



NEXO ANNUAL CONFERENCE
PARIS OCTOBER 1-2, 2018



How nexo standards maturity helps addressing concrete businesses and internal structuring

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Emmanuel CHAUDRON

AMADIS / Business Architect



CARD PAYMENT
STANDARDIZATION
ISO 20022



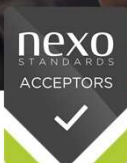
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AGENDA

1. AMADIS presentation
2. Nexo challenges from our software editor perspective
3. Concrete use cases implemented using nexo standards:
 - « Retailer » use case
 - « In Transit » use case
4. Software engineering vision around nexo standards



AMADIS PRESENTATION

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AMADIS presentation

- AMADIS is a canadian software editor company founded in 2005 in Montréal
- Amadis business is focused on promoting the adoption of standards, the global apprehension of local requirements and the alignment on state of the art software practices.

***“Our promise is to provide Retailers with
Agnostic (non binding), Open & Universal
Payment Solutions”***

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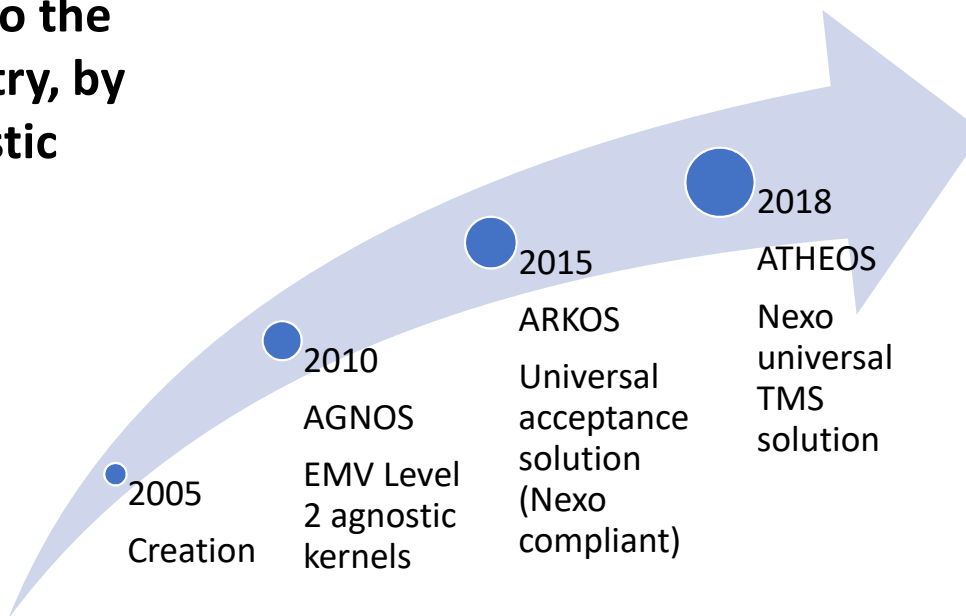




Amadis Joined Nexo in 2010

Amadis Mission is to participate to the structuring of the payment industry, by providing standard and full-agnostic interoperable payment solutions

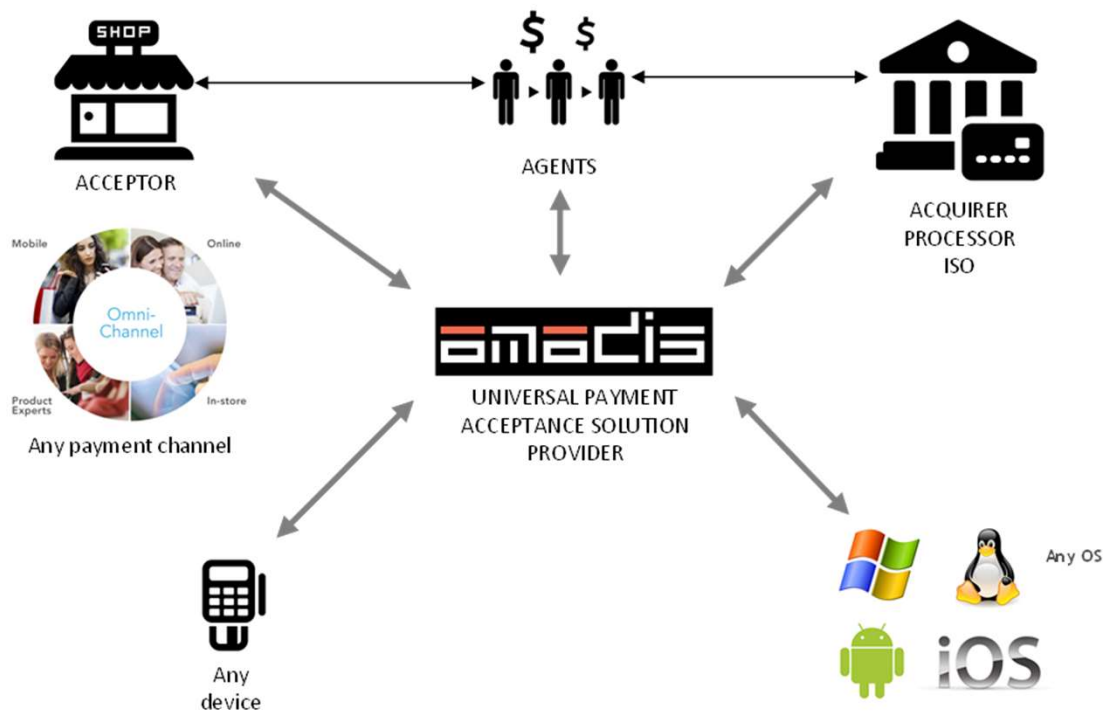
Only possible thanks to



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AMADIS position in the payment acceptance market



Secure Payment OS (PCI)
Card Processing (EMV Level2)
Payment Acceptance Solutions
Terminal management Systems

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Yet another payment company?? Let's see...

- AMADIS is not a terminal vendor (and is fully platform agnostic)
- AMADIS has started on card based payment (not e-commerce)
- AMADIS is a payment & software expert



NEXO Payment
acceptance and TMS
provider



Merchant payment
acceptance provider
Merchant NEXO Acquirer

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NEXO CHALLENGES FROM A SOFTWARE EDITOR PERSPECTIVE

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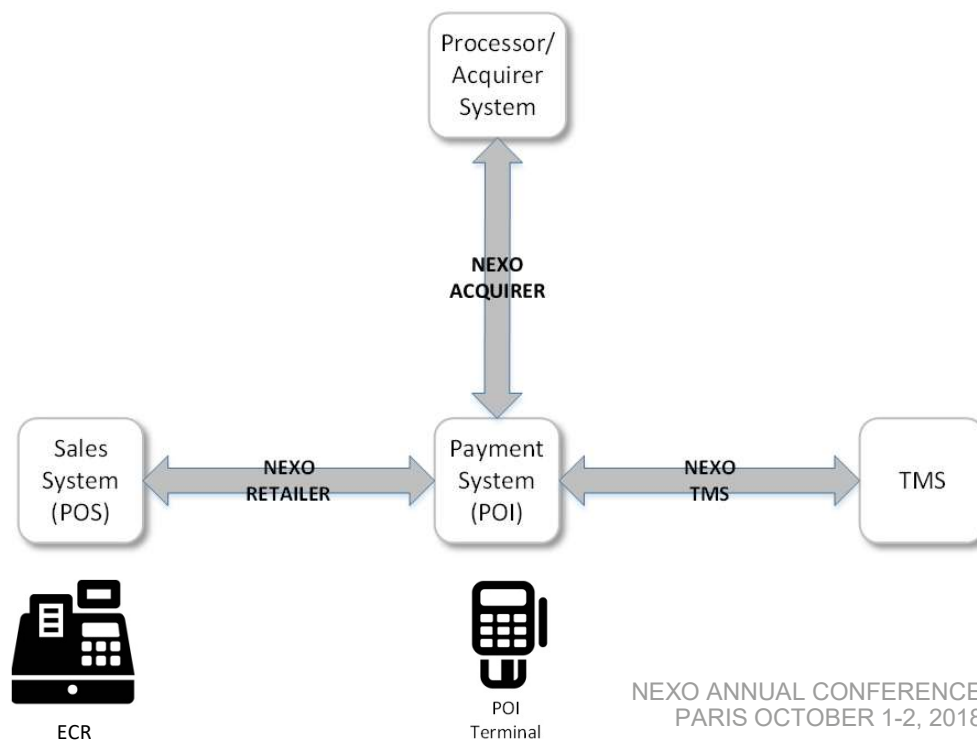
NEXO challenges from our software editor perspective

