



Standards to optimize online payment experience.





Fime speaker.



Jean Fang
Authentication Product Manager



Our offering.



Strategy consulting

Understand and capitalize on the changes that are shaking up your market.



Technical advisory

Accelerate time to market with our payment and transport technical expertise.



Testing tools

Benefit from our comprehensive testing tools with local laboratories to validate your product and get ready for launch.



Testing services

Accelerate payment solution validation with our one-stop services.



Enabling customers worldwide.

450+

Experts & employees

3

Development centres

9

Fine laboratories

3000+

Customers

18

Locations

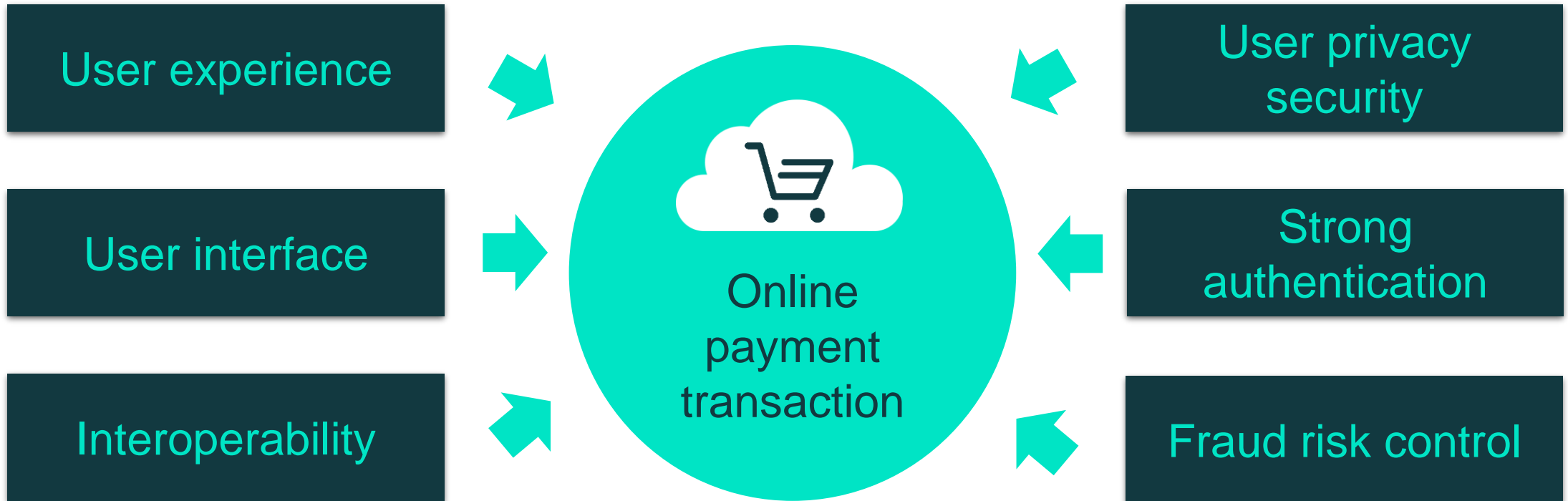
40+

Accreditations



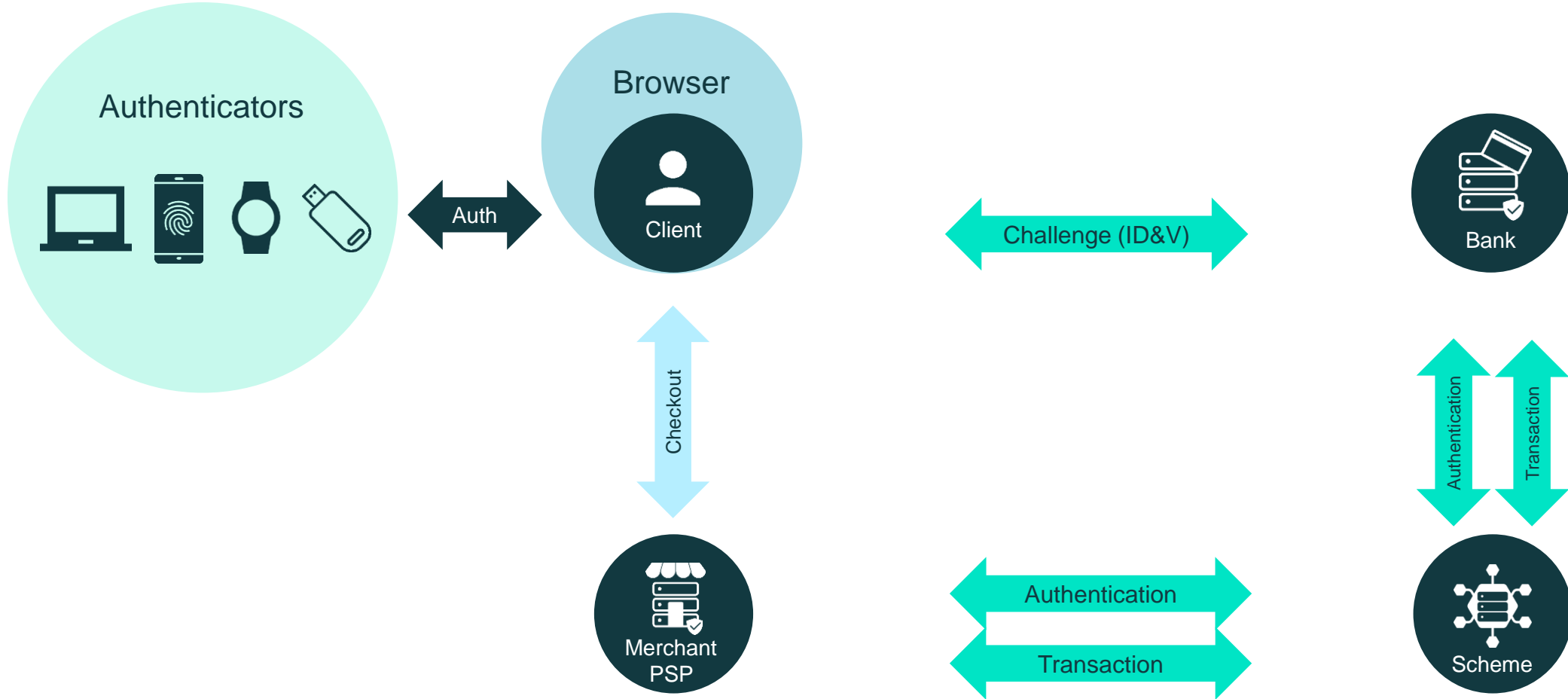


Considerations.





Transaction flow.

