



Launch Google wallet efficiently.

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Presentation to:
Seamless Asia





Fime speaker.



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Agenda

1. Fime global overview.
2. Fime Issuer Live Testing.
3. Google wallet testing.
4. xPay(s) & Fime ILT services.



Enabling customers worldwide.

450+

Experts & employees

3

Development centres

9

Fine laboratories

3000+

Customers

18

Locations

40+

Accreditations





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.

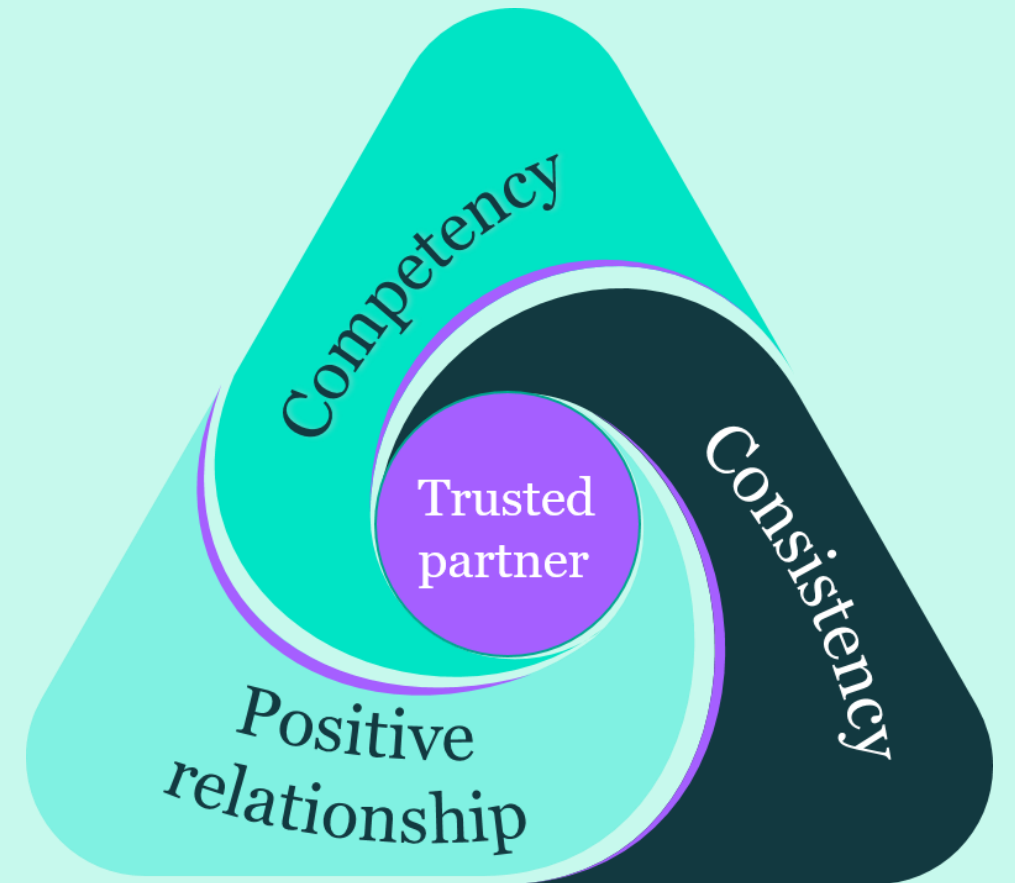


Testing services

Accelerate payment solution validation with our one-stop services.



We enable our customers to bring user friendly, reliable and secure solutions to the Payment and Transport.





Issuer Live Testing.

Overview.





Issuer Live Testing Services.

What are issuer challenges?

- Ensure the user experience.
- Provisioning issues.
- Ensure a good launch (avoid issues in the field).
- Test-plan understanding.

What are payment network challenges ?

- Support to issuers before & after launch.
- Wallet provider requirements.
- Gather banks for launch.



How Fime can help?

Define

Testing scope.

Bank Limitation.
Deviations / waivers.

Design

A dedicated test-plan.

For each wallets.
A relevant test-environment/

Deliver

A flexible service.

Customer constraints (timing,
technical, business...)

Test

An optimized time-frame.

High quality of service.



ILT delivery process.



Issuer onboarding

- Process explanation.
- Certification preparation.



Staging testing

- Development environment.
- Fime devices added to issuer sandbox environment.



