

# Ensuring EMV 3DS compliance with the latest standards.



## netcetera

2 190

projects successfully driving  
business

+800

experts create the deciding  
difference for business  
success

### Expertise

Digital solutions

### Services used

Testing and certification

## About Netcetera

Swiss-based Netcetera provides software solutions in secure digital payments, financial technologies, transport and more. It covers the entire IT service lifecycle – from strategy to implementation to operation – using a combination of innovative technologies and proven standards to ensure investment security. Netcetera is working with 500 banking institutions plus 160,000 merchants and PSPs to provide EMV® 3-D Secure (3DS) protection to over 50+ million cards worldwide.

## The challenge

Netcetera's EMV 3DS solutions ensure that online payments can be made reliably, seamlessly and securely.

As a leader in the EMV 3DS ecosystem, Netcetera needed to remain at the cutting edge of the industry and meet multiple market and payment scheme requirements. Ensuring its EMV 3DS solutions remained compliant with the latest EMVCo protocols was essential, even when they were adapted to market-specific requirements.

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Fime's proactive customer support and simple test platform were key to helping us evolve our EMV 3DS solutions in line with the latest requirements.



**Tanja Steinhoff**

Senior Product Manager  
at Netcetera



## Why Fime?



Powered by the Fime Test Factory platform, the test solution is flexible to evolving requirements and can support multiple added value services.



Fime has a global presence to provide local support to customers around the world.



Fime is a long-standing participant in EMVCo with extensive expertise in this area.

## Customer requirements

Netcetera set a goal to become the first payment solution provider to comply with the latest EMVCo protocol, across its issuing and acquiring solutions, for customers around the world.

To do this, it needed access to dynamic, user-oriented testing tools that would allow it to test and measure the performance of its solutions in real-time. It also required an active communication channel with both Fime's technical support, and EMVCo itself, to clarify and address requirements during the test session and when updates are released.

## Fime's solution

Fime helped Netcetera achieve compliance for multiple 3DS modules including ACS, 3DS Server and SDKs on iOS and Android. This utilized Fime's ISO 27001-certified, EMVCo-qualified test platform and accredited laboratory services.

Fime's dedicated project team and support channels provided full process and technical assistance for any queries while working closely with Netcetera to adapt its EMV 3DS solutions to meet EMVCo requirements.

With ambitious timelines, Fime's dedicated onboarding service helped to create a smooth process and environmental setup which proved key to success.

## Working with Fime

Throughout the project, Fime:

- Offered proactive, step-by-step procedural and technical guidance help Netcetera understand and manage the entire process.
- Personalized the testing experience to Netcetera's specific requirements.
- Provided on-demand support to troubleshoot and answer live queries on the testing process or the test platform itself.
- Used deep knowledge and experience of EMV 3DS to ensure project success.

\*EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

## 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)

