

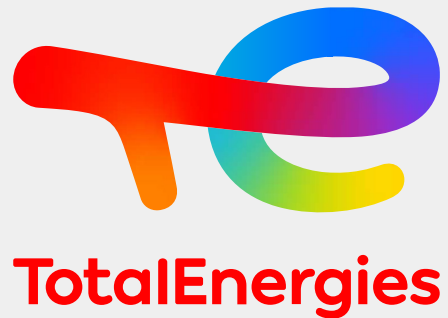


**nexo**  
STANDARDS

## **CASE STUDY:**

TotalEnergies achieves certification with new nexo Implementation Specifications (NIS v4.0) for POI





### About TotalEnergies

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TotalEnergies is a global multi-energy company that produces and markets energies: oil and biofuels, natural gas and green gases, renewables and electricity. Its 100,000+ employees are committed to energy that is ever more affordable, cleaner, reliable and accessible. Active in more than 130 countries, TotalEnergies puts sustainable development at the heart of its projects and operations to contribute to the wellbeing of people.



### About Castles Technology

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For 30 years, Castles Technology has been a leading global provider of state-of-the-art payment solutions for the financial, retail, hospitality and transportation sectors. Headquartered in Taiwan, Castles provides merchants globally with a range of next-gen android terminals that make payments seamless, simple and secure.



### About Aevi

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Aevi's mission is to build a more open world, where anyone, anywhere, can take or make any kind of payment.

Open. Device-agnostic. Solution-independent. Aevi's cloud-based platform lets payments and transaction data flow across all channels and consumer touchpoints.

As the in-person payments expert, Aevi connects digital and in-person channels, orchestrates checkout flows, and sets transaction data free.

Today, the award-winning FinTech Aevi operates across Europe, Australia and the US with offices in London, Prague and Paderborn.

Setting payments free.





## The cross-border innovation challenge

Like other businesses operating across national borders, TotalEnergies has spent significant resource complying with local regulations and different domestic card schemes, such as girocard in Germany and Cartes Bancaires in France – all of which have their own rules for payments acceptance.

For example, some schemes require businesses to use local payments providers, others only recognize localized certifications. This fragmentation equates to more administrative work to enable businesses to accept transactions internationally.

As each country functions differently, and TotalEnergies' business divisions are handled separately, the energy company had been forced to adopt an overly complicated and time-consuming approach to payment acceptance. This had limited its ability to offer customers new payment innovations, as mass rollouts of new solutions would prove costly.

**TotalEnergies needed to move away from this fragmentation towards consolidation to modernize how it accepted payments – both across the business and internationally.**





# **Simplifying how payment acceptance is implemented everywhere**

TotalEnergies recognized that standardization provided an opportunity to harmonize its payments solutions, simplify its international operations, and reduce new payment technology development costs in the long-term. More efficient payments can help TotalEnergies' to reduce the environmental impact of its operations, by minimizing waste and energy spent during deployment and management lifecycles of payment solutions. It opted to deploy nexo standards through the following approach:

## **Implement nexo FAST specifications:**

Based on EMV® Chip and PIN technology, the standard describes a financial application on a point of interaction (POI) terminal. It addresses a terminal transaction flow for the terminal-to-card interface, the terminal-to-cardholder interface, and the exception handling.

## **Use the nexo Implementation Specification (NIS) v4.0:**

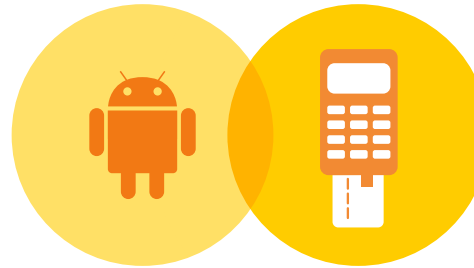
These guidelines detail how a payment acceptance solution should interact with an acquirer host or a terminal management host using nexo FAST Specifications and a range of nexo protocols.

Using nexo's NIS v4.0, and with the support of the Aevi platform solution developed on SATURN1000-L and SIF2 Android devices by Castles Technology, TotalEnergies rapidly achieved certification for its two new POI solutions - the standalone POI and the integrated POI. Equipped with nexo's NIS v4.0 testing tool and certification, TotalEnergies could be confident in the quality and interoperability of its POI solutions ahead of their market launch.

