requirements and impacts of:

- **High level design**  
Architecture, operational and business
- **Contactless terminals**  
Updating contactless terminal specifications
- **Mobile payment application (MPA)**  
Storyboard, navigation map and wording, functional and technical specifications, security policy
- **Mobile payment platform (MPP)**  
Functional and technical specifications
- **Token payment platform (TPP)**  
Functional and technical specifications
- **Interface specifications**  
MPP-TPP interface specifications
- **Security requirements**

## Working with Fime

Throughout the project, Fime:

- Determined the functional, technical and security requirements for each component of the HCE: mobile application, mobile-cloud platform, token platform.
- Defined the processes and interactions of the HCE service with the payment ecosystem: payment network, acquirer, processor, issuer, consumer, merchant.
- Established the main considerations needed when supporting issuers and acquirers in their implementation projects.
- Supported the payments network in updating its certification processes and regulations.

## 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:

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