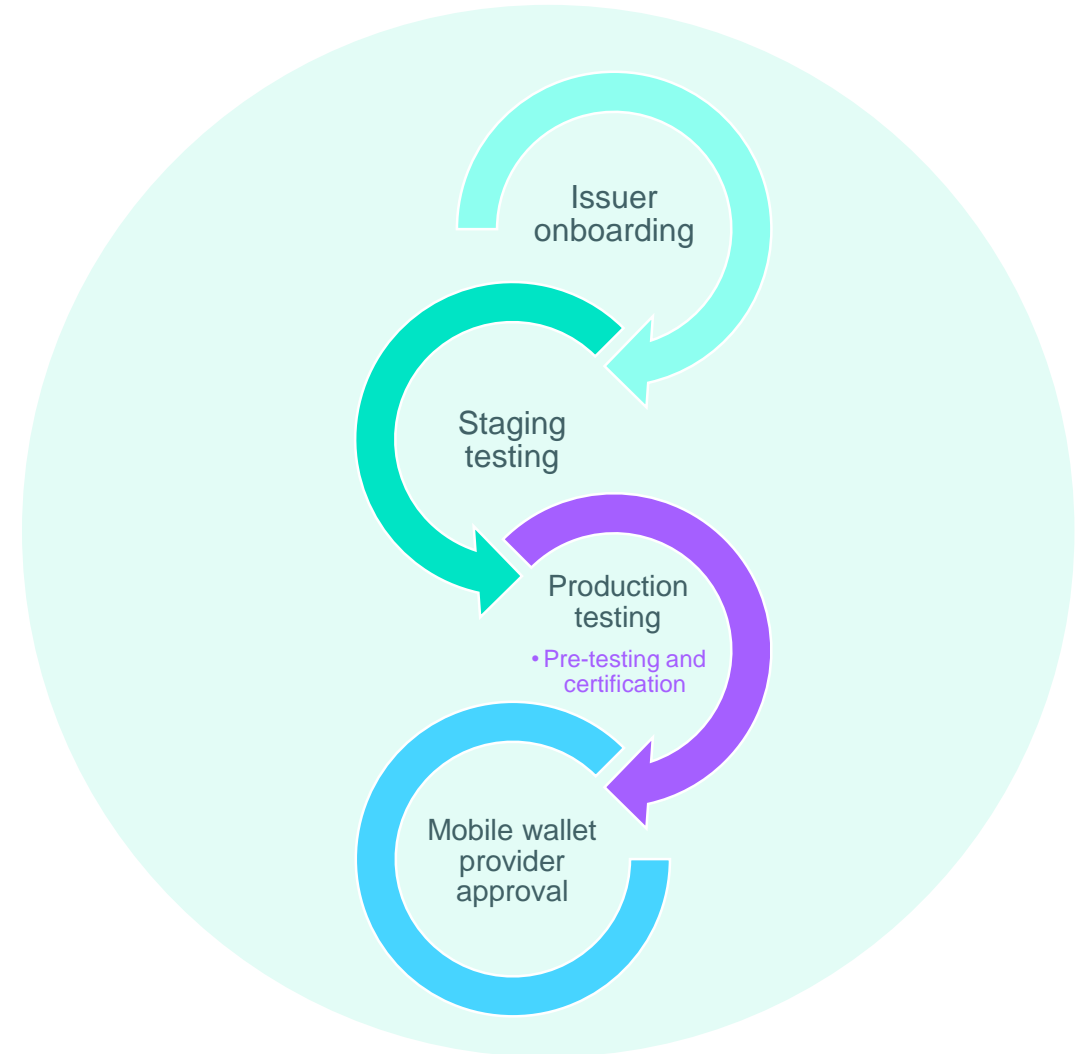
Production testing

- Live environment.
- Production cards details from issuer.



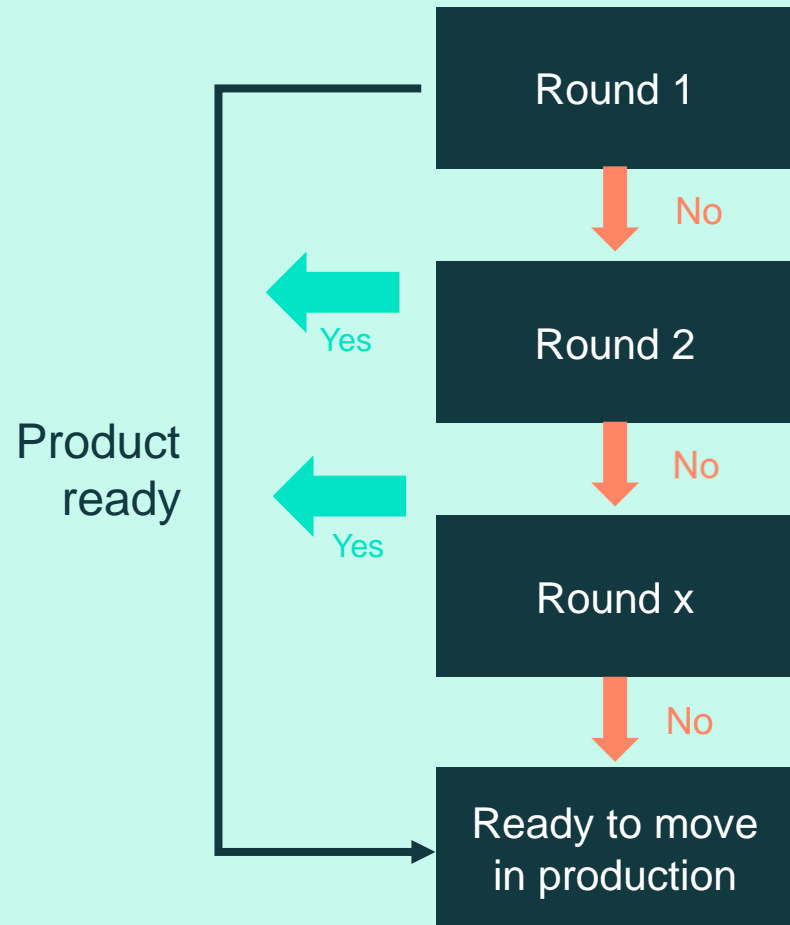
Mobile wallet provider approval

- Results submitted to mobile wallet provider.





