Presentation of the multi-scheme terminal compliance process

v1.0

FrenchSys
Intégrateur de solutions

The benefits of the FCCS process

FrenchSys Common Compliance Scheme (FCCS)

FrenchSys checks the implementation of terminals or payment acceptance solutions through a common process (FCCS) that integrates compliance processes of the different schemes.

FCCS is a complete multi-scheme **process**:

- It covers the Schemes: **Amex**, **CB** (including Meal Vouchers), **Discover**, **JCB**, **Mastercard**, **UPI** and **Visa**.
- The process is defined jointly by FrenchSys and the Schemes.
- The validation process of each Scheme is integrated in FCCS.

The FCCS process is based on the integration of the functional and protocol requirements of all Schemes into the FrenchSys specifications to ensure the acceptance and interoperability of terminals in the payment market.

The 3 types of FCCS compliances

FCCS Compliance Types	Definition
Standard Solution - Compliant	Solution compliant with FrenchSys functional and protocol requirements and embeds all schemes
Standard Solution - Partially Compliant	Solution that partially implements certain features and schemes, but with a commitment from the vendor to correct these deviations so that the solution becomes compliant
Non-standard solution - Proprietary	Solution that partially implements certain features and schemes without any commitment from the manufacturer to correct these deviations.

Global overview of the FCCS Process

Request for multi-scheme compliance validation from a referenced vendor

Eligibility step for POI evaluation

Assessment of compliance with the requirements of the Schemes

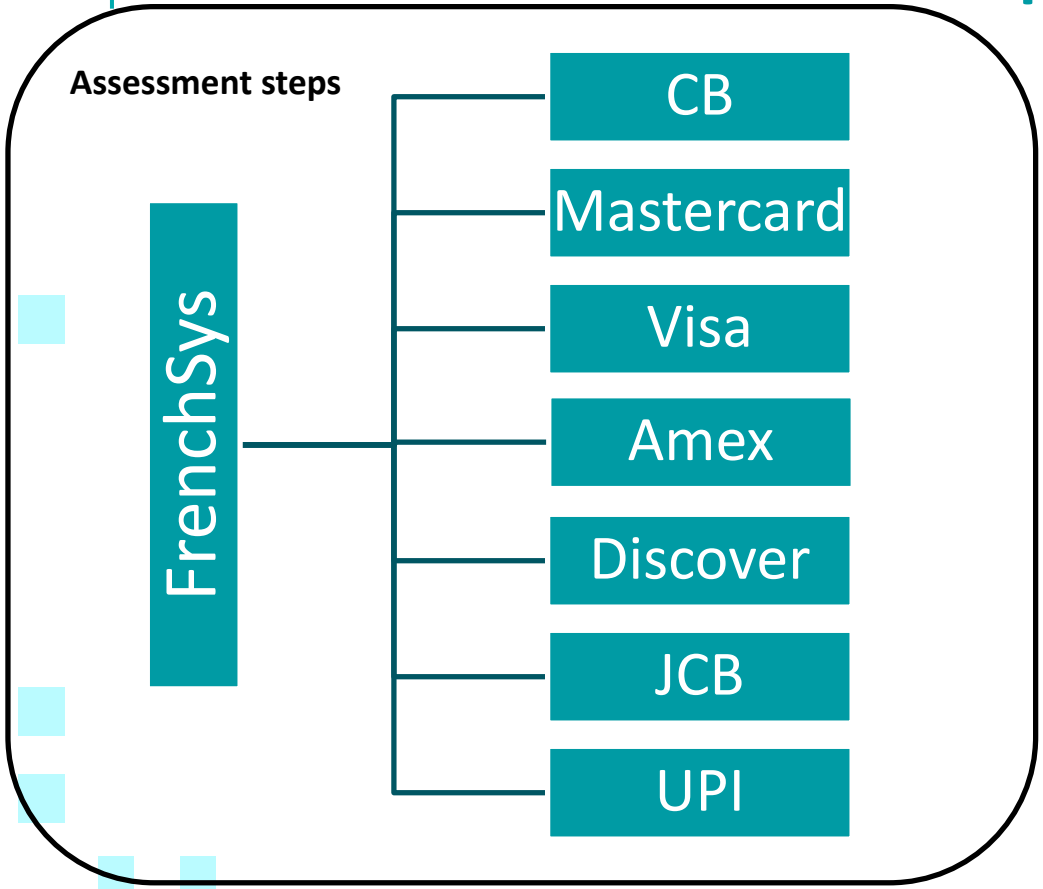
FCCS, analysis proof of compliance

FCCS Report issuance by FrenchSys

Information
> Schemes
> Acquirers
> Vendors

This process applies to terminal vendors and developers of internet payment solutions.

FCCS Process : Assessment steps



1. Terminal family
   - ❑ CB, Mastercard, Visa, AMEX and JCB acknowledge the concept of "Family of Terminals".
   - ❑ UPI verifies by itself if it is a family.
   - ❑ Discover and JCB : work in progress.
   - ❑ The definition criteria are specific to each Scheme (with many common points) and reported in the "FCCS Process Guide".

