

Case Study

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India Leading mPOS payment solution provider

Project

- ✔ The project scope was to launch a low cost payment device that can accept payment contact chip and magstripe card. The device should communicate to mobile handset through WiFi, mini USB and bluetooth

Background/Challenges

- ✔ The biggest challenge was to design the low cost device, cost should be less
- ✔ Lack of Payment Domain knowledge, compliance and mandatory certification needs
- ✔ Device compliance requirement as per payment mandatory certifications like [EMV L1](#), [EMV L2](#), [PCI PTS](#)
- ✔ Payment domain certification understanding, procedures

Nature of Work

- ✔ Consultant on Payment compliance requirement to design Payment device
- ✔ [EMV Level 2 Kernel software development](#), deployment and certification
- ✔ Coordinating with Certification laboratory
- ✔ Consultant on Acquirer Interface certifications

Approach/Solution

- ✔ Conducted several workshop explaining the security requirements as per PCI PTS guidelines
- ✔ Hardware design requirement scoping and critical hardware component selection
- ✔ keeping the device BOM cost should be less than \$50
- ✔ Communicating with Laboratory and negotiating on requirement and cost
EMV L1 and [EMV L2 software development](#)

Outcome & Benefits

- ✔ World's low cost EMV L1, L2 and PCI PTS hardware payment device for [mPOS solutions](#)
- ✔ India's first Made & Make in India mPOS payment device
- ✔ Consultant payment domain Cost Advantages