Focus on staging testing process.

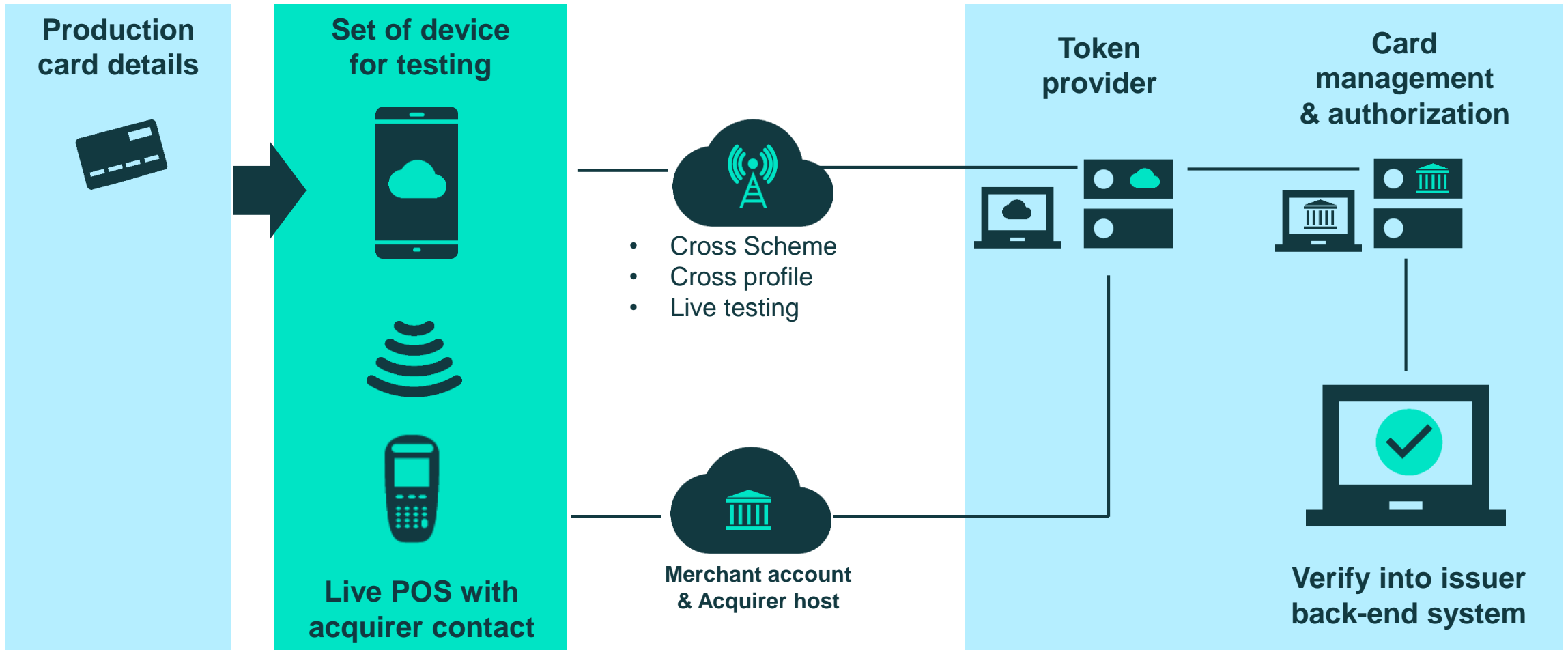


Cycle testing.

- Going through an adapted test-plan.
- Avoid regression issues.
- Going smoothly through production testing.
- At the end of each round the results are submitted to the bank issuer.



Production testing overview.