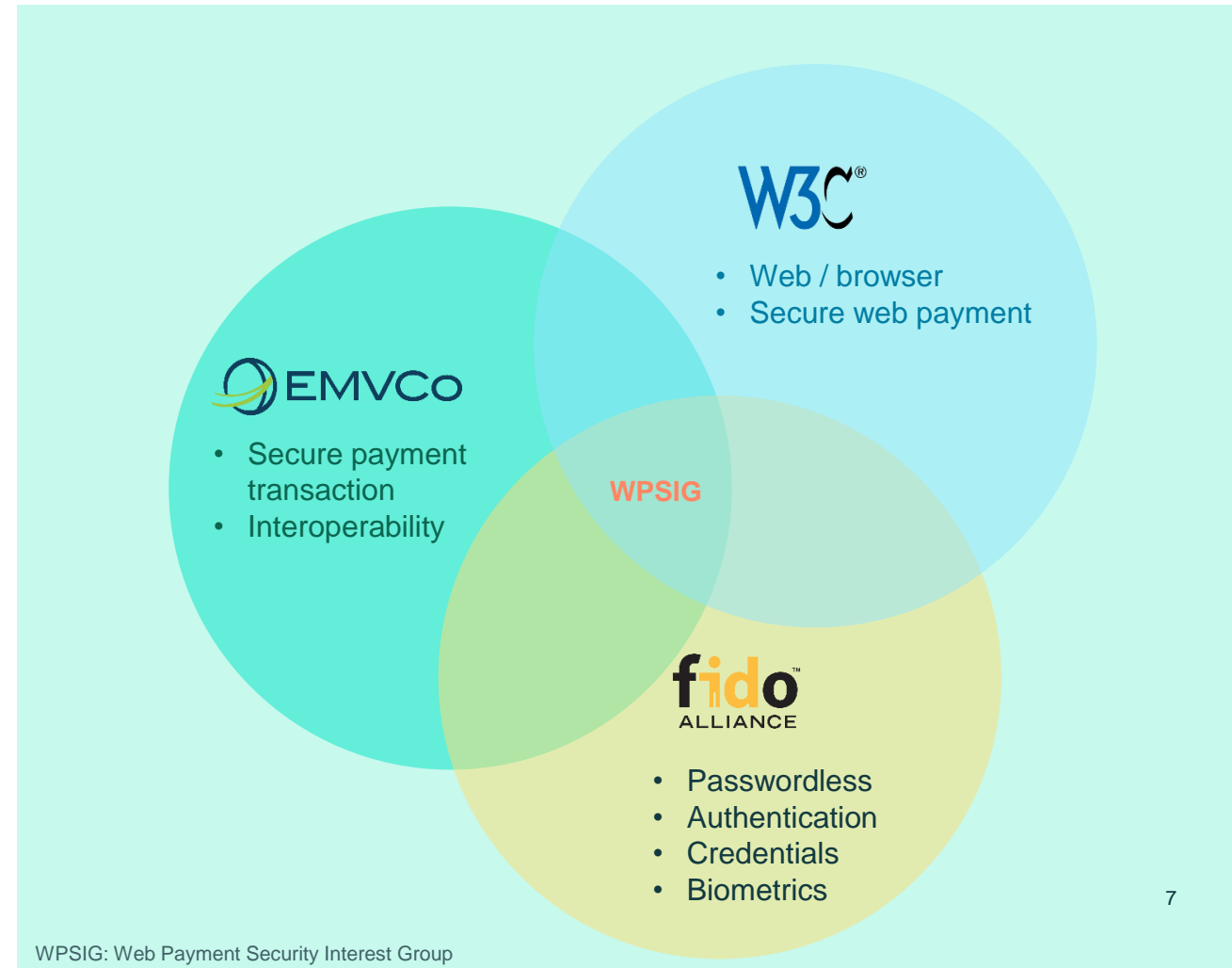




Major actors on standardization.



Objectives

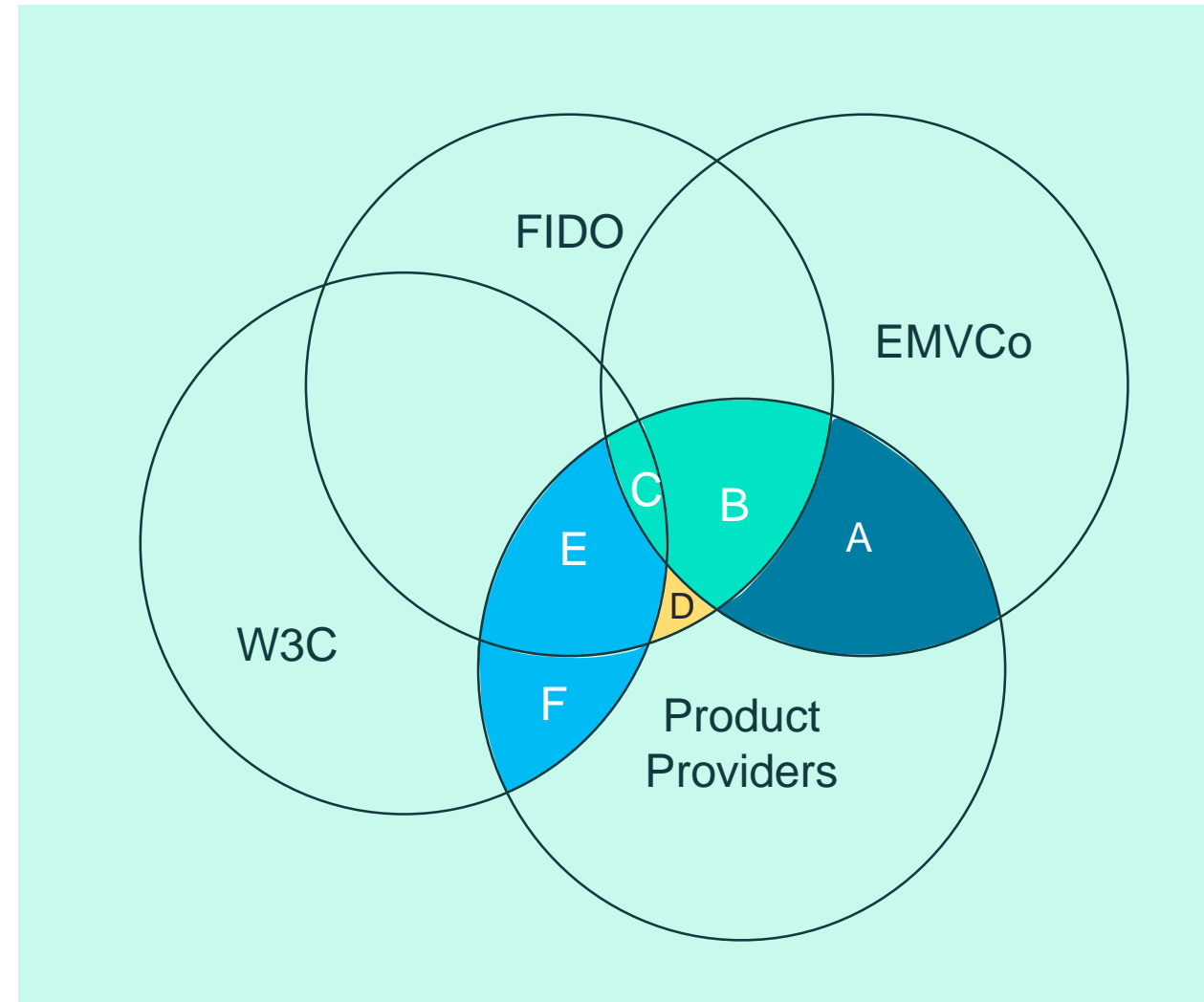
- Optimize user experience during an e-commerce payment.
- Enhance security, reduce fraud, and increase approval rates.
- Reduce integration effort and cost.
- Protect user privacy.
- Meet regulatory requirements.





