EverExpanse

Empowering Payment Landscape

Stay ahead of the curve with our

Fast, Simple, Secure

Payment Solutions

02

FOR BUSINESS INQUIRIES
info@everexpanse.com

+ 1 (972) 256-8213
+ 1 (972) 212-5447

EverExpanse
Empowering Payment Landscape

ABOUT
EverExpanse

EverExpanse is Payment Device Software Development, EMV Certification (L1 / L2 / L3) and support company. We are specialized in Retail Card Payment Domain solutions and a niche service provider focusing on Retail Card Payments Industry.

Established in 2019 by a team of experienced payment professionals, each with over a decade of expertise in delivering top-notch card payment solutions and services. At EverExpanse, we combine our extensive industry knowledge with innovative technology to bring the best, secure and reliable payment solutions as per the Industry standard.

We are specialized in

- ✓ Card Payment Solutions & Services
- ✓ End To End EMV Implementation
- ✓ Payment Gateway Development & Integration
- ✓ Card Payment Domain Consultancy
- ✓ EMVCo Level 2 Contact type Approval
- ✓ EMVCo Level 2 Contactless type Approval
- ✓ SoftPOS | Tap On Phone Contactless payment
- ✓ Payment Schemes Certifications and Support

Products

EMV Level 2 Contact Kernel

EMV Level 2 Contactless (NFC) Kernel

Tap On Phone | SoftPOS

Payment Processing Platform

Payment QR Platform

Core services

EMV, Payment Gateway,

POS, mPOS Software Development,

PCI-PTS, L1, L2, L3 Certification Consultancy

Mission : Enabling our payments partners around the world through innovation, niche expertise and unparalleled services.

Vision : We strive to be our clients' most valued Payment partner.

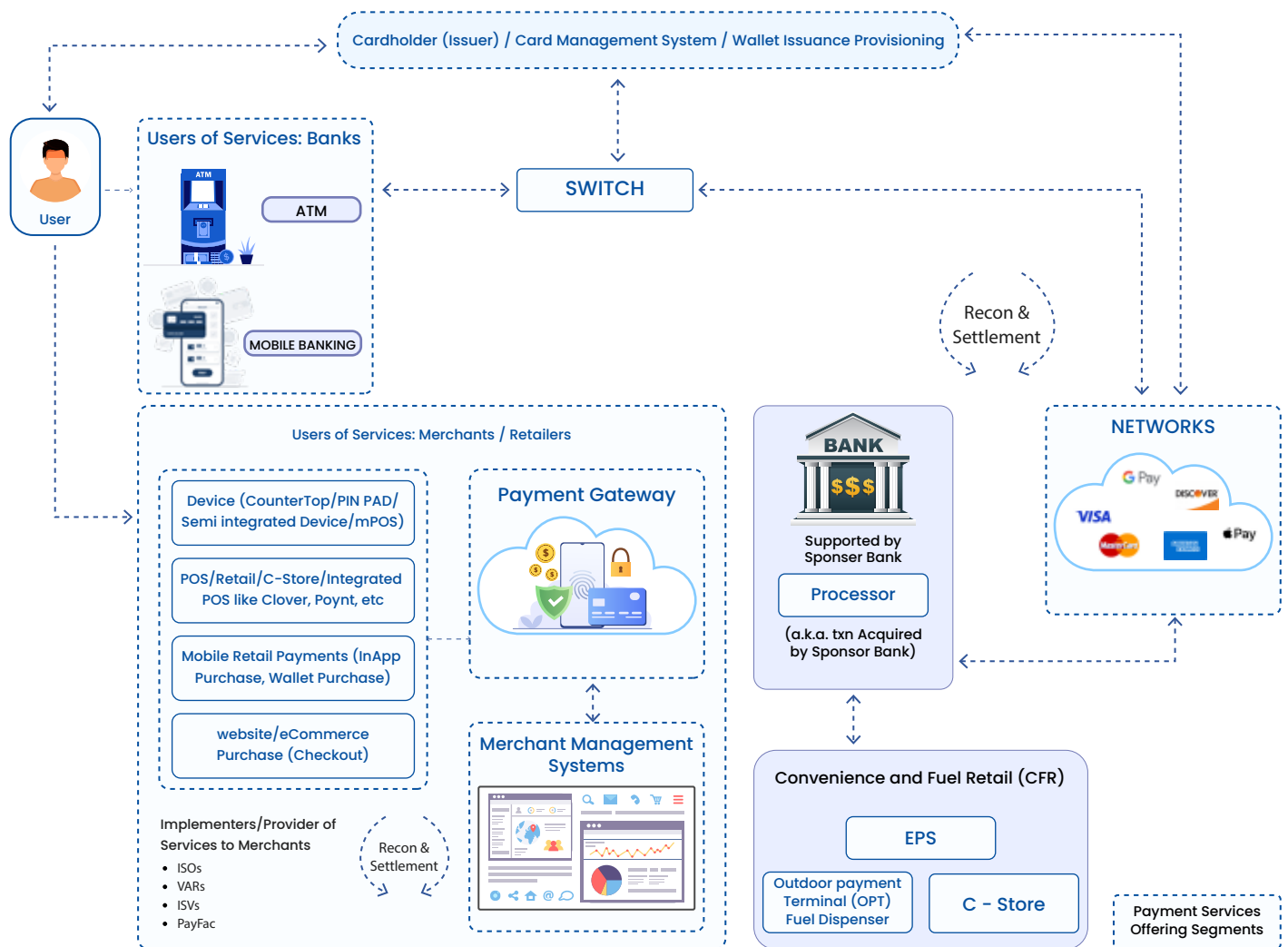**Values** : Be there. Ownership. Respect Engagement.

