

# Payhuddle enables EMV Level 3 certification for the Tap to Pay application of a global payment processor



Our client, a Fortune 500 company and one of the world's largest payment processors needed to perform end-to-end testing, validate, and certify their Tap to Pay application (for both Android and iOS) for EMV Level 3 with several international and domestic payment schemes.

The payment schemes included Visa,

Mastercard, Discover, Amex, JCB, UnionPay, and EFTPOS.

These certified applications would be deployed on POS terminals across the APAC region through their acquiring partners.

For this certification, the client decided to work with Payhuddle.

## Customer objectives

The client had two clear goals.

1. Accelerate EMV Level 3 certification timelines for Android and iOS Tap to Pay applications.
2. Simplify the entire certification process, avoiding the complexity of managing multiple stakeholders and scheme requirements internally.

## Our Solution:

Payhuddle provided end-to-end consulting and execution from onboarding and prerequisite checks to

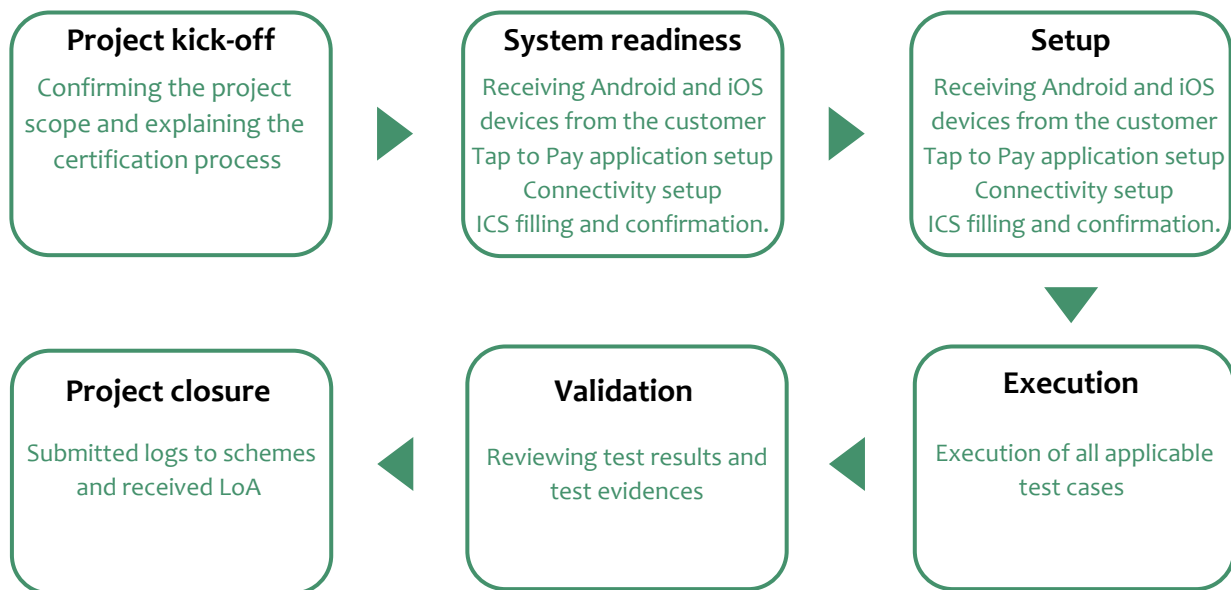
testing, issue-fixing, debugging, and final certification.

## What did we do?

- Validated all critical prerequisites, including EMV Level 2 and TQM certificates.
- Used our automated EMV Level 3 testing and certification platform, Tecto, for all international schemes.
- Completed testing in the first iteration for all major networks. We submitted certification logs for Visa and Mastercard, while the client submitted logs for Amex, UnionPay, JCB, and EFTPOS. Enabling a market-ready rollout within five months.



## Process flow of EMV Level 3 consulting and certification



## Key Challenges Addressed

- 1. Remote coordination:** We managed seamless collaboration between the client's distributed app development teams and the payment schemes.
- 2. Region-specific requirements:** Our expertise in scheme-specific and region-specific EMV contactless configurations was crucial to success.
- 3. Smooth execution:** We ensured minimal disruption to the client's operations during the rollout.
- 4. Stakeholder approvals:** We handled all communication to secure necessary certifications, waivers, and scheme approvals.



### Benefits for the customer

- The entire certification cycle, from planning to final approval, was completed in just five months.
- With our expertise in end-to-end testing and validation Tap to Pay applications for Android and iOS were certified successfully on the first iteration across all targeted schemes.
- The client was free to focus on product development while we handled every aspect of EMV Level 3 testing and certification.

### 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.