

Fast-tracking EMV[®] 3DS implementation for seamless authentication.



Profile

Domestic scheme

Expertise

EMV 3DS

Services used

Technical consulting
Testing solutions
Lab expertise

*AP+ brings together eftpos, BPAY Group and NPP Australia as one organization to shape the future of payment experiences.

About eftpos

eftpos, part of Australian Payments Plus (AP+)*, is an Australian domestic payments card scheme with over 60 million cards in market. Established in 1984, it is now accepted at over one million terminals, providing Australians with simple, seamless and secure payments. Its offering includes both card present and card not present transactions, as well as mobile payments.

The challenge

As Australia's local card scheme, eftpos needed to enable seamless and secure authentication experiences in e-commerce. Additionally, it was essential for its customers to be compliant with EMV 3DS and eftpos' scheme rules, which required deep knowledge of the 3DS ecosystem.

eftpos had limited resources to onboard its customers, validate testing results and resolve any issues encountered throughout the testing process. Fime's help was therefore crucial to enable rapid deployment, smoother onboarding and faster validation.

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Fime's expertise and full-scale support significantly reduced the time required to onboard our members. Its testing solution also gave us the flexibility to extend to additional verification features in the authentication flow.



Duncan Lancaster

Senior Product Manager
Australian Payments Plus



Why Fime?



Has been a trusted partner of eftpos for a number of years.



Its experts have widespread experience supporting global payment schemes with similar projects, and comprehensive knowledge of the EMV 3DS specifications.



Participates in industry working groups such as EMVCo, FIDO Alliance, W3C and the Web Payment Security Interest Group (WPSIG).



Provides a flexible and scalable test platform, with comprehensive coverage across the payments industry.

*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.

Customer requirements

eftpos required a cloud-based certification solution that eftpos customers could use 24/7 to test their Access Control Servers (ACS) and 3DS Servers in line with EMV 3DS and eftpos' specific requirements.

To make the testing experience streamlined and user-friendly, the testing platform needed to be automated and well-designed. This allowed for simple onboarding, issue investigation and concurrent testing sessions.

Fime's managed services were also essential to allow eftpos' customers to easily interpret and validate their test results.

In addition to a 3DS test suite, eftpos also required a solution to verify the cryptogram calculation of the Card Authentication Value (CAV) for its customer solutions. Fime was tasked with developing a widget in the test solution to validate this figure.

Fime's solution

Fime helped eftpos optimize its 3DS test plan in line with its local requirements, and then transformed it into machine-readable scripts. A comprehensive testing environment was developed and deployed for eftpos' customers to assess their EMV 3DS modules prior to achieving official compliance.

Fime technical experts provided close support to guide eftpos and its customers through testing, understanding the results and resolving issues.

The flexible design of the test solution has positioned eftpos to support future digitalization and payment innovation.

Working with Fime

Throughout the project, Fime:

- Shared its knowledge and expertise of the EMV 3DS ecosystem to support eftpos in optimizing its test plan which was built on the EMV 3DS framework, but also tailored to eftpos' unique requirements.
- Used its experience of working with both international and domestic schemes to provide a global perspective, while retaining a customer-oriented mindset through its APAC regional experts.
- Provided end-to-end support, from business consulting and technical advisory to assistance with testing and service delivery.

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

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