- Beyond our nexo participation, we chose nexo standards because :
 1. They remove dependencies which block innovation & competition
 2. They are mature from business, functional and technical perspectives
 3. They allow us to offer universal on the shelf solutions (and reduce TTM, risks and costs)



1- The most important: business maturity (WHAT we can achieve)

Standard card
payments for
retailers/acceptors

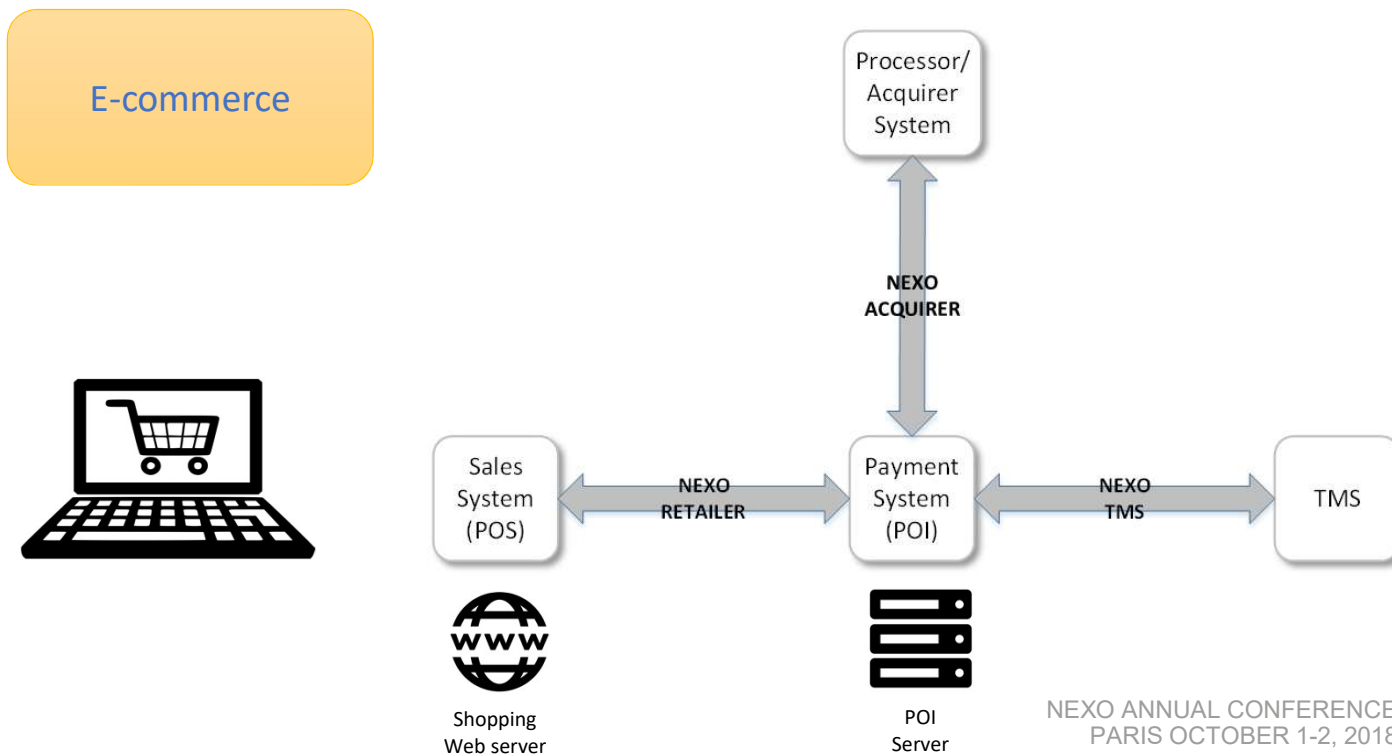


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1- The most important: business maturity (WHAT we can achieve)



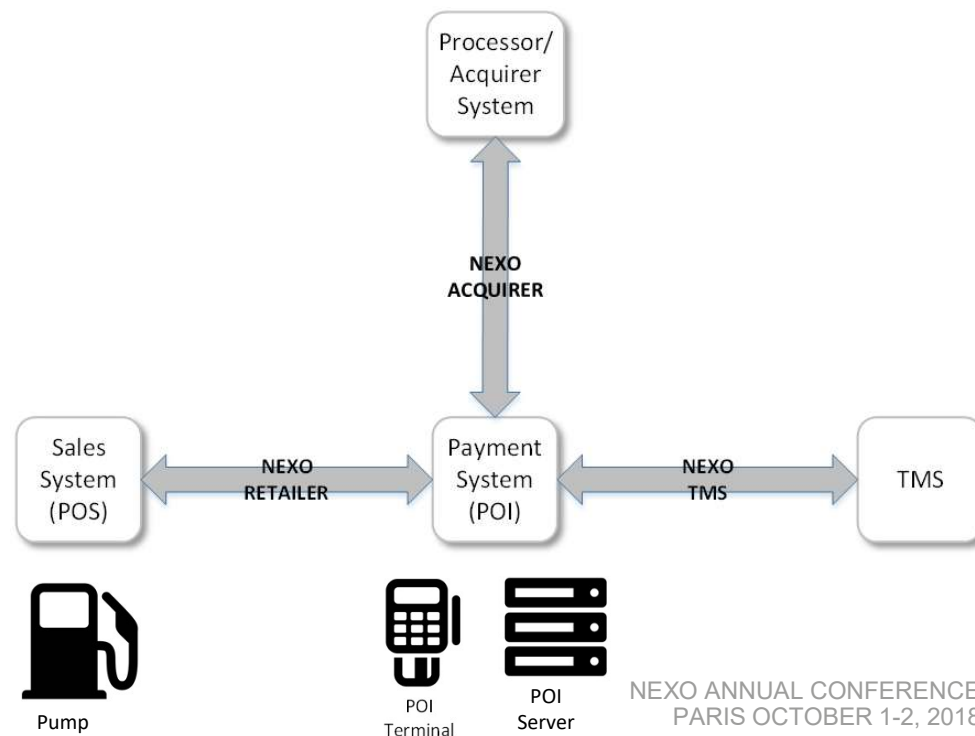
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1- The most important: business maturity (WHAT we can achieve)

Unattended
(petrol station)

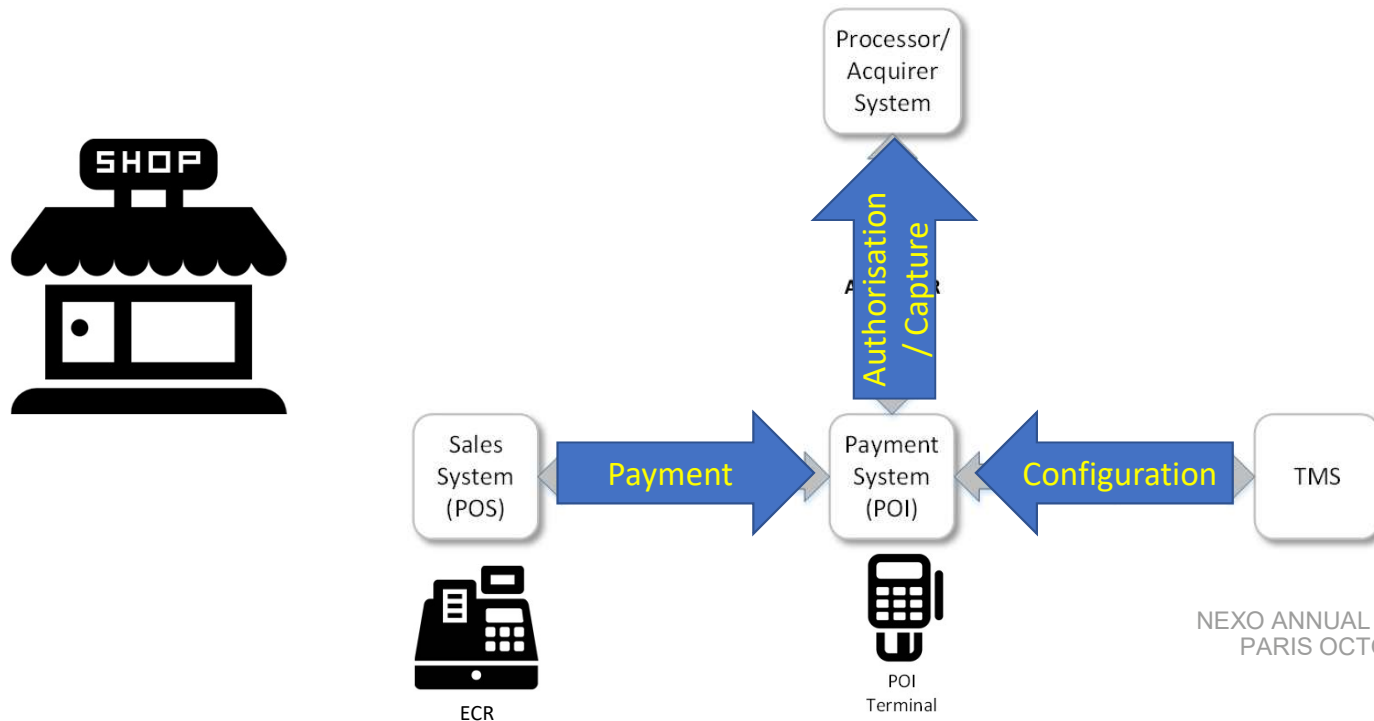


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2: functional maturity. Business requirements are supported end-to-end