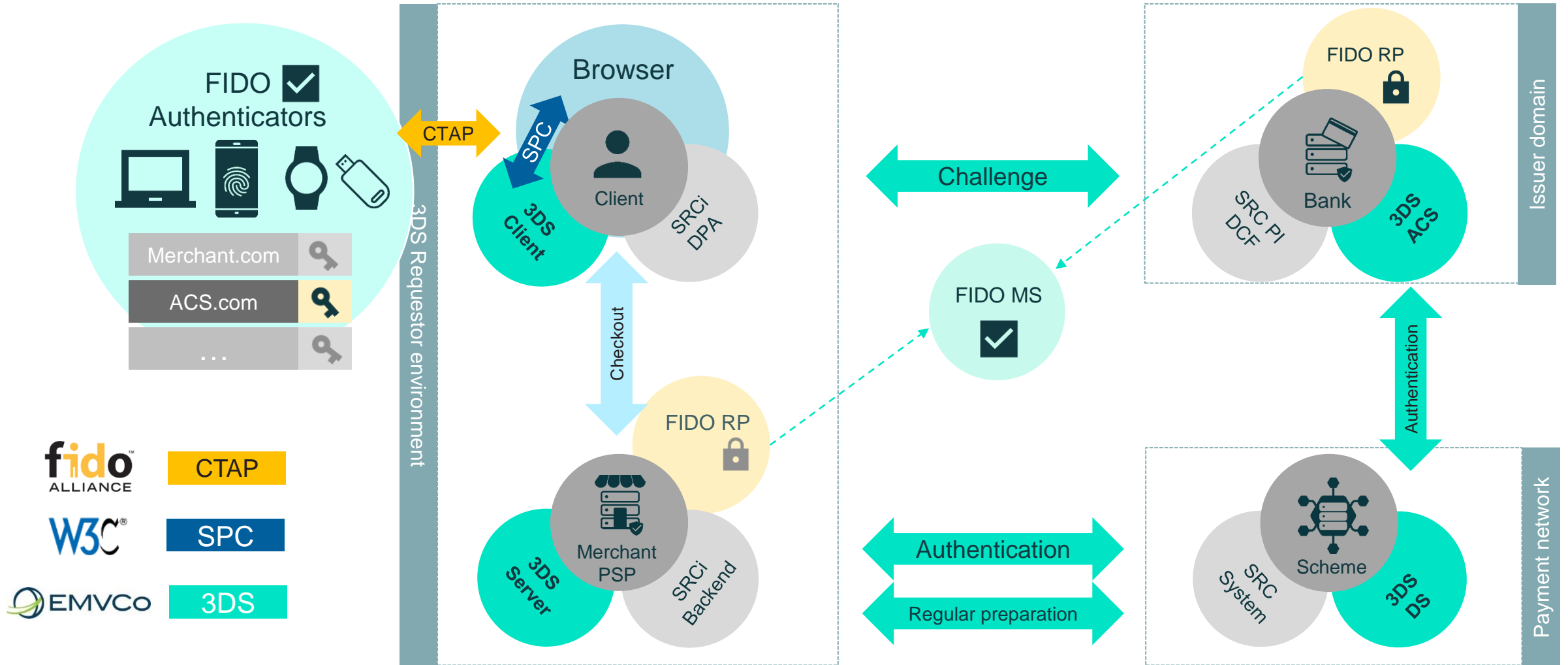
Standards & testing programs.

