



# Step-by-Step Guide

## Payhuddle helps one of the fastest-growing FinTech organizations with the Host Implementation guide development for EMV contact and RuPay contactless.

This company provides innovative and comprehensive solutions to the banking and financial services industry. Their primary requirement is to prepare the host implementation and development guide document for EMV contact and RuPay qSPARC (contactless).

### Why did they come to us?

We are one of the few organizations that combine software engineering expertise and have immense knowledge of EMV and domestic payment network requirements, such as RuPay Contactless.

### Challenges faced by the customer in preparing the development document for EMV and RuPay Host implementation

- 1.Understanding the evolving technical specifications and requirements of the EMV and RuPay standards was complex
- 2.Ensuring the compatibility and interoperability of the host applications across payment networks, devices, and platforms.
- 3.No prior knowledge/ experience in developing and executing test cases and scenarios to verify the card and terminal applications' functionality, performance, security, and compliance.
- 4.Testing without a structured approach increases the risk of missing critical bugs

and security vulnerabilities, potentially leading to costly product recalls or operational disruptions in the future.

5.The lack of proper planning and documentation often leads to rework and delays, significantly inflating the overall cost of the testing and certification process.

### What did we do?

As a leading EMV expert with immense knowledge working with domestic payment network requirements such as RuPay, we worked with the organization to help them develop and roll out the comprehensive EMV issuer host implementation document and RuPay contactless host implementation document in two months.



We also organized a two-day EMV workshop with the customer to give them insight into EMV and RuPay specification and certification. It helped them to streamline their development process.

### Benefits for the customer

This innovative payment solutions organization quickly developed and rolled out the comprehensive host application supporting EMV contact and RuPay. Our development guide helped to reduce cost and time along with streamlining their development of host for EMV and RuPay contactless.

### About Payhuddle

Payhuddle is a payments solutions organization that offers qualified test tools, simulators, live test analyzers, certification consulting, certification services, certification-ready kernels, test tool development, and product development for the entire payment ecosystem. Payhuddle is one of the most sought-after payment solutions organizations in the market. Payhuddle works on the latest implementations like SRC, QR payments, mobile payment apps, and Open APIs. Most Payhuddle solutions are deployed on the cloud. Besides, Payhuddle offers Outsourced Product Development services and Resource Augmentation services in the payments domain.