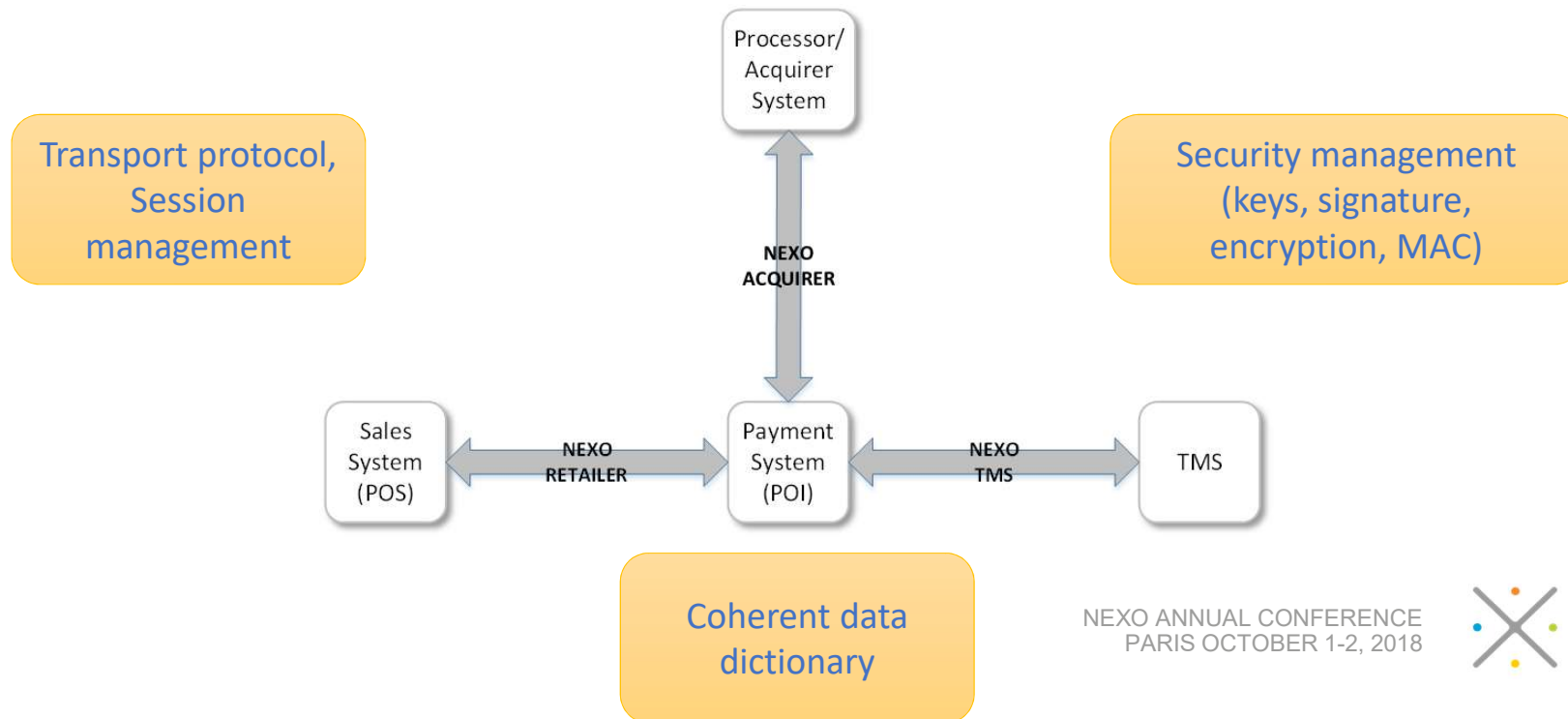


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3: technical maturity. Functional requirements are supported by unambiguous technical requirements



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CONCRETE USE CASES IMPLEMENTED WITH NEXO STANDARDS

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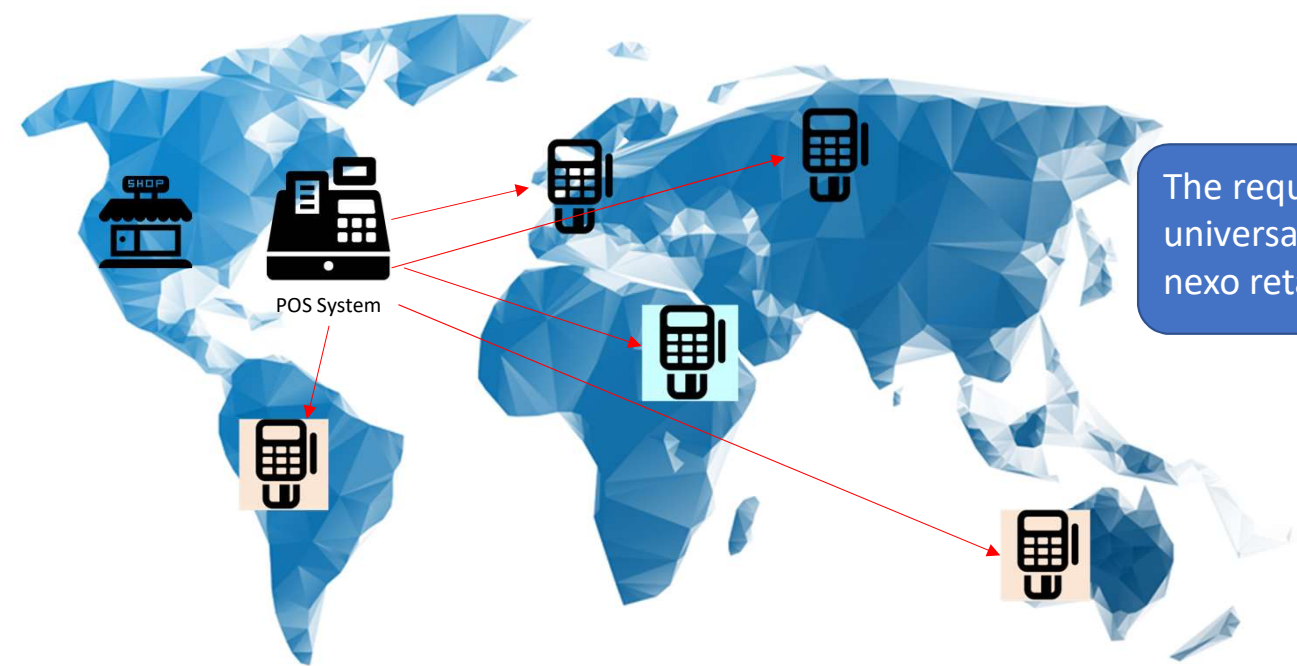
Use case 1: Retail payment



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Retail payment: build a universal POS system