Testing pre-requisite from Issuer

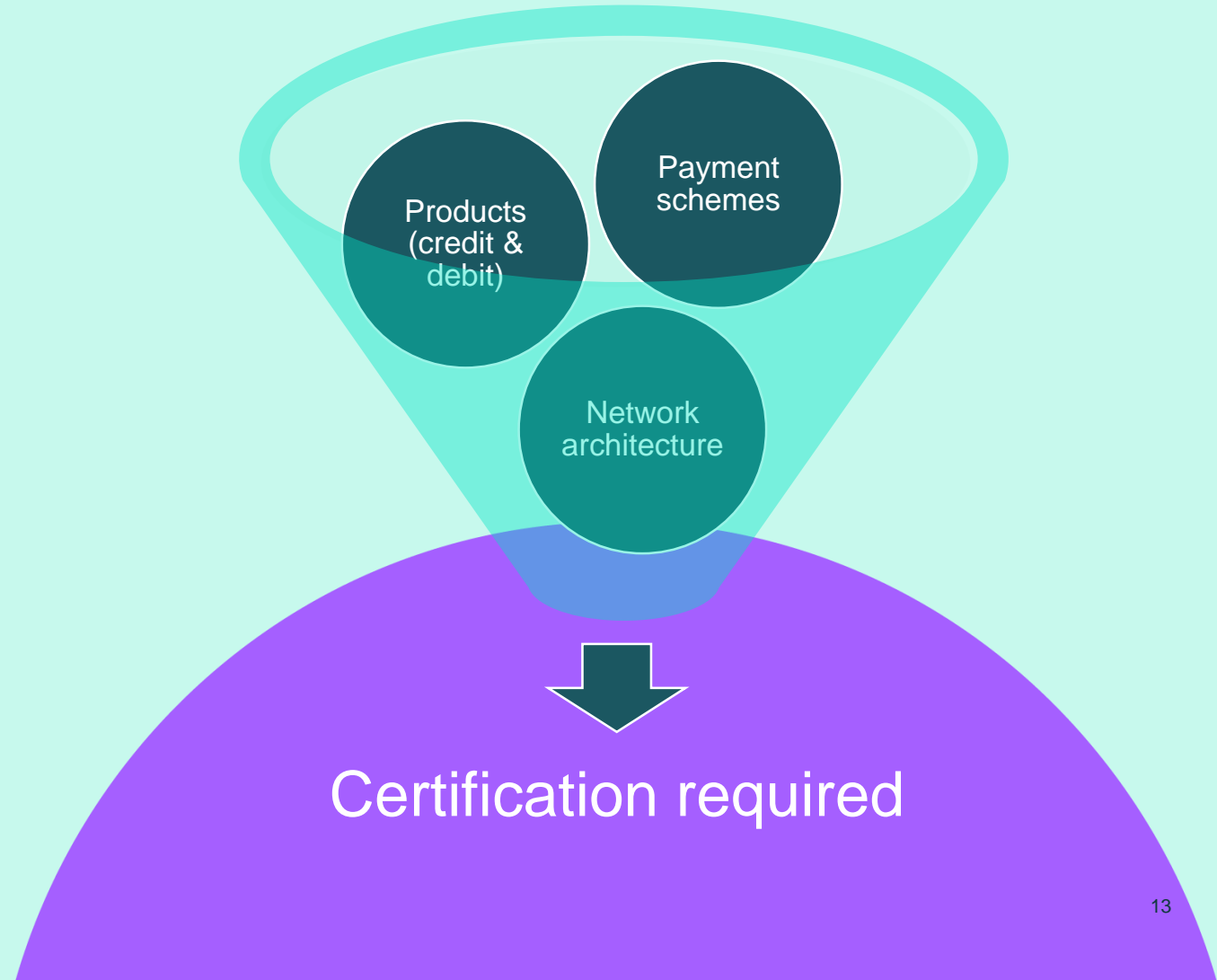
Fime test bench



Testing strategy.

Fine recommended guidelines.

- Dedicated certification per payment schemes.
- Customer has multiple products under the same payment scheme (credit, debit).
- Products are working under different platforms (ex: processing center).





Benefits.

For issuers

- Reduce number of issues in the field.
- Going through product launch smoothly.
- Reduce time to market.
- Ensure Customer experience.

For payment networks

- Enable group launch.
- Less support during product launch.
- Ensure PNO requirements are respected.
- Ensure PNO branding compliance.

For mobile wallet providers

- Ensure bank readiness.
- Less Effort during product launch.
- Ensure frictionless UX.
- Get a global testing coverage.
- Ensure branding acceptance.
- Follow-up with issues raised.