Item	Standards	Owners
A	3DS	EMVCo 
	SRC	
	Tokenization	
B	3DS msg. carrying FIDO attestation	EMVCo & FIDO
C	3DS & SRC to support SPC API	EMVCo & FIDO & W3C
D	FIDO2 (WebAuthn + CTAP)	FIDO 
E	WebAuthn	W3C
F	Payment Request API	W3C



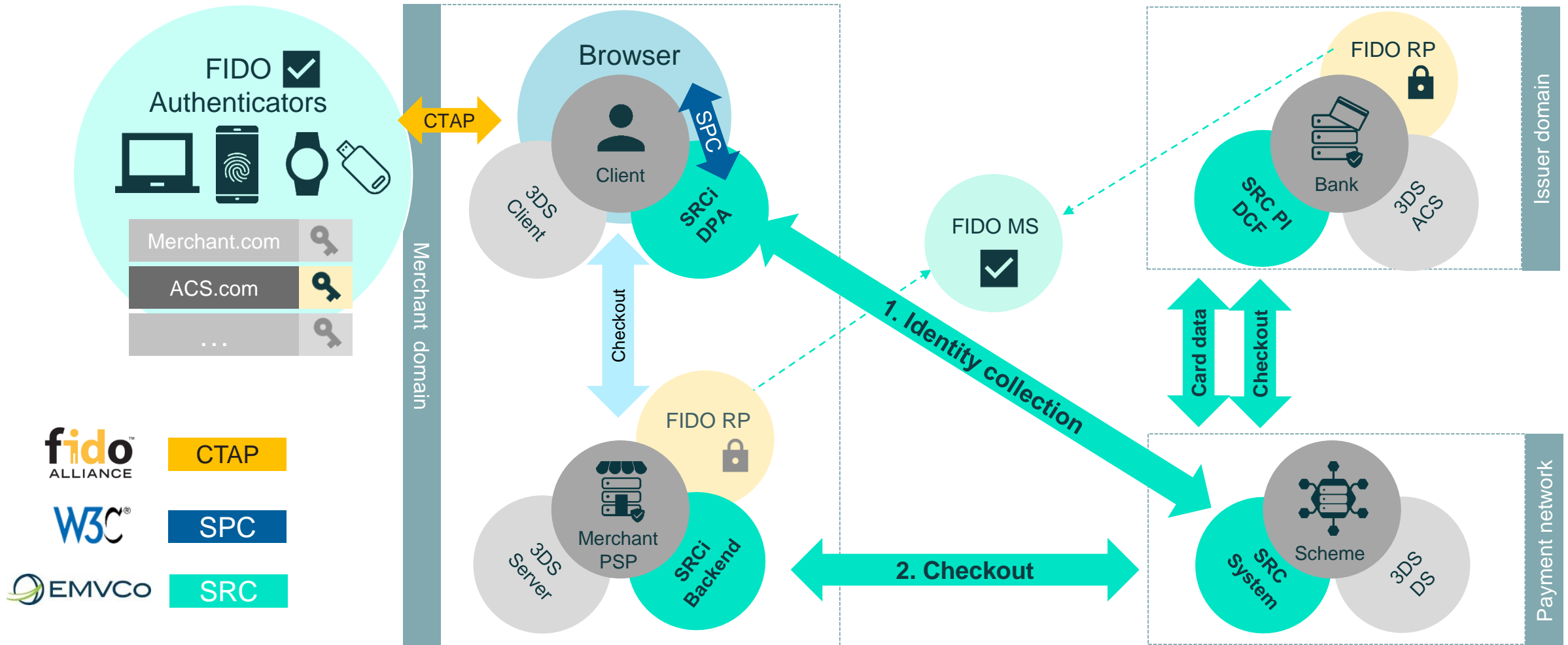


Authentication flow with 3DS.



