EMV Testing Outsourcing Services

Outsource EMV certification efforts for our Customers

Stakeholders such as ISVs, VARs, Middleware Companies, Gateways, and Processors & Acquirers are looking for external support to provide unbiased expert assistance, guidance, and project management, in order to achieve the certifications of their card payment infrastructure to contact and contactless EMV smoothly and productively.

PCNC It Solutions established a track record in the payments industry and can assist stakeholders to achieve their certifications to EMV under tight time-to-market constraints.

PCNC IT Solutions currently is assisting acquirers to successfully certify their payment system for L3 EMV for contact and contactless.

www.pcnc2000.com

![PCNC IT SOLUTIONS logo]

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At **PCNC IT SOLUTIONS**, expediting EMV certifications and bringing terminals to market promptly with competitive pricing is our core business, and we would love to help you succeed!

With its proven EMV experience and Card Brands' accreditations, PCNC has developed Certification Services to support the stakeholders with their EMV Level 3 debugging, precertification, and formal certification phases.

We provide real-time support for the development team to help expedite the EMV payment application coding efforts by delivering prompt real-time answers to technical EMV questions.

We complete the different testing phases of the EMV certification process, from beginning to end, onsite or remote.
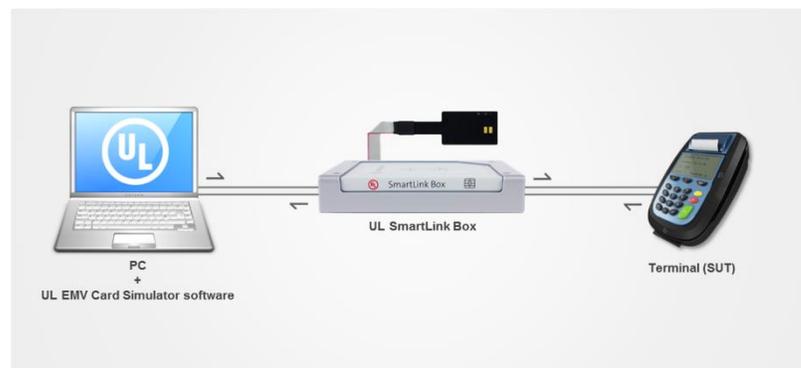
Pre-certification & Brand Certification

Payment brands require that all payment terminals be tested and certified before deployment. Each payment network has defined a specific set of tests that must be passed before allowing the terminals to be deployed in the production environment supporting the payment network's EMV products. Our terminal integration services enable you to ensure EMV contact and contactless terminal integration; according to the processes mandated by the main payment brands. PCNC supports banks,

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merchants, processors, and Independent Software Vendors (ISV) with the complexity of their EMV implementations of Point-of-Sales (POS) devices, mPOS terminals, kiosks, and ATMs.

Pre-certification

To minimize your certification time with the acquirer or processor, pre-certification is highly recommended. A successful pre-certification process will enable you to prepare your environment in the most optimal conditions and resolve issues quickly, enabling a fast and successful go-to-market and facilitating a smoother and compliant formal brand certification for Terminal Integration Testing. Our experts help you streamline your project time frame, either on your premises or off-site in our certification laboratory. We have worked on flexible collaboration models with the payment brands. Within all current business models, we strive to act as a strong and reliable partner — resulting in a win-win model for both companies.

A typical example of our pre-certification services includes:

• Setting up the test environment

• Accredited test solutions

• Test execution

• Technical Support

• Log Analysis

• Validation report we thoroughly prepare you so you are set to start the final brand conformance certification testing.

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Formal Brand Certification

Formal Brand Certification is the process that tests the acceptance environment of a merchant in conjunction with an acquirer or processor that will use it to enable EMV payment transactions. This service will be a follow-up step to the pre-certification process. In addition to the pre-certification process, we take you through the entire certification procedure, managing all formalities such as communication with the acquirer/ processor and payment networks. Our teams will work with you on registration of the product and validation of the environment against the payment brand product requirements. Technical experts evaluate test results against the payment network and acquirer or processor requirements. A detailed test analysis report, including authorization logs and card-terminal traces, will be provided. In case of required iterations, our experts will assess and take the essential steps for improvement and issue resolution. Based upon the test analysis report, we will then go through the full approval steps as required by each Payment Brand.

Test Solutions

Terminal Test Solutions — fully automated Working tools support both contact and contactless EMV payment terminals.

How it works:

Programmable test cards log the card-terminal data exchange automatically so no spying hardware is required. The test solution contains brand certification test scripts and step-by-step user guidance during test execution. The tool reads the card-terminal log and automatically validates the data exchange. It imports the Host Simulator log and automatically validates the acquirer host data exchanges. Reports can be generated in the brand's official formats, ready to apply for the formal certification process.

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Host Simulation Tools

The difference between pre-certification and brand certification lies at the Host Simulator level. In the pre-certification process, during which the acquirer processor host (and payment brand network) is simulated, the terminal-acquirer communication protocol is taken into account. The test tool allows the execution of complete brand defined test scripts without connection to the acquirer processor environment or brand network host — these are the same test scripts as used during brand certification. Pre-certification test suites allow rapid testing and retesting during terminal development before the often expensive and difficult-to-plan full brand certification. Terminals that have gone through pre-certification often require only one brand certification cycle as the payment brand network testing rules have already been applied. For Brand Certification, the live Acquirer Processor Host needs to be used, in this case only the Brand Network is simulated. The tool allows execution of the complete brand-defined test scripts without connection to the actual brand network.
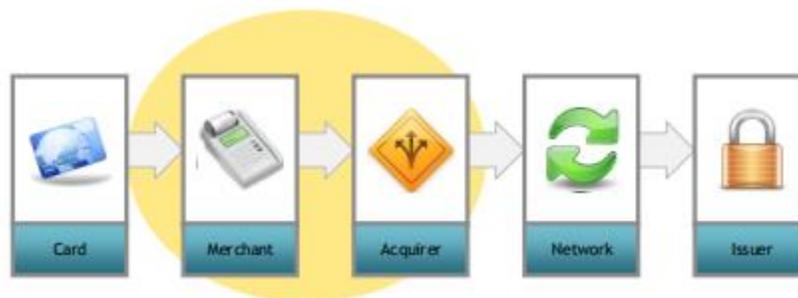
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FINTECH SOLUTION PROVIDER WHERE WE INNOVATE THE FUTURE