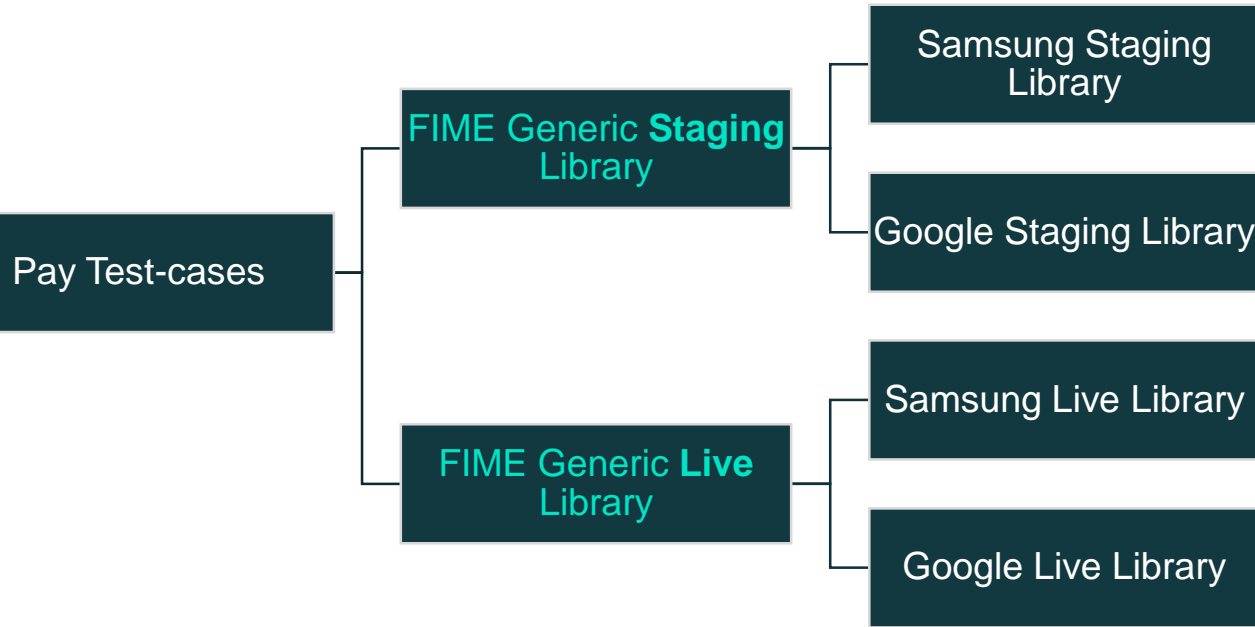


Comparison between mobile wallet provider.

Testing comparison.	Google Pay	Samsung Pay	Issuer Wallet
Test-plan provided by mobile wallet provider	Yes	No	No
Type of testing required	Self testing	Self testing	Self testing
Testing coverage	Medium	Low	Low
Number of test-cases	50	0	0
Testing coverage with Fime	High	High	High
Fime Library additional test-cases	+250	+200	+150



Fime test plan.



Test-plan architecture

Generic library.

Gather test-cases relevant for each mobile wallet provider.

Dedicated library.

Test-cases created according to mobile wallet provider requirements or limitations.

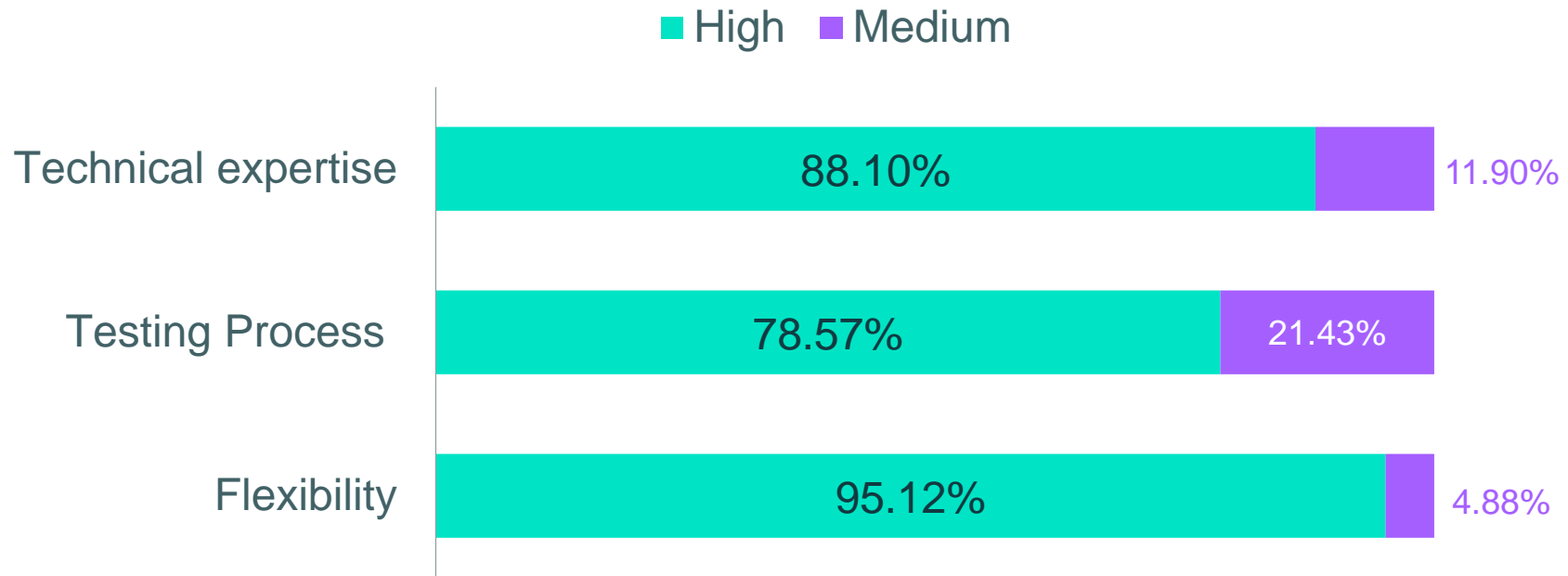
Google Library.

Library includes Google & Fime test-cases



Customer feedback. Fime's support.