2. Waivers requests are always managed by the Schemes.

3. The conditions for retesting are specific to each Scheme. They are reported in the " FCCS Process Guide ".

SYNTHESIS

SCHEMES	POI Assessment: Step 1			POI Assessment: Step 2			
	Tests for compliance with specifications and protocols?	Cost of tests supported by	acknowledgement of PayCert certificate by the Scheme?	Scheme tests required?	Cost supported by	Scheme test performed by	Terminal Certification Scheme
CB	Yes	Vendor	Yes	No (if standard solution)	N/A	N/A	CB approval
Mastercard	Yes	Vendor	No	Yes (Modular M-TIP Terminal)	Vendor	ELITT	LOA Terminal
Visa	Yes	Vendor	No	Yes (with Generic Acquirer)	Acquirer	ELITT	No LOA Terminal
AMEX	Yes	Vendor	No	Yes	Vendor	ELITT or Vendor (with AMEX)	LOA Terminal
Discover	Yes	Vendor	No	Yes (in progress)	To be defined	In progress	In progress
JCB	Yes	Vendor	No	Yes (in progress)	To be defined	ELITT	In progress
UPI	Yes	Vendor	No	Yes	Vendor	ELITT	No LOA Terminal

Contacts FCCS

- **FCCS@frenchsys.com**

ANNEX

Detail by Scheme: CB

CB Assessment

- For "standard" Terminals (i.e. compliant with the prerequisites in place at the time of application), no additional tests are required.
- For "non-standard" solutions, additional tests are required (defined on a case-by-case basis).

CB Compliance

- CB issues the Terminal a CB Approval **valid only for CB Acceptance**
- CB drafts RRAs that indicates to the Vendor the proof of compliance to provide.

Deployment

- As soon as a terminal is CB Approved, it can be deployed by all CB Acquirers to process CB transactions.

Detail by Scheme: Mastercard

Mastercard Assessment

- Application of the Modular M-TIP Process (see next slide)
- Terminal compliance acknowledged

Mastercard Compliance

- FrenchSys is accredited Mastercard :
  - FrenchSys is Self Approval Company (SAC).
  - ELITT is Support Company (SC).
  - ELITT performs the tests.
  - FrenchSys validates the test results and grants the LOA Terminal.

Deployment

- Conditions for rolling out Mastercard terminals:

1. The Acquirer must have a Mastercard Acquirer LOA.
2. Terminals must have a Mastercard LOA.

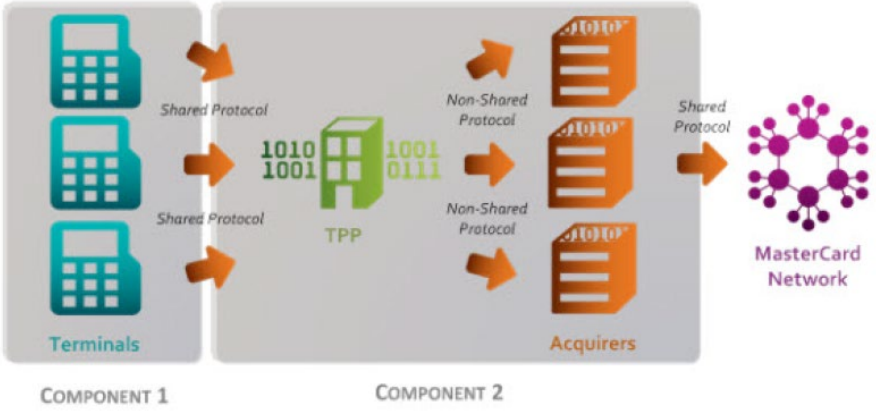
Detail by Scheme: Mastercard Modular M-TIP Process

Common Terminal Acquirer Protocol

⇨Modular M-TIP applicable

⇨Terminals can be pre-tested without Acquirer ⇨FCCS

⇨Acquirer tests are still required but in reduced numbers.



Cf. le document Mastercard « M-TIP Process Guide" dernière version

Detail by Scheme: Visa

Visa Assessment

- Application of Visa Level3 tests.
- Visa does not acknowledge terminal compliance. L3 Acquirer tests are required **for each Acquirer.**
- Possible simplification: Visa accepts the use of a **generic Acquirer** to perform L3 tests (no obligation to choose this solution).
  Process implemented by ELITT.

Visa Compliance

- Visa issues Acquirer compliance:
  - With generic Acquirer: ELITT performs the tests (on behalf of **all Acquirers** who have subscribed to the ELITT offer) and sends the evaluation report to Visa.
  - Without generic Acquirer: c'est à l'Acquéreur de prendre en charge tout le process.
- FCCS **grants compliance of L3** tests with Generic Acquirer to declare the Terminal compliant with Visa

Deployment

- Condition to deploy Visa terminals: the Acquirer must have a Visa LOA.
- NB : **all Terminals** that follow the FCCS process are tested with the generic Acquirer. Acquirers are supposed to deploy only these terminals.

Detail by Scheme: AMEX

AMEX Assessment

- Application of the AEIPS and Expresspay processes

AMEX Compliance

- AMEX delivers the LOA Terminal
- FCCS **awaits the AMEX LOA** to declare the Terminal compliant with AMEX.

Deployment

- Condition to deploy AMEX terminals: the terminal must have an AMEX LOA.

Detail by Scheme: Discover and JCB

Work in progress with the Schemes

Detail by Scheme: UPI

UPI Assessment

- Application of UPI process:
  - ➢ **Terminal** :
  - – Functional tests to validate EMV functions
  - ➢ **Acquirer:**
  - - Offline integration tests
  - - Online integration tests
- L3 Acquier tests are required **for each Acquier.**

UPI Compliance

- ELITT performs **Terminal** tests.
- FrenchSys pre-validates the test results and submits the results to UPI.
- UPI pre-validates the results
- FCCS **awaits UPI's validation** to declare the compliance of the Terminal

Deployment

- In order to deploy UPI Terminals, the Acquirer must own a UPI LOA
- If an Acquirer has a UPI LOA, then he can deploy any Terminal that has gone through the FCCS process