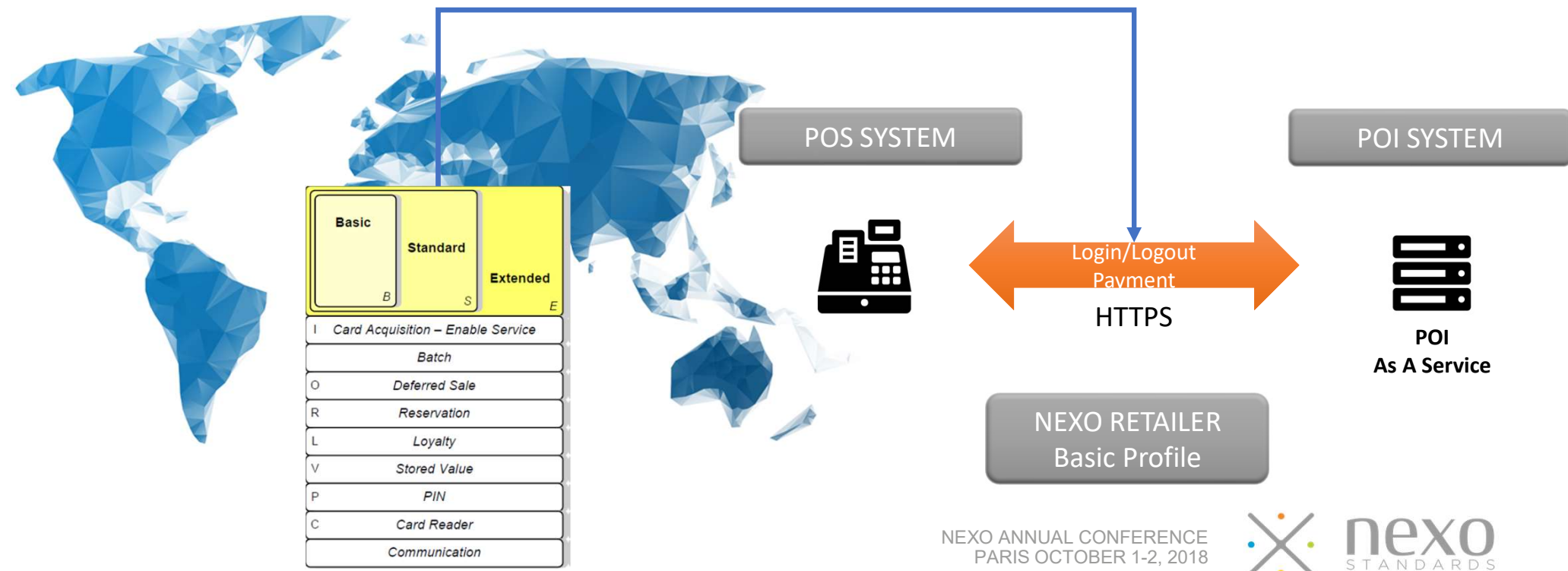
The requirement: to help a worldwide retailer building a universal POS system, and be sure it will comply with any nexo retailer basic POI

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Retail payment: build a universal POS system: AMADIS answer



Use case 2: « In Transit » payment



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Business and project organization



NEXO Payment
acceptance and TMS
provider



NATIXIS
PAYMENTS
BEYOND BANKING

Merchant payment
acceptance provider
Merchant NEXO Acquirer



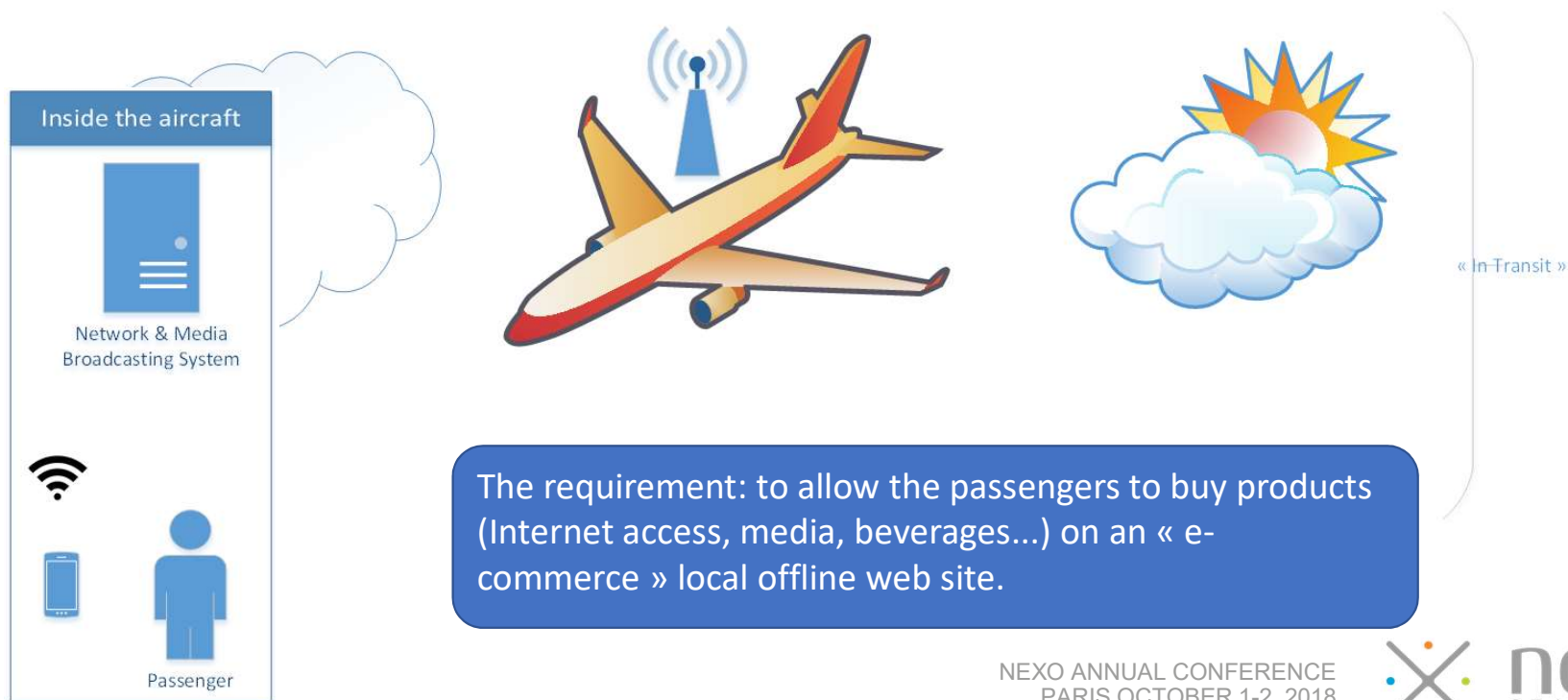
Airline company

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« In Transit » use case / « offline e-commerce » (*sic*) in transit

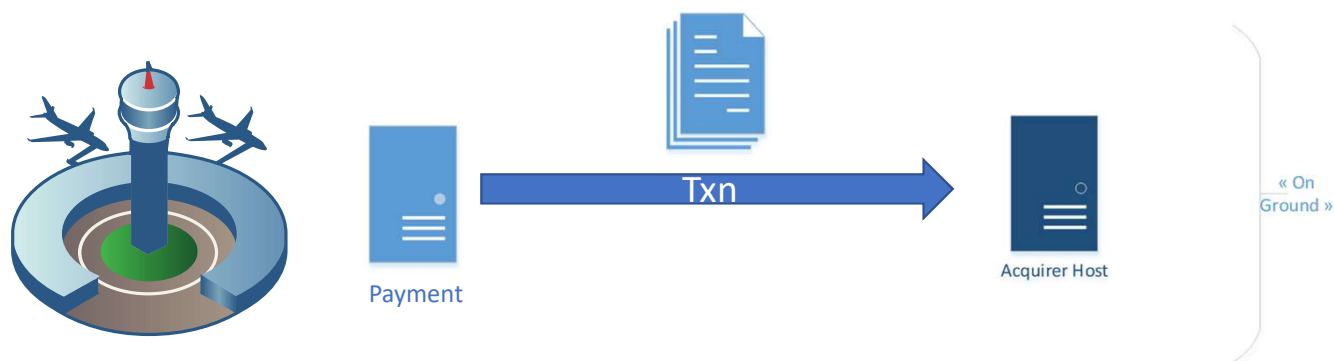


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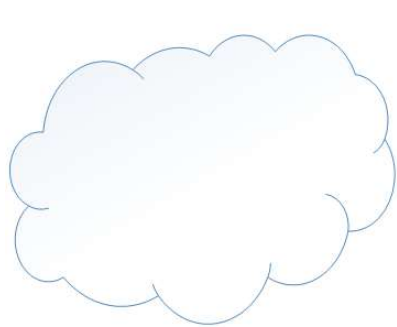
« In Transit » use case / « offline e-commerce » (*sic*) on ground



The requirement: after the trip, when Internet access available, send the transactions to the acquirer, including the products list. The passengers will receive by e-mail a sale and transaction ticket



« In Transit » use case: the constraints In Transit



« In-Transit »