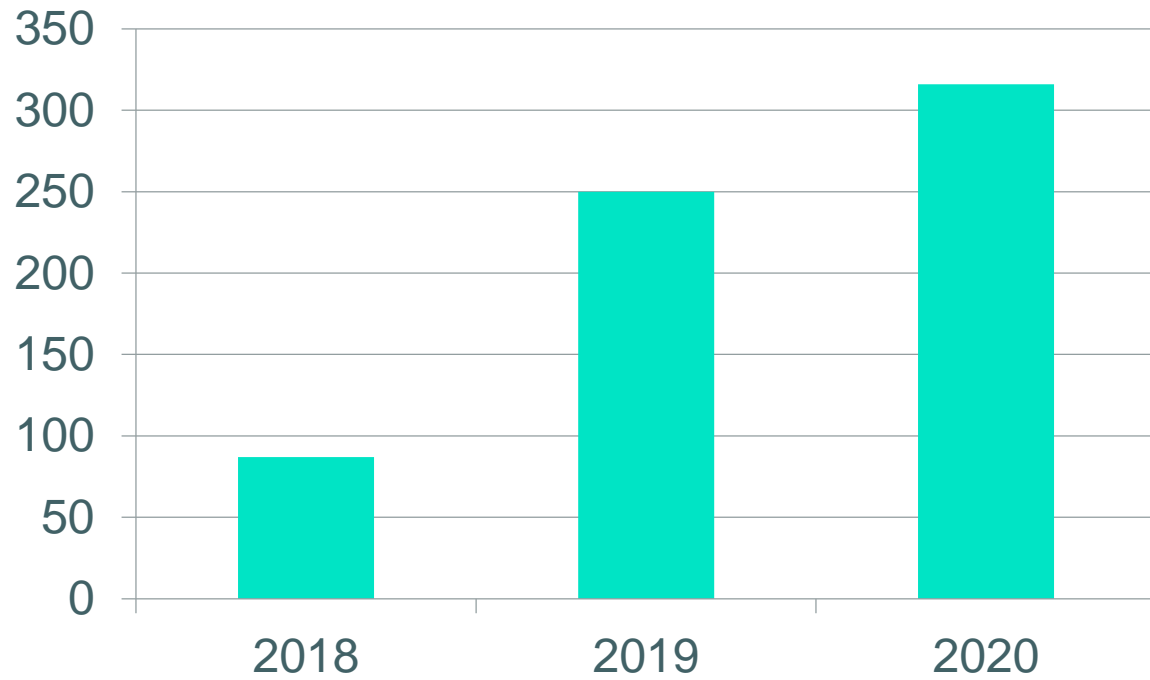
Customer satisfaction.



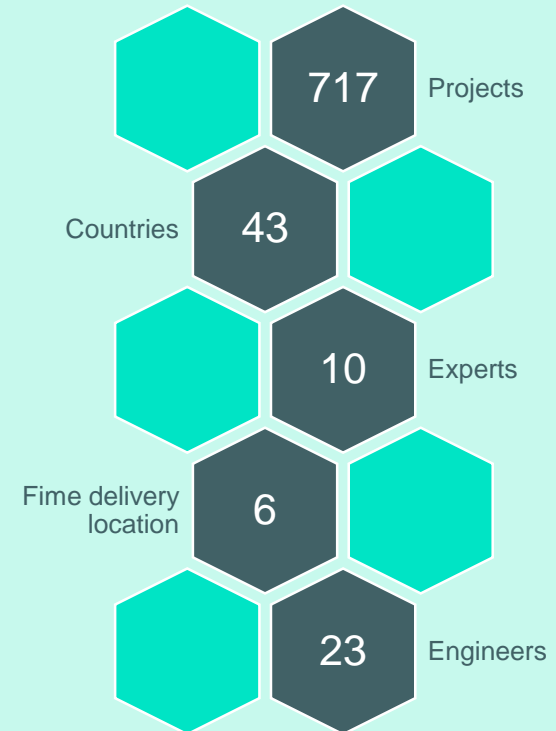


New figures.

Number of projects per year.



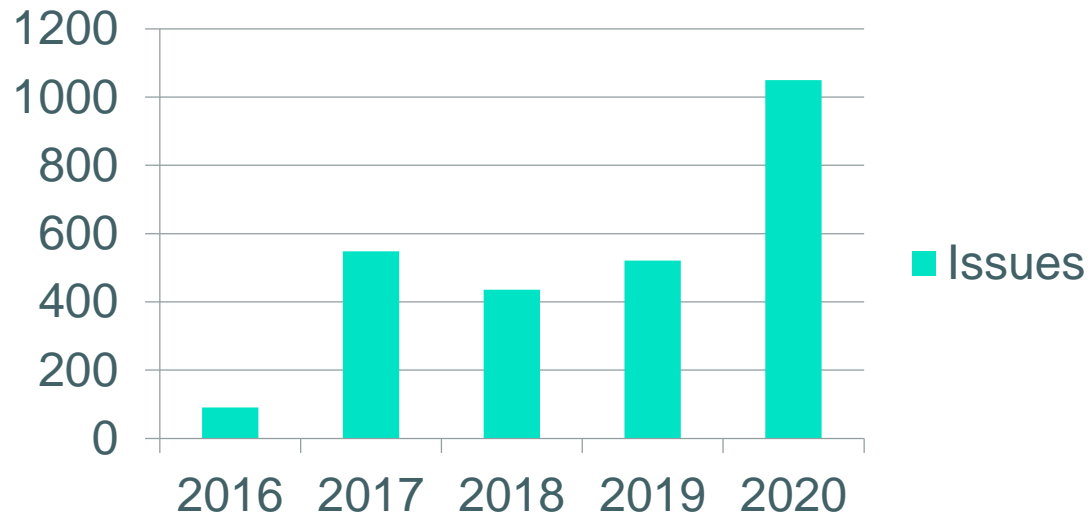
Few numbers.



