

## CASE STUDY

# EMV Compliance for a leading Prepaid Card Processor

## Client Overview

The client is a leading prepaid card processor based in the US.

## The Challenge

The client wanted to revamp its legacy application to be able to support EMV issuance in the era of globalization for existence in various geographies. They were dependent on numerous other systems due to absence of direct interfaces to networks/association.

## The Solution

Opus studied the business landscape and analysed the nitty gritty needed for the implementation with minimum impact to the existing dependencies. They left no stone unturned to ensure the regulations are met, the testing with various players in the ecosystem in complete diligence and NIV certification is done.

Opus upgraded the authorization platform to support Europe regions' specific card requirements as mandated by MasterCard.

**The solution provided an Authorization Processing Engine. It also made provision for Information Portal which catered to:**

 Consumer

 Processor

This helped understand the change and thus helped the client provide a smooth transition to their users.

## Benefits Delivered



The solution made the client's product EMV compliant to guarantee security to its users.



The solution integrated with the payment service network directly and eliminated the possible discrepancies.



It also provided a direct interface negating dependency on other systems.



The solution helped the client keep up with the increasing global footprint, increasing the number of users and upgraded their legacy application to a more modern application suited to the needs of the users.



The solution brought in efficiency to the client's product landscape and helped them save many million dollars.