

# Payment systems security evaluation and type approval



Applus+ Laboratories works with manufacturers and developers in the electronic payments and ID industries to ensure global market access for terminals, contact and contactless smartcards, chip and cloud based mobile payments, and other secure payment and ID technologies. Our cutting-edge facilities in Spain and China apply state-of-the-art techniques to carry out functional and security testing on products and solutions under the most important certification schemes, including EMVCo, Common Criteria, GlobalPlatform, Visa, MasterCard, Amex, Discover and JCB.

Chip-based solutions are still the benchmark technology for payment systems. Whether in a smartcard or embedded in a mobile handset, secure elements offer a consistent security solution with a well-defined certification scheme that includes security evaluations against malicious operations and assessment of SE compliance with functional and interoperability specifications. One of the major challenges for smart card and SE manufacturers is achieving certification in the shortest time possible.

Applus+ is a security laboratory accredited to conduct security evaluations on smartcards and secure elements under EMVCo and main payment schemes (Visa, MasterCard, Amex, Discover and JCB) for IC, Platforms and Payment Applications. We are also a functional laboratory recognized by EMVCo, Visa, Discover and Amex, offering a one-stop-shop evaluation service for these payment schemes. Applus+ is also a GlobalPlatform full member and qualified laboratory, and can conduct the necessary GP tests for contact and contactless cards compliance.