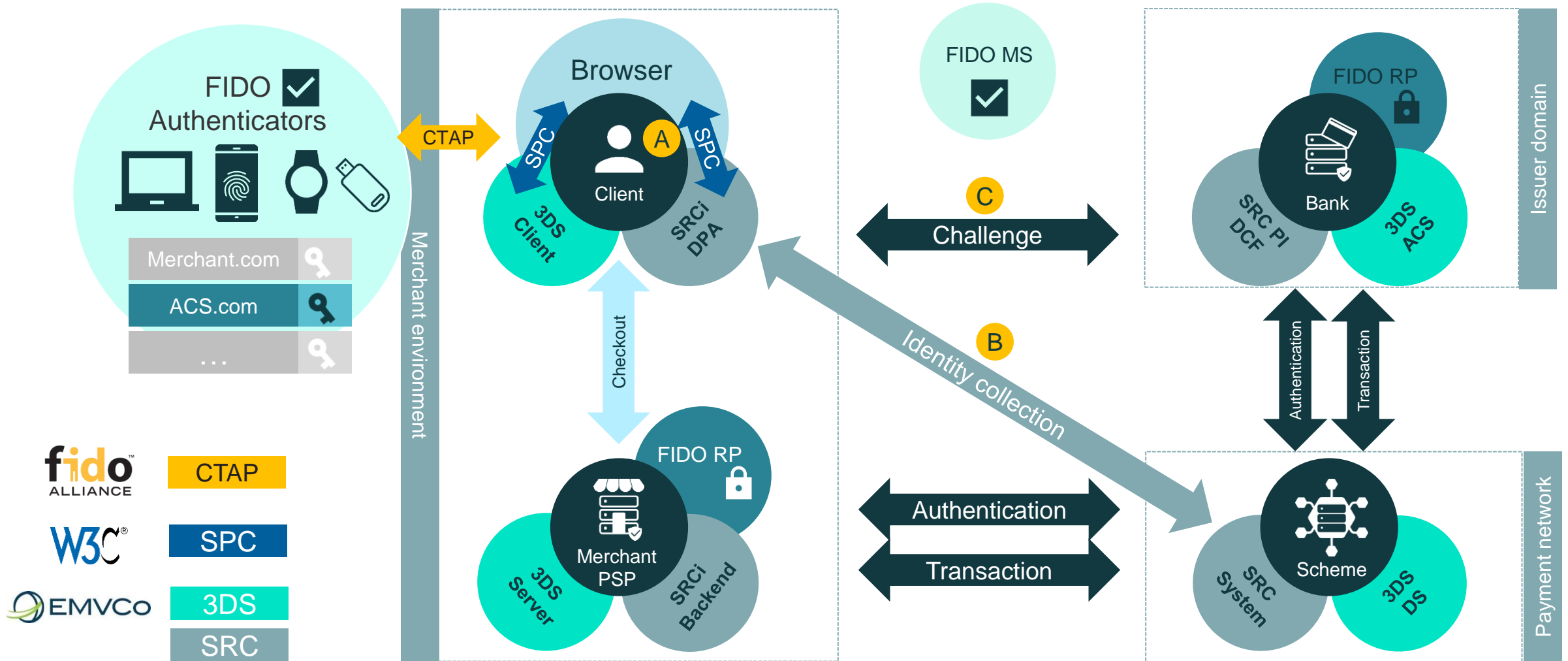


Payment flow with SRC (Click to Pay).