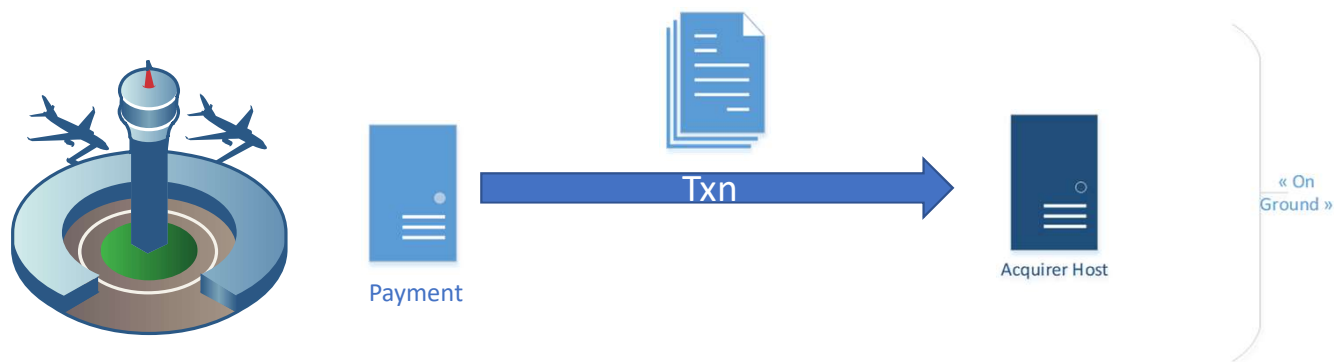
1- No Internet access during the flight for payment functionalities

2- No hardware can be integrated inside the aircraft
→ no HSM to protect card data encryption keys

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« In Transit » use case: the constraints On Ground



Internet access and bandwidth, on ground, is limited in time and has to be shared between:

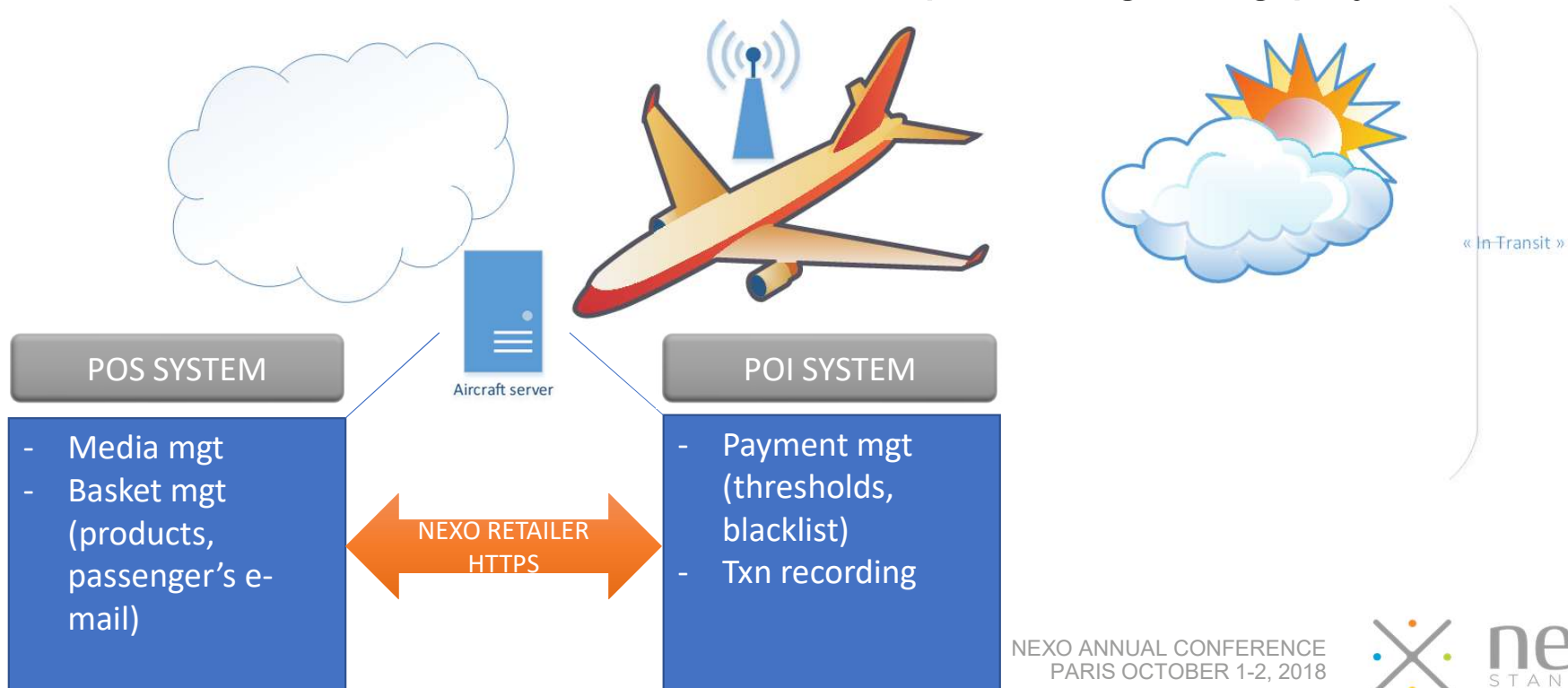
- Payment functionalities (remote parametrization, completion)
- Sales functionalities (media content update, sales reconciliation,...)

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« In Transit » use case: how nexo helped integrating payment

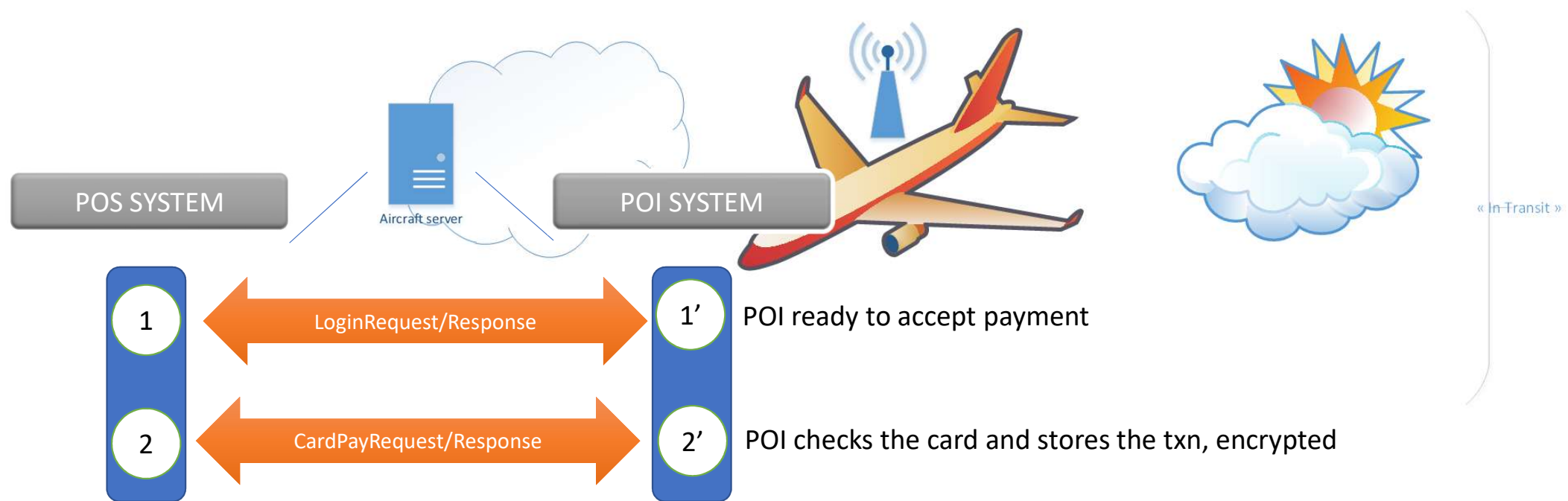


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« In Transit » use case: how nexo helped integrating payment In Transit