To secure certification, TotalEnergies was required to support the nexo Acquirer v6.0 protocol, the nexo Terminal Management Systems (TMS) v6.0 protocol, the nexo FAST v3.1 application and Bulletins 1.3.4.5, and the nexo Security specification v2.1.

## Features of the implementation

- 1 To seamlessly interface with Castles' kernels through nexo certification
- 2 Castles' nexo compliance ensures agnosticity, ease of integration and adaptability.
- 3 Adaptability of POS to nexo FAST requirements - flexible interface
- 4 To interface and adapt easily with nexo FAST
- 5 Simplified certification for Aevi
- 6 Android strategy from TotalEnergies - and add value to the POS



**With support from Castles Technology and Aevi, TotalEnergies has now rolled out approximately**

**7,000**

**nexo-compliant android devices across Europe.**





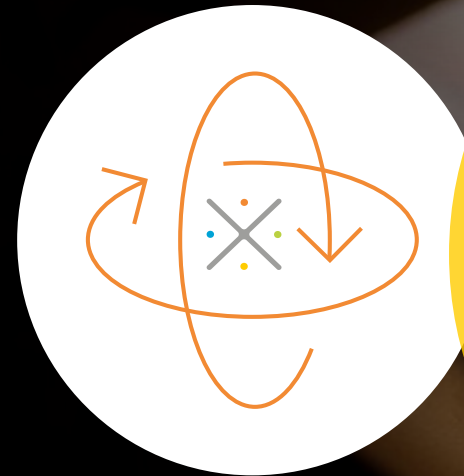
## The benefits of choosing nexo

Implementing nexo standards and seeking nexo certification led to significant cost and process optimization across TotalEnergies' entire international payments operation by streamlining all its payment acceptance processes into one, consistent approach that meets the needs of each domestic market.

Crucially, nexo standardization and certification significantly reduced time to market for TotalEnergies' payments innovations, such as its new POI terminals, and provided it with global understanding of local requirements and support with best-in-class devices. This ensured that TotalEnergies could deliver the strongest possible customer journey and will be easily able to deploy new payments technology into its target markets in the future.

### The value of standardization:

- Significant cost reduction
- Reduced time to market
- Simplification of cross-border deployments in new regions
- A global solution that meets the needs of domestic markets





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**We see clear advantages in using nexo standards for the deployment of new payment solutions, such as interoperability, cross-border payments, simplification of local certifications and acceleration of time-to-market –**

All of which will benefit customers and operators of the various networks of TotalEnergies.

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**François Mezzina,**  
Payments Specialist at  
TotalEnergies

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**We are delighted to be part of this remarkable achievement and integration in our nexo-compliant android devices.**

Our devices show appealing interface with nexo protocols and, as the market demand grows for multi-country and international acceptance solutions, we're actively working to implement nexo specifications and protocols in all of our payment devices. we are happy to be part of the growing success of nexo standards.

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**Jean-Philippe Niedergang,**  
CCO & EMEA CEO at  
Castles Technology

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**We are pleased to support totalenergies with our holistic payments system, utilizing nexo standards to provide the global multi-energy company with advanced capabilities and efficiencies in cross-border payments.**

Integrating nexo standards with Aevi's cloud-based payment orchestration platform has enabled the development of an agnostic, multi-modal and omnichannel acceptance and services platform for a worldwide market.

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**Mike Camerling,**  
CEO at Aevi



## Participation in nexo standards

Aevi Castles Technology and TotalEnergies are active participants in the nexo standards, with Aevi being an Associate Member and both Castles Technology and TotalEnergies being Principal Members of the organization.

François Mezzina (TotalEnergies) and Jean-Philippe Niedergang (Castles Technology) sit on the nexo Board of Directors, with François acting as Chairman of the General Assembly. Ana Pereira, Castles Technology's EMEA Marketing & Communications Director, contributes to the efforts of nexo's marketing and communication working group.

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**It is extremely rewarding to support nexo's marketing and communications efforts. Together, we collaborate to communicate the work undertaken by nexo to simplify and standardise the exchange of data across the entire payments ecosystem.**

**Our Goal:**

**To further encourage global adoption of nexo standards.**

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**Ana Pereira,**  
EMEA Marketing &  
Communications Director,  
Castles Technology