Quality Statement : Quality is never an accident . It is always the result of high intention, sincere effort, intelligent direction and skillful execution. We at EverExpanse follow this whole heartedly.

FOR BUSINESS INQUIRIES
✉ info@everexpanse.com

📞 + 1 (972) 256-8213
+ 1 (972) 212-5447

EverExpanse
Empowering Payment Landscape

03

RETAIL CARD
Payment Services

EverExpanse service offerings around payment ecosystem

Retail payments are typically payments between consumers, businesses and public authorities. Our products, solutions and services provide a strong foundation for further innovation and development within the retail payment industry.

Payment Eco - System

Cardholder (Issuer) / Card Management System / Wallet Issuance Provisioning

User

Users of Services: Banks

ATM

MOBILE BANKING

SWITCH

Recon & Settlement

NETWORKS

G Pay DISCOVER
VISA MasterCard American Express Pay

BANK
$$$
Supported by Sponser Bank

Processor

(a.k.a. txn Acquired by Sponsor Bank)

Users of Services: Merchants / Retailers

Device (CounterTop/PIN PAD/ Semi integrated Device/mPOS)

POS/Retail/C-Store/Integrated POS like Clover, Poynt, etc

Mobile Retail Payments (InApp Purchase, Wallet Purchase)

website/eCommerce Purchase (Checkout)

Payment Gateway

Merchant Management Systems

Implementers/Provider of Services to Merchants
- ISOs
- VARs
- ISVs
- PayFac

Recon & Settlement

Convenience and Fuel Retail (CFR)

EPS

Outdoor payment Terminal (OPT) Fuel Dispenser

C - Store

Payment Services Offering Segments

EverExpanse
Empowering Payment Landscape

RETAIL CARD
Payment Services

Payment Equipment / Device Manufacturers (OEMs) | Solution Vendors

Solutions | Service Offerings for OEMs

- ✅ EMV Level 2 Kernel ICS form filling
- ✅ EMV Level 2 Kernel software development, Level 2 software maintenance including incorporation of Specification Updates (SUs) / Application Notes (AUs) / Bulletins
- ✅ EMVCo TTA (Level 2 Terminal Type Approval) pre-certification test case execution, support during debug session and EMV Level 2 Terminal Type Approval (TTA) renewals
- ✅ M-TIP and ADVT pre-certification test case executions and software development and maintenance support
- ✅ Consultancy for RKI (Remote Key Injection)

Point Of Sale (POS) Terminal Application

- ✅ Credit / Debit Application
- ✅ Pre-Paid and Loyalty application on device
- ✅ NFC interface support

mPOS solution

- ✅ Consultancy to make mPOS device (dongle) with CHIP and PIN compliant
- ✅ Customizing and porting EMV Level 2 Kernel on mPOS device (dongle)
- ✅ Mobile mPOS application to interface with mPOS device (dongle)
- ✅ Acquirer certification support

EverExpanse
Empowering Payment Landscape

RETAIL CARD
Payment Services

CPV and VPA Services

Card Personalization Validation (CPV)

The goal of CPV is to ensure that every chip device bearing a Mastercard application complies with the latest Mastercard card personalization requirements and will be correctly accepted in payment acceptance devices.