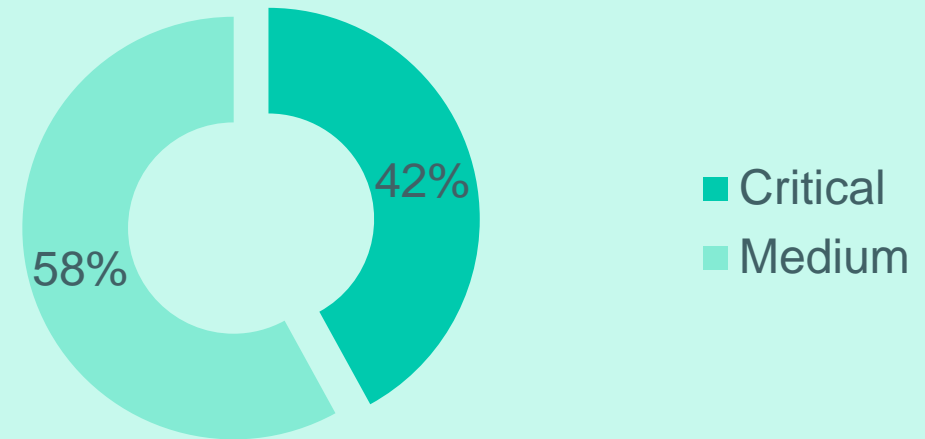


Number of Issues.

Number of issues per years (worldwide)



Criticality of issues



On 2020, Fime performed 316 certifications and raised 441 blocking issues.



Issuer Live Testing.

Google wallet.





Focus on Google staging testing.

Google staging.

- Setup via a file to install in the android device.
- Google sandbox opened to all countries.
- Allow banks to test during development phase.
- 1st round ➡ 1 week.
- Additional rounds ➡ 3 days.
- Left to issuer discretion (optional).

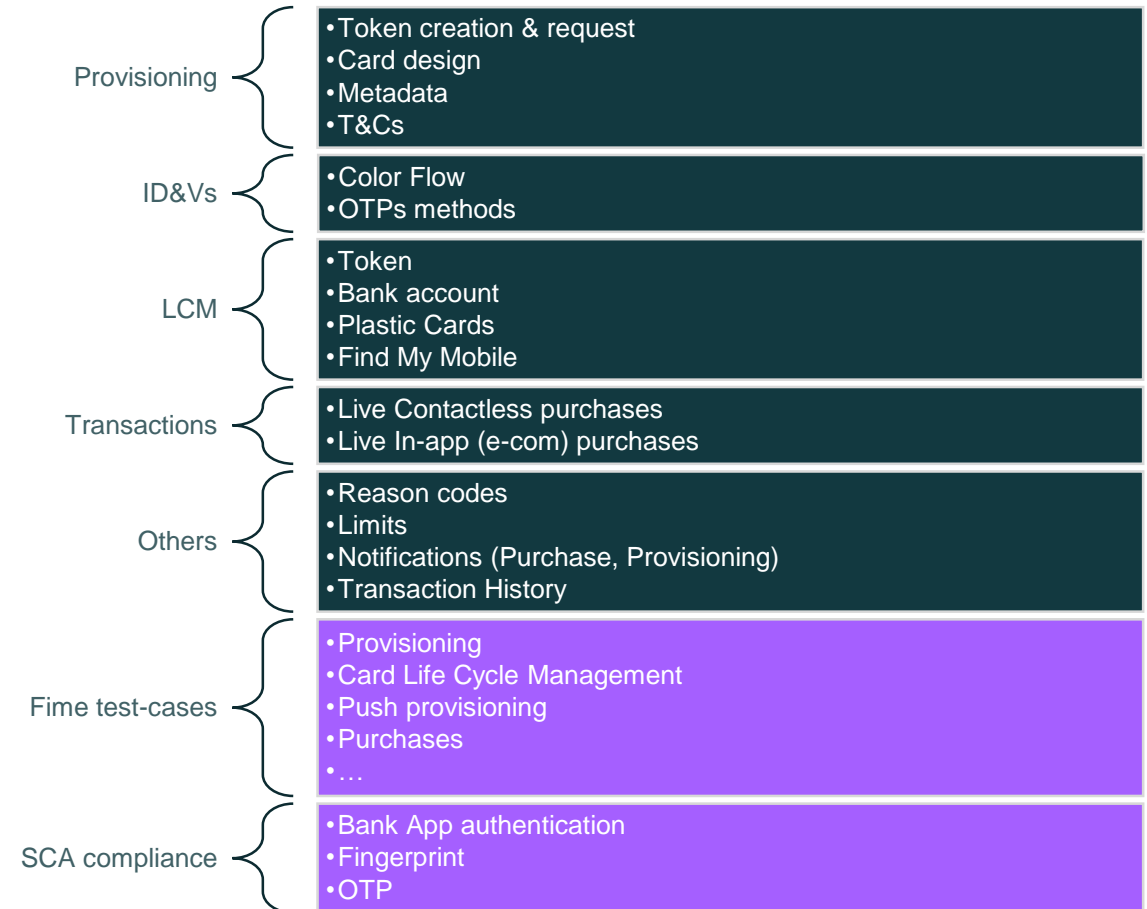
Provisioning	<ul style="list-style-type: none">• Card Networks from testing cards.• Token Creation & metadata.
ID&Vs	<ul style="list-style-type: none">• Token activation.• OTP methods.• Colors Flow (Green, Yellow, Red).
Card life management	<ul style="list-style-type: none">• Token management.• Plastic Card management.
Dummy transactions	<ul style="list-style-type: none">• Contactless• E-com (if applicable)
Reason codes	<ul style="list-style-type: none">• Limits (CVV, wrong OTP, number of provisioning, token creation per plastic cards, ...)• Fraud reason codes.



