

## Leading mPOS payment solution provider -India

### 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, miniUSB and bluetooth

### Background/Challenges

- ✔ The biggest challenge was to design the low cost device, cost should be less than \$50
- ✔ 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