- Delivers formal CPV validation services
- Provides development testing and personal profile definition services for issuers and other organizations that need to comply with requirements
- Single-source provider for acquirers, providing tools, advisory and testing services and M-TIP

VPA Services

Visa Personalization Assistant (VPA) to assist issuers and processors in preparing personalization settings for chip cards prior to issuance. VPA guide issuers through a series of decision-making steps that ultimately result in the selection of desired chip card personalization options.

Consultancy and support for below solutions

- EMV Data Preparation
- Key Management System
- Chip Encoding
- Secure PIN Administrator

- Remote PIN Delivery
- EMV Certificate Authority
- Production Management

RETAIL CARD
Payment Services

Financial Institutions

Issuers and Personalization Bureaus

- ✓ Chip Card Profiling and personalization data preparation (P3)
- ✓ Chip Card Issuance and P3 system requirement and integration
- ✓ Card Personalization Validation requirement and chip card profile certification consultancy (CPV and VPA)
- ✓ Network Integration and Validation interface testing and pre-certification support (executing test cases before submitting for certification)

Acquirers

- ✓ Network Integration and Validation interface testing and pre-certification support (executing test cases before submitting for certification)
- ✓ M-TIP and ADVT certification requirement consultancy
- ✓ HSM Usage knowledge and key management concepts
- ✓ Consultancy to become PCI Compliance

FOR BUSINESS INQUIRIES
✉ info@everexpanse.com

☏ + 1 (972) 256-8213
+ 1 (972) 212-5447

EverExpanse
Empowering Payment Landscape

RETAIL CARD
Payment Services

Acquirer and Processor

In a card transaction, a payment processor acts as an intermediary between the credit card networks, the merchant's bank, known as the acquirer and the bank that issued the customer's credit or debit card known as the issuer.

Solution and Services for Transaction Processing system

- Consulting and services for Network Integration and validation Pre-Certification (Test case script execution and log file preparation)
- Application development for ATM, POS and mPOS, Kiosk that interoperates with smart cards through an internet browser and uses the card as identification tokens and cryptographic services
- HSM Usage knowledge and key management concepts

Making Acquirer and Processor PCI Compliance

PCI compliance means following PCI security standards, applying to:

- Merchants & service providers (PCI DSS)
- Software Developers of payment applications (PCI PA-DSS)
- Manufacturers of PIN entry devices (PCI PTS)

Payment Gateway Integration and Development

A payment gateway is a fast and secure method for transmitting payment data online. A payment gateway includes card reader devices for Point Of Sale (POS) and online portal for eCommerce transactions.
As a payment expert in Retail card industry, EverExpanse provides end to end support for payment gateway integration and development.

RETAIL CARD
Payment Services

POS Software development and POS Application development

Our experienced teams create custom software that are compatible with all POS terminal devices, providing feature-rich payment systems customized to yours and your merchants needs. We develop customized and compatible POS software with a range of extended features including client engagement modules, security algorithms and analytics.

- We build POS application for CHIP and PIN card acceptance devices
- Execute pre-defined MTIP and ADVT testcases for Point Of Sale (POS) Terminal application for payment schemes certification like MTIP for MasterCard, ADVT for VISA card acceptance