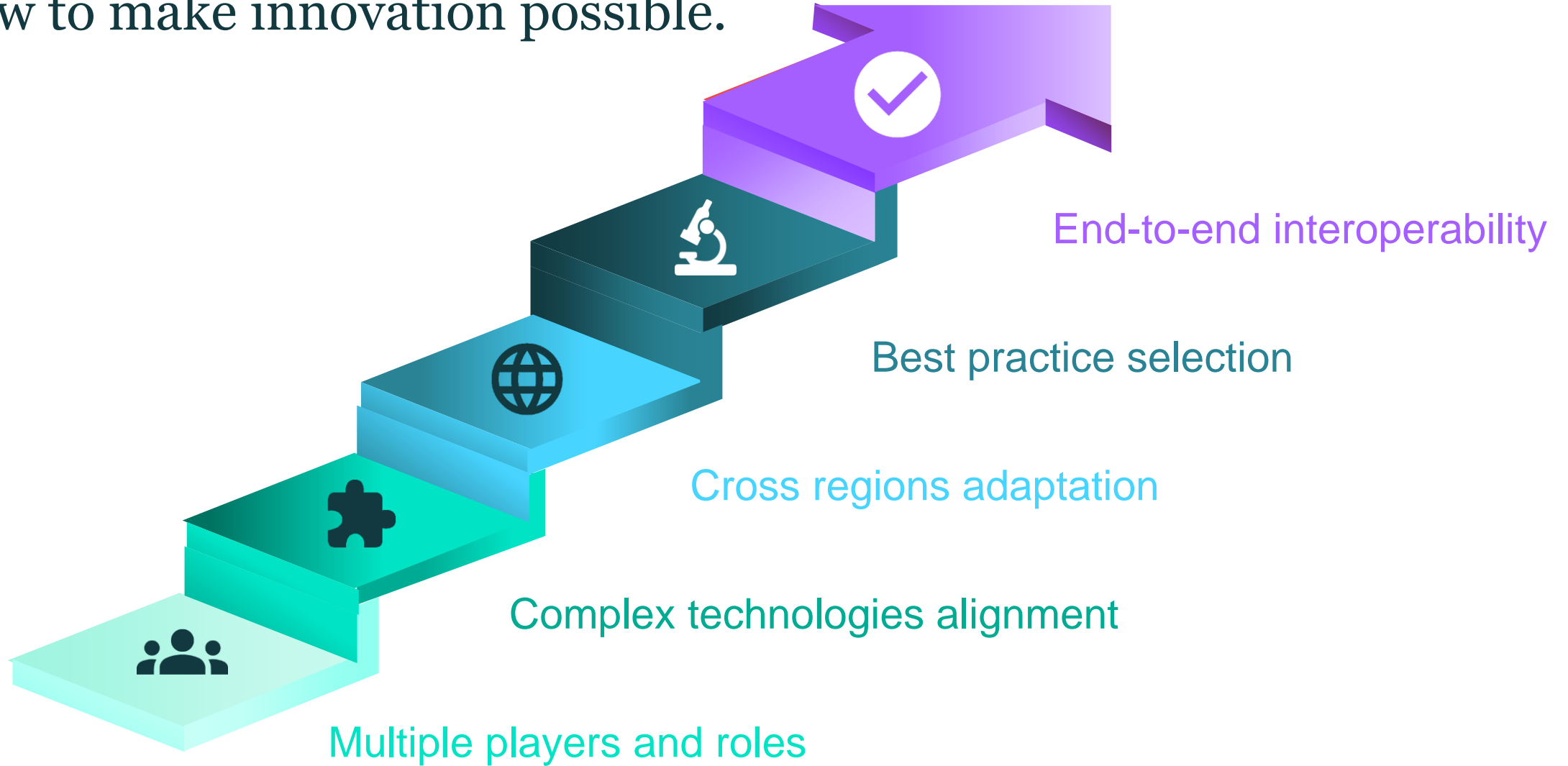
Transaction flow with technologies.



Where FIDO authentication could be used



How to make innovation possible.





How Fime can help.

Define

Go ahead.

We help our clients answer critical business questions formulate their technical strategy to grasp new business opportunities.

Design

Improve efficiency.

We help our customers choose the best technical and cost effective options, and design an efficient test strategy.

Deliver

Make it happen.

We help our clients roll out the chosen solutions, and develop the ad-hoc test plan and testing tools.

Test

Ensure trust.

We help our clients test their solutions for compliance and quality assurance purposes.



Why Fime.



Trusted partner.

Our global team have offered leading payment testing and consulting services for over 20 years. Our ISO17025 laboratories with 40+ accreditations for major payment schemes.



Engaged in standardization.

Fime is for registered member of EMVCo, FIDO Alliance, and W3C. Our experts participated multiple working groups involving payment authentication standardizations.



Throughout the ecosystem.

Our presence over the payment ecosystem, working with technology providers, payment networks, banks and merchant/PSPs, enable you to have a full picture.



Tailored service.

Depending on your solution type and development stage, we provide strategy consulting, technical advisory, testing tools and services with experts in the domain.



Thank you





Discover more about how Fime can help your business.

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