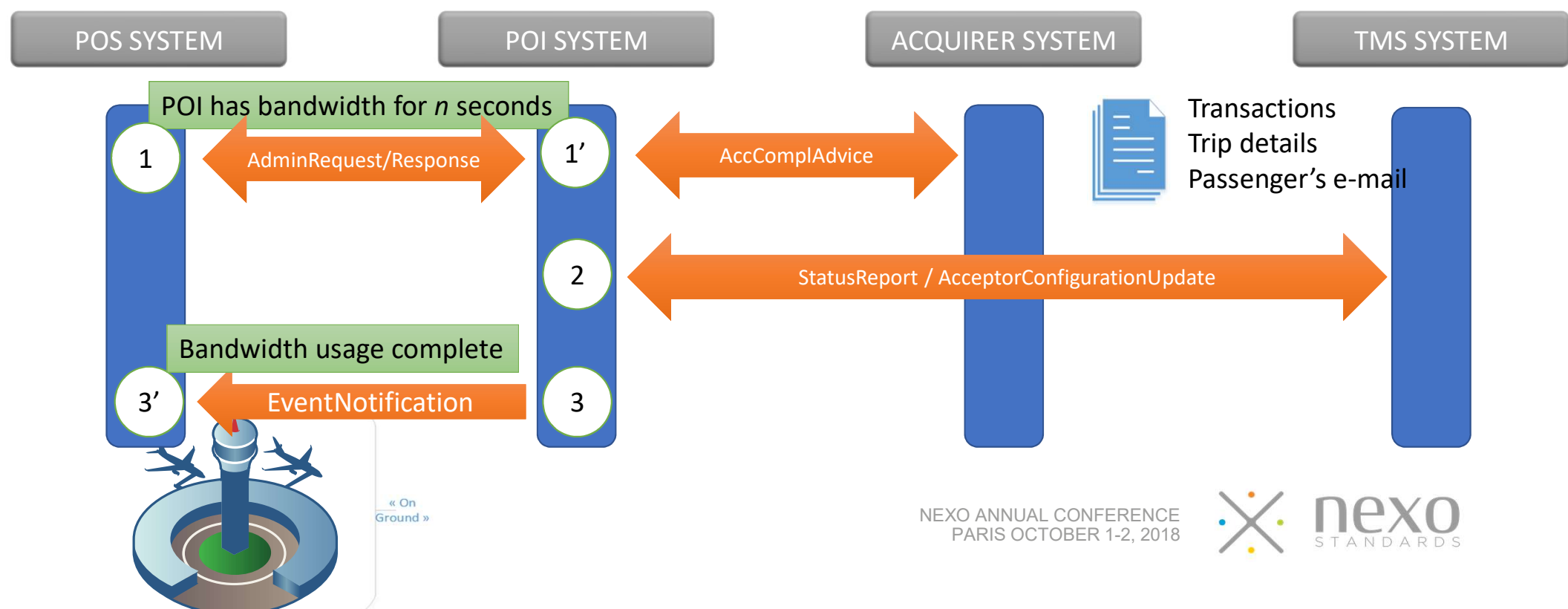


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« In Transit » use case: how nexo helped integrating payment On Ground





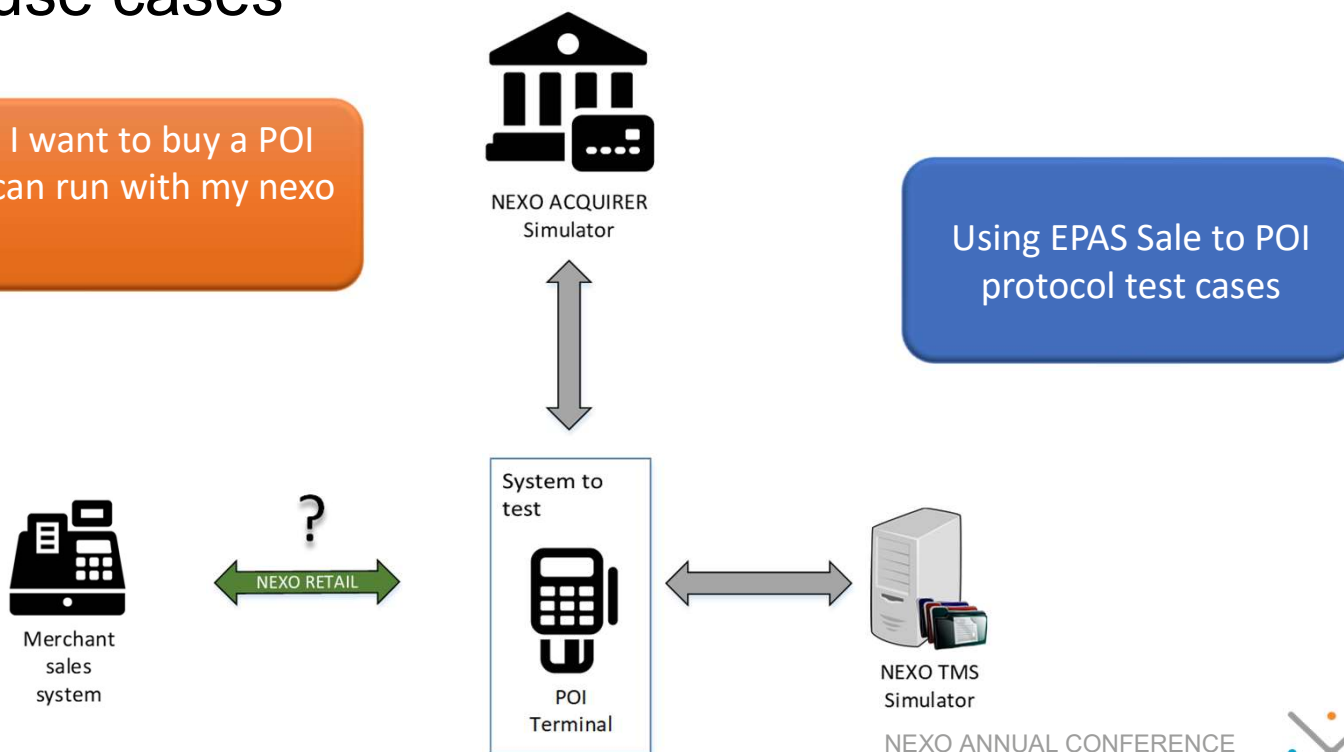
SOFTWARE ENGINEERING VISION AROUND NEXO STANDARDS

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A few use cases

As a merchant, I want to buy a POI and be sure it can run with my nexo sales system



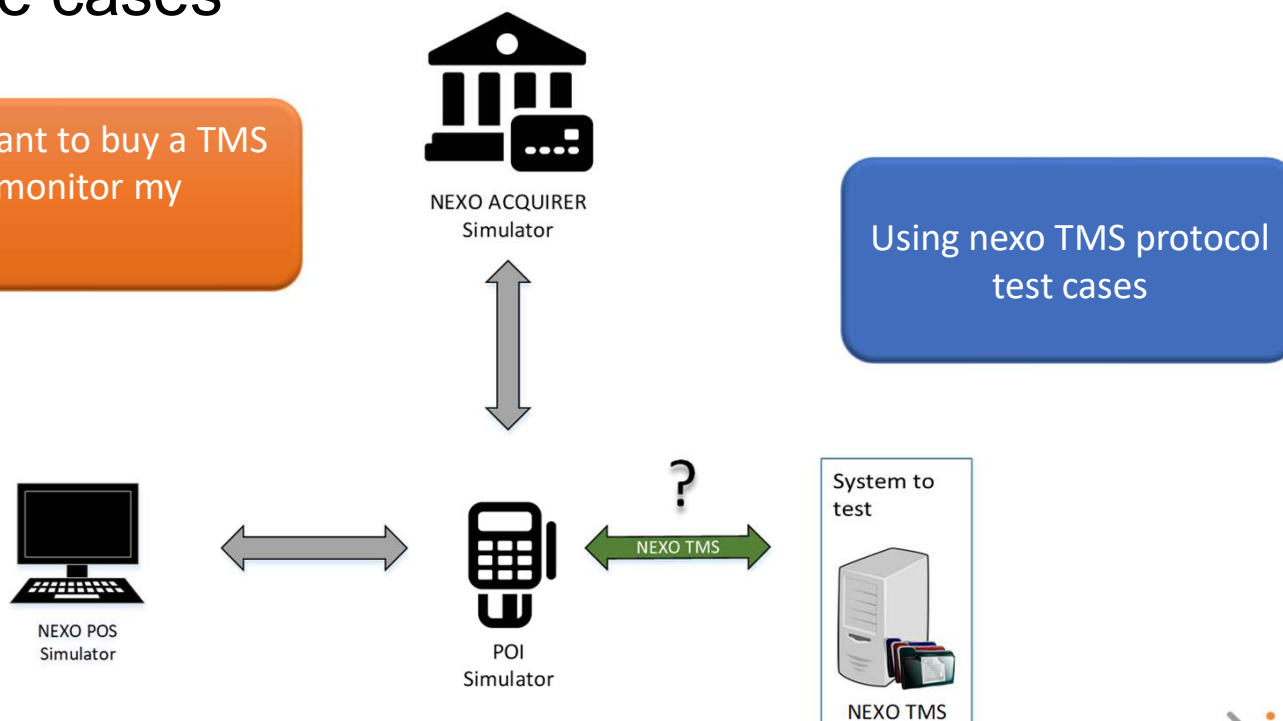
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A few use cases