Bespoke Software Development for

- EMV Implementation
- L3 Application Development
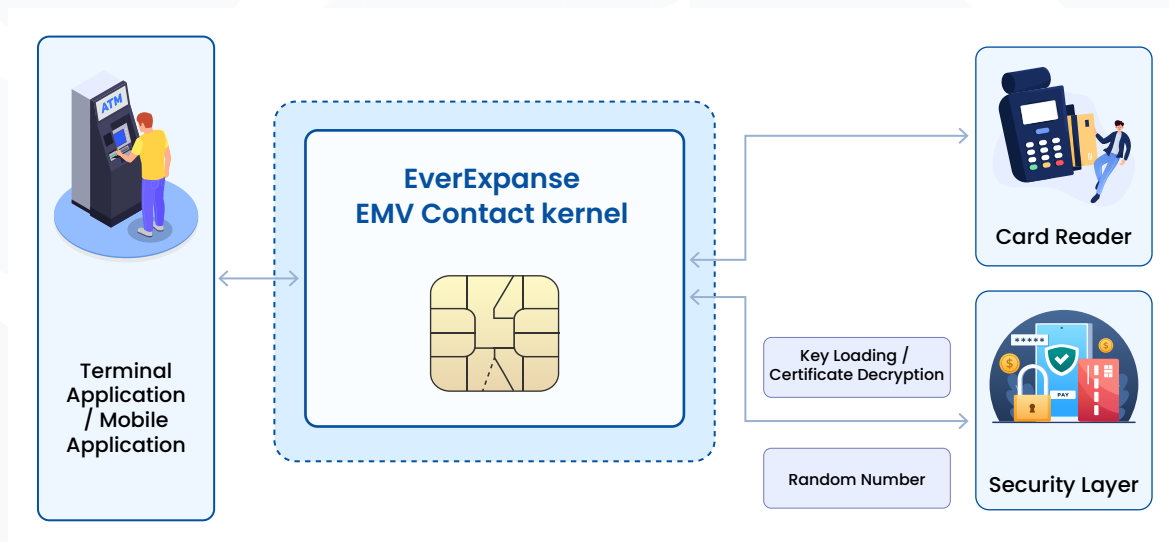- Any retail card payment domain applications

Smart Card Application Development

- Card Payment Application for smart cards, which includes following but not limited to below listed
    - E-Purse
    - Loyalty
    - End To End EMV Migration Services
    - SAM (Security Access Module) applications
    - Financial Inclusion (FI) application on SCOSTA cards

- SCOSTA based financial inclusion smart card applications
- Application in compliance to PCI DSS requirements
- Device application to implement PCI P2PE requirements

PRODUCT
EMV L2 Contact Kernel

If you are seeking to outsource the management of an EMV L2 Contact Kernel Technology and solution or integrating a third party solution, we provide expert knowledge, experience and complete EMV L2 Contact Kernel solution and development.

Platform agnostic EMV L2 Contact Kernel architecture

EverExpanse's EMV L2 Contact Kernel is used in following environments

mPOC Device Chip Card Reader | ATMs | Smart phones and Tablets | Point Of Sale (POS) | Kiosks

EMV L2 Contact Kernel architecture brief

- EMV Level 2 Contact Kernel Application sits in between the terminal applications and other hardware interfaces layers
- EMV Level 2 Contact Kernel is a platform agnostic software. EMV Level 2 Kernel interacts with existing APIs of Terminal application and is an abstracted layer from the terminal application and it's operating system

EverExpanse EMV L2 Contact Kernel Credentials

- EMV L2 Contact Kernel for POS | ATM device
- EMV L2 Contact Kernel for POS Counter Top Device
- Retail Banking Card Payment Solutions Services
- Configurable EMV L2 Contact Kernel that supports Online as well as Offline with Online capability Terminal Type

- PCI PTS certification, PCI PTS Hardware design
- Point Of Sale (POS) Terminal Application Development
- EMVCo TTA (EMVCo Terminal Type Approval) and Certification

FOR BUSINESS INQUIRIES

✉ info@everexpanse.com

📞 + 1 (972) 256-8213
+ 1 (972) 212-5447

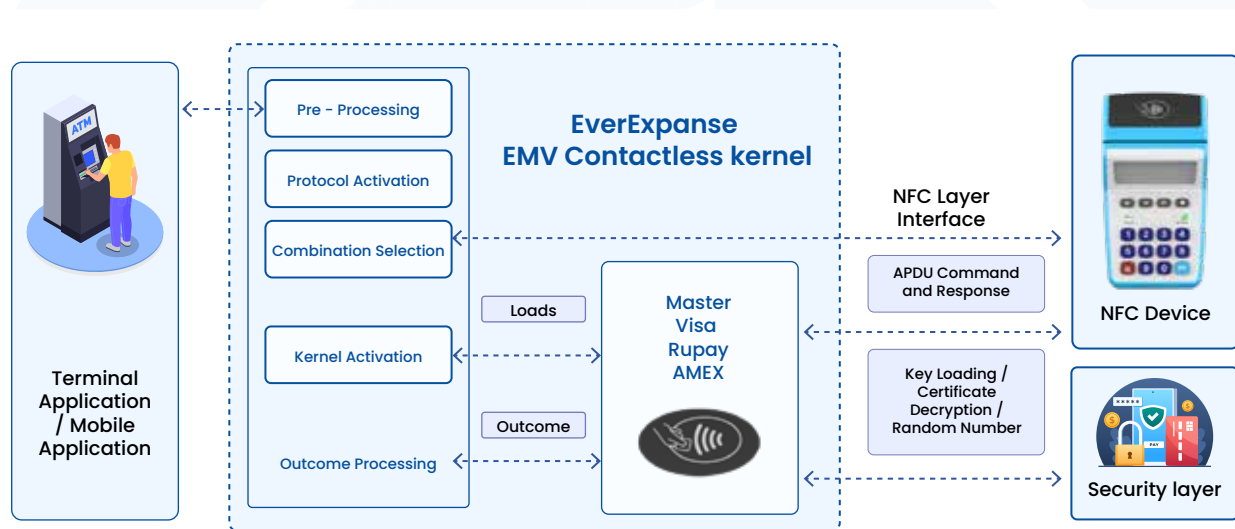**EverExpanse**
Empowering Payment Landscape