Focus on Google production testing.

Google production testing.

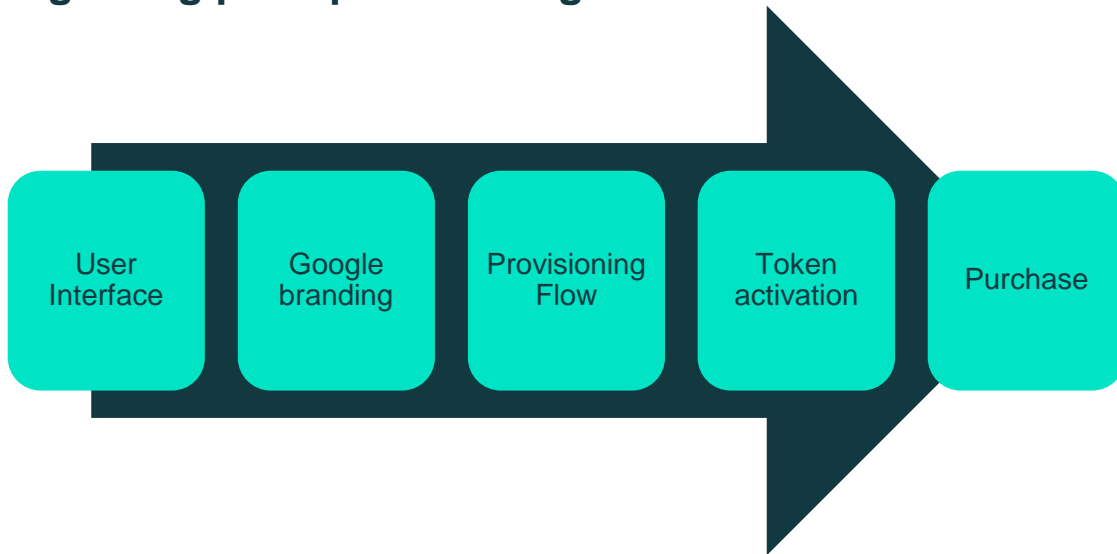
- 2 weeks of testing.
 - ➡ Google test-plan (50 test-cases).
 - ➡ Fime additional test-cases (250 test-cases).
- Additional days to fix issues (according to the criticality of issues raised).
- Controlled live environment.
- Customer has to provide cards details representative of the bank portfolio.
- Fime perform testing
 - ➡ On a live terminal.
 - ➡ E-com website and an application supporting Google Pay.





Focus on push provisioning testing process.

Google does not provide any testing guidance regarding push provisioning feature.



- 2 days of testing.
- Testing done in a live environment.
- Issuer provide the last release of the bank application.
- Dedicated test-cases created by Fime.
- Depending on the issuer readiness, the testing can be delivered:
 - ➡ during the full certification (issuer onboarding).
 - ➡ in a dedicated certification (standalone).



Focus on 1st delivery.



We worked with Fime for the certification of two wallet providers, the project teams have a deep knowledge of all requirements and test plans that need to be carried out. Fime's team was very efficient, professional and delivered high-quality work.



Certification

Multiple issues found
(major & normal)

Testing according to issuer scope including:

- Provisioning (Manual & Push)
- Testing on a live PoS, merchant app and website

Feedback

Very useful testing in a short timeframe.

High quality in the delivery.

Strong knowledge in the wallet provider expectations.



xPay.

No testing guidance from xPays.

Issuers must define the testing strategy.

Fime has the expertise and background to support issuers.

Testing strategy remains the same than the other ILT services.

Fime is ready to deliver the ILT service for the different xPays.



Thank you





Discover more about how Fime can help your business.

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