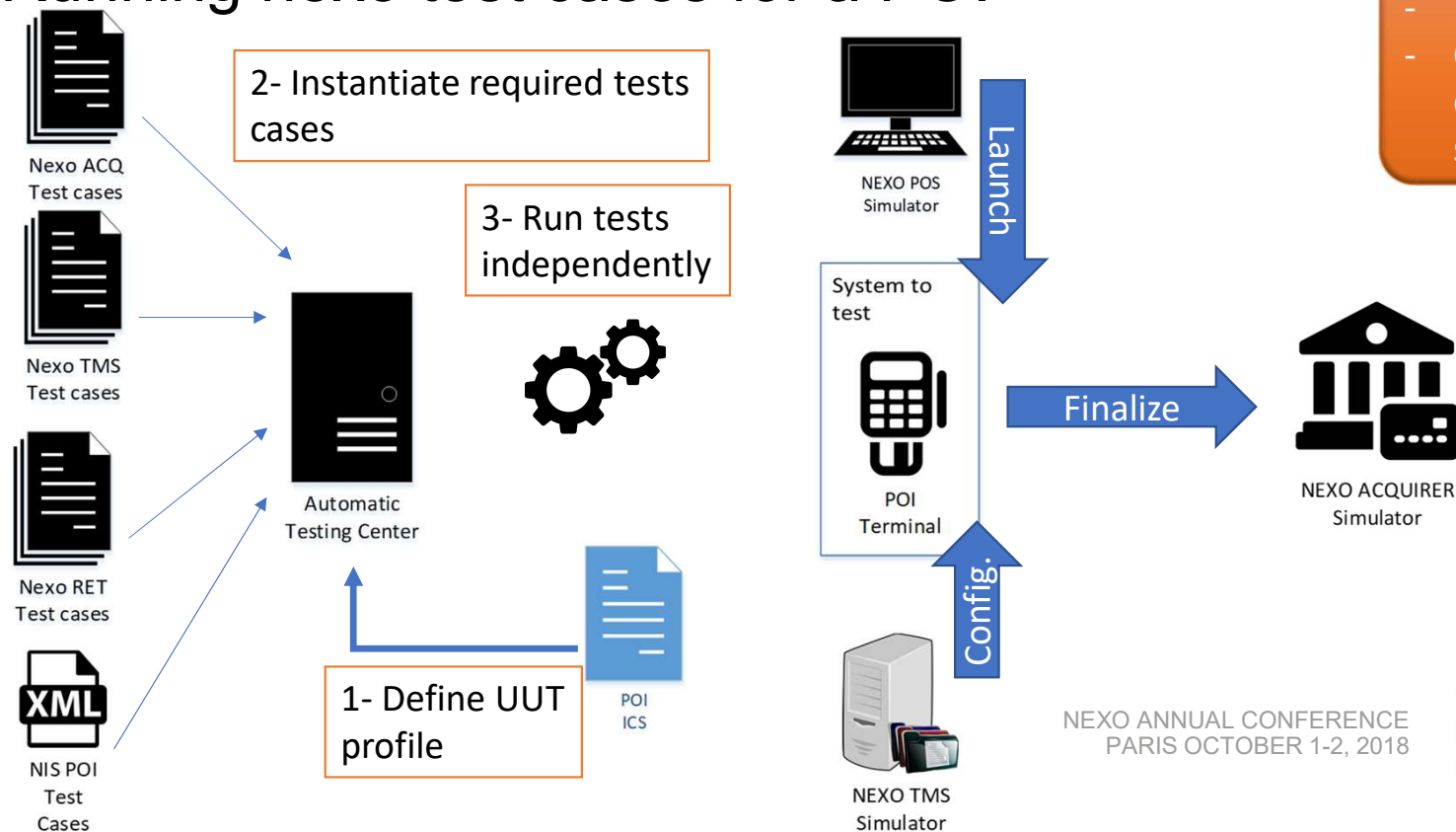
As a merchant, I want to buy a TMS and be sure it can monitor my entire POI estate



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Running nexo test cases for a POI

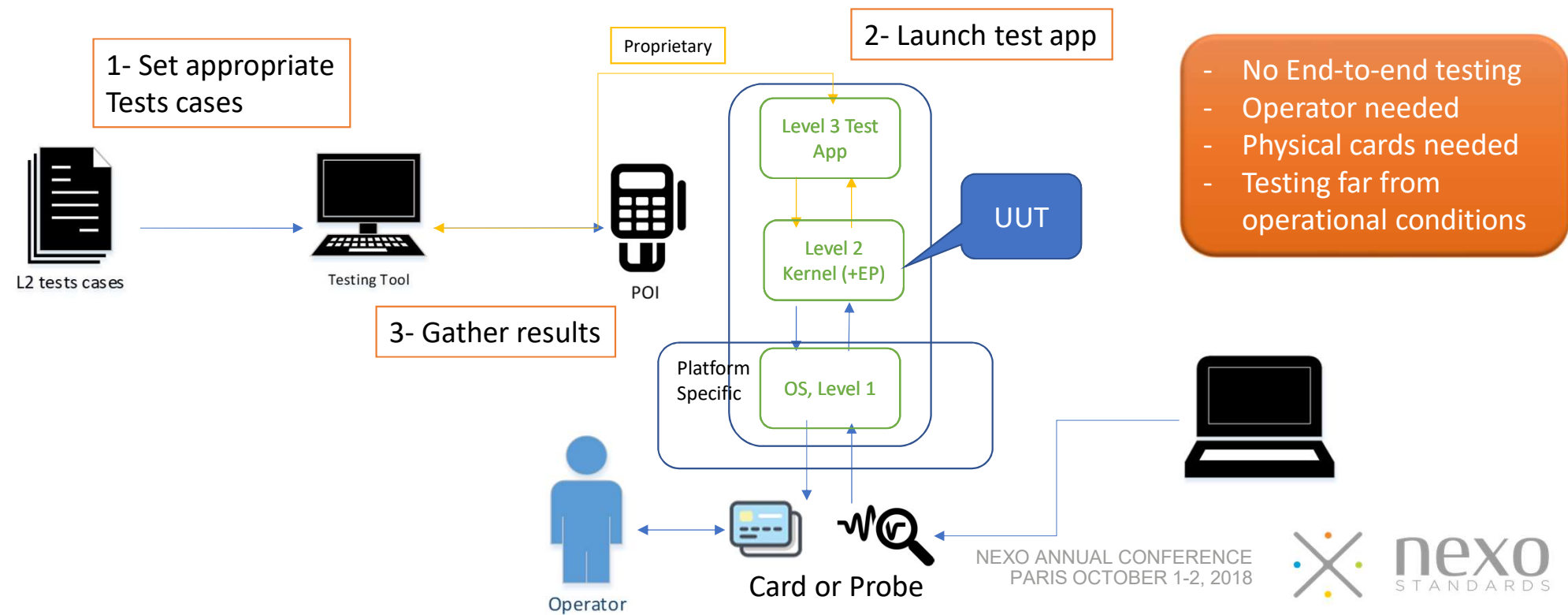


- End-to-end testing
- Operator needed for card management (but solutions exist!)