PRODUCT
EMV L2 Contactless Kernel

If you are seeking to outsource the management of an EMV L2 Contactless Kernel Technology and solution or integrating a third party solution, we provide expert knowledge, experience and complete EMV L2 Contactless Kernel solution and development.

Platform agnostic EMV L2 Contactless Kernel architecture

EverExpanse's EMV L2 Contactless Kernel is used in following environments

Point Of Sale (POS) | POC Device Chip Card Reader | Tap-on-Phone | Smart phones and Tablets | Kiosks

EMV L2 Kernel architecture brief

- ✔ EMV Level 2 Contactless Kernel Application sits in between the terminal applications and other hardware interfaces layers
- ✔ EMV Level 2 Contactless Kernel is a platform agnostic software. EMV Level 2 Contactless Kernel interacts with existing APIs of Terminal application and is an abstracted layer from the terminal application and it's operating system
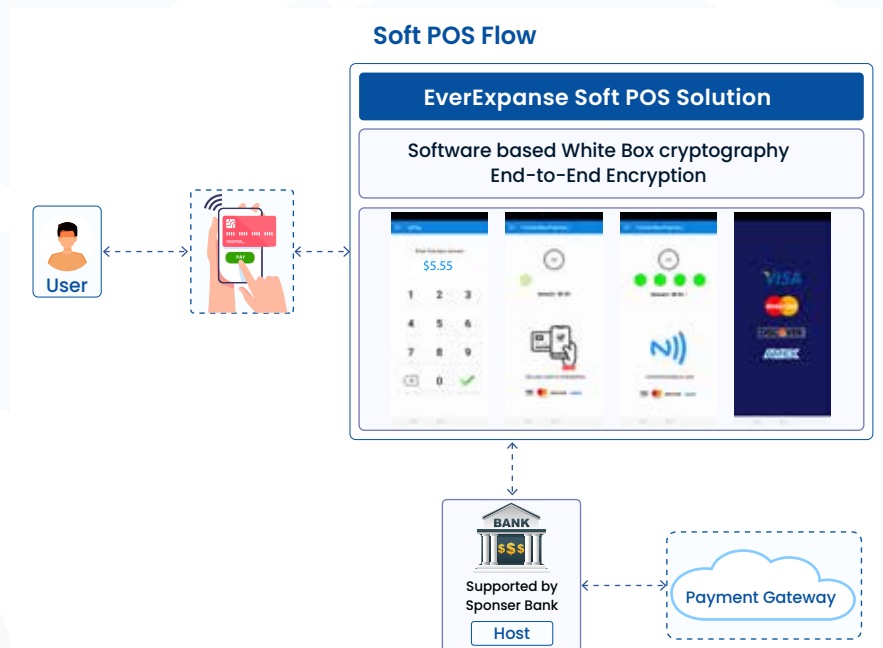
EverExpanse EMV Contactless Kernel Credentials

- ✔ EMV L2 Contactless Kernel for POC device
- ✔ EMV L2 Contactless Kernel for POS Counter Top Device
- ✔ EMV L2 Contactless Kernel for tap-on-Phone
- ✔ PCI PTS certification, PCI PTS Hardware design

- ✔ EMVCo TTA (EMVCo Contactless Terminal Type Approval) and Certification
- ✔ Point Of Sale (POS) Terminal Application Development
- ✔ Retail Banking Card Payment Solutions Services

Stay ahead of the curve with our Fast, Simple, Secure Payment Solutions

EverExpanse
Empowering Payment Landscape

PRODUCT
SoftPOS Solutions

Software Point of Sale, is a ground-breaking new technology that allows businesses to accept card payments directly on their phones or devices, eliminating the need for any additional software. SoftPOS converts your regular smart phone or tablet into a secure payment terminal enabling the acceptance of EMV Contactless cards.

