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Digitizing the eftpos certification process.



2 190 projects successfully driving business

Profile Domestic scheme

Expertise Digital solutions

Services used Testing and certification

*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 a major domestic payments scheme, eftpos operates across multiple different certification platforms, each with different certification levels. It therefore needed a single platform that can deliver and manage a large number of certifications with varying requirements. A platform that can offer a seamless customer interface to manage multiple large certification projects securely.

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Fime's experience and reactivity allowed us to create a platform that facilitates seamless and secure certification, helping save time and money for both us and our customers.



Jane Low

Head of Technology Operations Australian Payments Plus

Why Fime?



Fime has been a trusted partner of eftpos for many years.

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eftpos could rely on Fime's expertise in creating and managing certification programs for seamless, secure payments.

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Fime is a long standing participant in EMVCo, with extensive expertise in this ecosystem.

*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 solution that allowed it to conduct and manage card and terminal EMV[®] certification processes with customers through a single platform. The platform needed to provide customers with all the information they needed to successfully navigate the certification process, including status updates, progress tracking and the ability to work collaboratively with engaged stakeholders.

It also needed to be able to securely isolate the projects of individual customers into discrete silos with the ability to manage customer licenses as required. Furthermore, the solution had to also be flexible enough for future additional digitization to allow it to evolve as needed over the long term.

Fime's solution

The eftpos certification platform is built upon Fime Test Factory's cloudbased solution, enabling the automation of its testing and certification workflows and processes with managed services support from Fime's experts. This gives eftpos its own bespoke certification platform, allowing it to centralize its customers' certification projects.

This platform ensures that eftpos is able to provide the same seamless and secure customer journey for all its customers' certification projects, across multiple products.

In addition, the platform facilitates more effective certification life cycle management, giving customers access to online slot bookings, status tracking, and a direct interface with Fime or eftpos teams if required.

Working with Fime

Throughout the project, Fime:

- Shared unrivalled expertise in helping payment schemes across the globe to define a service that best fits eftpos' needs and empowers its customers.
- Provided technical expertise to define a world-class certification program.
- Worked closely and communicated regularly with all partners to ensure the project was delivered in a timely and efficient manner.
- Developed a L3 terminal certification solution that allows eftpos customers to seamlessly and securely certify their products to ensure interoperability within the eftpos payments ecosystem.

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 smart mobility.

To learn more about how Fime can help your business: visit fime.com or contact sales@fime.com

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