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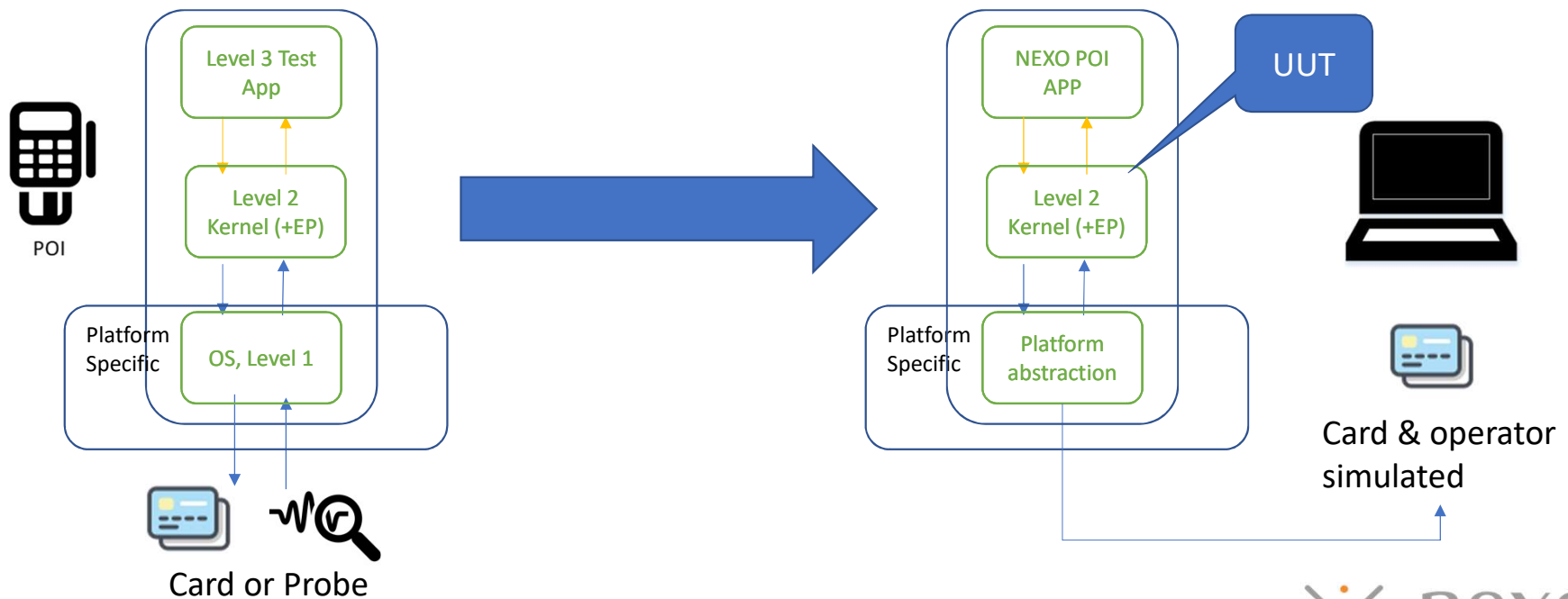


Running Level 2 test cases for a POI: the situation today





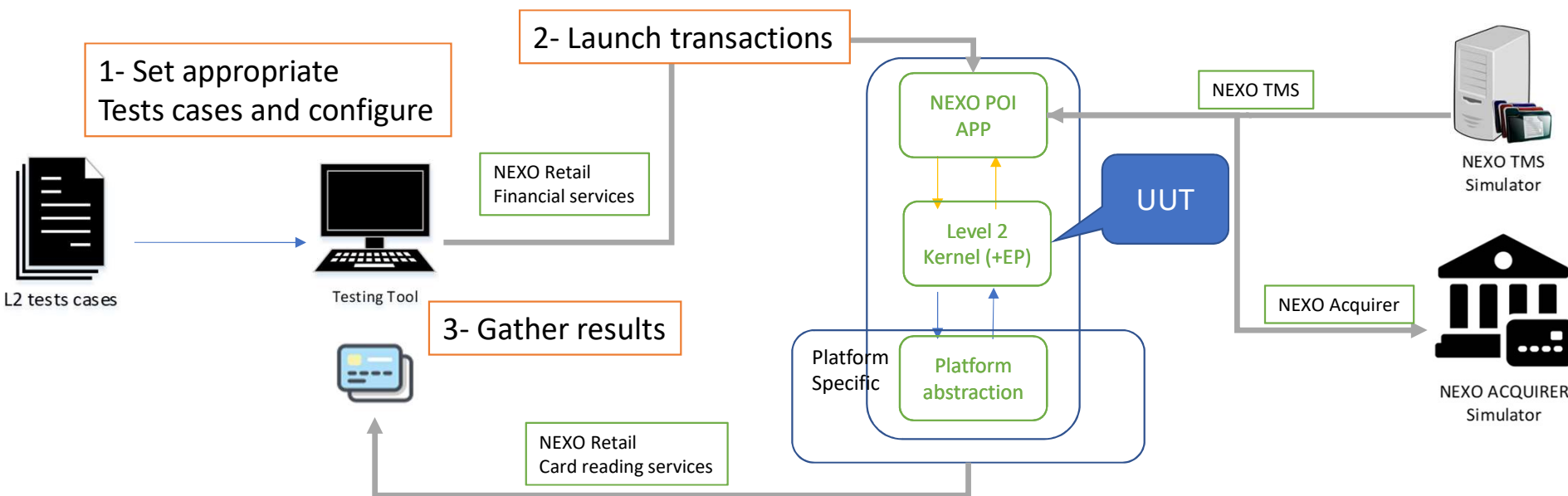
Running (some) Level 2 test cases for a POI: how nexo helps (AMADIS)



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Running (some) Level 2 test cases for a POI: how nexo helps (AMADIS)



- End-to-end testing
- No more operator
- Testing as close as possible to operational conditions

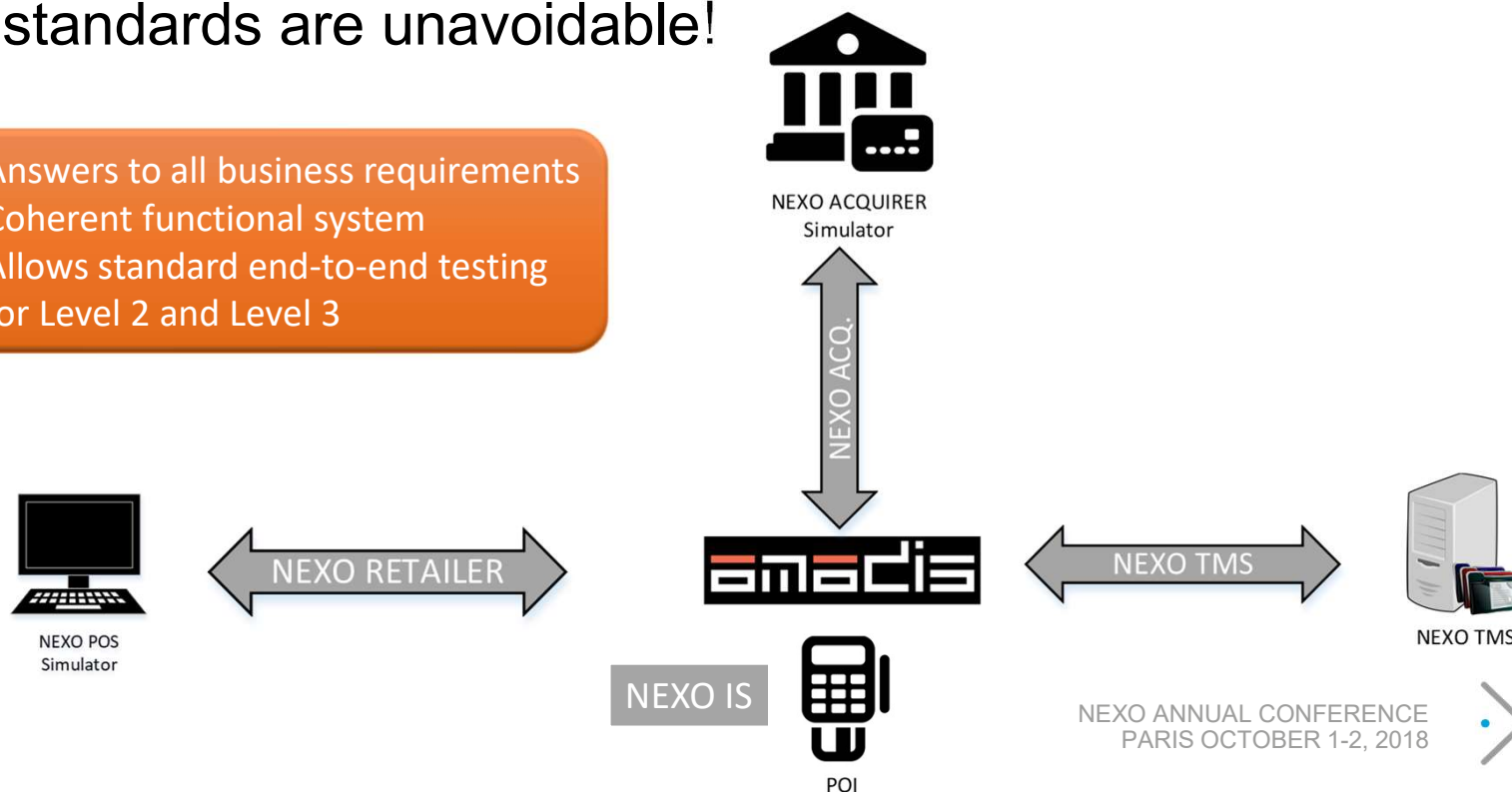
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For a software company in payment acceptance industry, nexo standards are unavoidable!

- Answers to all business requirements
- Coherent functional system
- Allows standard end-to-end testing for Level 2 and Level 3



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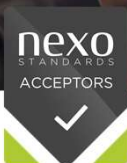
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