Soft POS Flow

SoftPOS Overview

Hardware-Free Integration | Versatile Compatibility | Contactless Payments | Business Convenience | Universal Acceptance | No Expense | Convenient interface

Supported Schemes

Master | Visa | Amex | Discover

Security Standards

SoftPOS relentlessly guards against potential threats and vulnerabilities

- ✓ Software based White Box cryptography
- ✓ Mail/SMS Receipt
- ✓ Unique Key Per Transaction
- ✓ Convenience of an Online PIN
- ✓ End-to-End Encryption

Stay ahead of the curve with our Fast, Simple, Secure Payment Solutions

PRODUCT
Payment Processing Platform

Our sophisticated payment processing platform is designed to handle electronic transactions secuerly, offering a comprehensive suit of features to meet your business needs. These features include authorization, fund capture, analytical reports and support for various payment methods, including recurring payments.

In short our platform provides everything you need for efficient online Payment Processing Platforms.

- **Commercial Transactions:** Businesses engaged in buying and selling goods or services.
- **Donation Transactions:** Processes designed for charitable contributions and fundraising.

Type of Integrations

- IFrame Integration
- API Integration
- E-commerce Platform Integration
- Virtual Terminal
- Batch Processing

- Hosted Payment Pages (HPP)
- Recurring Billing Integration
- Mobile SDKs
- Tokenization
- Webhooks Integration

Administration Panel Features

Reporting and Transaction View | Reversal and Custom Receipts | Configurable Payment Pages | Customized Receipts | Customer Work flow Integration for Payments

Payment Gateway Support

USA - NMI | TabaPay | FreedomPay | GreenMoney | iStream
India - Kotak Bank

E-commerce Integration Expertise

Hosted Payment Page | Payment Information Proxy | Hosted Payment Controls

EverExpanse
Empowering Payment Landscape

PRODUCT
Payment QR Platform

Whether you prefer dynamic or static QR codes, we've got you covered. Our Payment QR Platform is an innovative solution designed to simplify and enhance the payment process. Dive into a world of convenience with features like merchant payment page integration and unique, custom QR code generation, pre-filled with customer details, invoice information and the specified amount (push to pay) for hassle-free transactions.

QR Platform Features

- Branded QR Payments.
- Secure and easy to use.
- Dynamic and static QR Codes.
- Best user experience for customer payment.
- Seamless Integration with Merchant Payment Pages.
- Unique QR Generation with Pre Filled Information.
- Unique and Customizable QR landing page.
- Customer Scan Tracking Statistics.

Our QR platform

- Efficiency - Save time with our automated QR code generation and real-time updates.
- Flexibility - Whether you prefer dynamic or static QR codes, we've got you covered.
- Insights - Gain valuable insights with our detailed customer scan tracking statistics.
- Integration - Seamlessly integrate our platform with your merchant payment pages.
- Customization - Personalize your payment experience with custom template updates.
- Diversity - Ensure a seamless experience for your diverse customer base.

OUR VALUABLE
Clients

EbixCash

SP SPECIALTY PAYMENTS™

Green.Money™

NCR

Oakter
ADVANCED INDIAN ODM

OrderEx

PROMPTNOW

Al-Tijari
Commercial Bank of Kuwait

EverExpanse

Empowering Payment Landscape

Stay ahead of the curve with our Fast, Simple, Secure Payment Solutions

EverExpanse Pvt Ltd

📍 709, White Square Building, Hinjawadi, Pune, Maharashtra 411057

📞 + 91 7028-169977 / +91 7600-114879

🌐 www.everexpanse.com

✉️ sales@everexpanse.com

EverExpanse, LLC

📍 2201 Double Creek Dr Suite 3001, Round Rock, Austin, Texas, USA - 78664

📞 +1 (972) 256-8213 / +1 (972) 212-5447

📠 Fax : +1 (512) 727-1254

✉️ info@everexpanse.com

https://www.linkedin.com/company/everexpanse   https://www.twitter.com/EverExpanse