

## EMVCo approves qualification of PayHuddle's EMV<sup>®</sup> Level 3 Card Simulator

**Payhuddle Solutions**, a payment consulting organization, receives qualification of its Level 3 (L3) Card Simulator from **EMVCo**. EMVCo initially was focusing on Level 1 and Level 2 qualifications, while Level 3 was handled separately by payment schemes. Currently, EMVCo is leveraging its organizational structure and proven technical expertise to deliver an operationally aligned and standardized EMV<sup>®</sup>\* Level 3 testing process. This streamlined testing experience will support multiple payment systems.

**EMVCo** has built a platform to manage the evolution of an EMV L3 test suite and the qualification of EMV L3 test tools. The tools are built to support up to 3 different functions: The *Card Simulator* that simulates the cards used for testing, the *Test Selection Engine* that generates the list of tests to run for a specific terminal configuration and the *Test Tool* itself which is the engine that runs the tests and analyses the results. Payhuddle has received L3 approval for its card simulator. This means that it can be used by banks for testing their terminals to ensure that it meets specific requirements and recommendations across multiple payment systems.

With the industry moving towards a common L3 platform, this qualification allows us to provide L3 card simulator to our customers worldwide, thereby crashing their go-to-market timeframes. In addition, it reduces repeated test tool requalification across multiple payment schemes making it easier for us to focus on delivering value to our customers with our consulting, says **Prakash Sambandam**, CEO of Payhuddle Solutions.

According to **Goutham YV**, Sales Head at Payhuddle, "Since we've received the qualification, we have been working with multiple banks all around the world helping them with their acquirer testing. At a global level, we see a lot of traction as a result of this qualification."

For more information, please visit [www.payhuddle.com](http://www.payhuddle.com)

**Contact:** [info@payhuddle.com](mailto:info@payhuddle.com), [sales@payhuddle.com](mailto:sales@payhuddle.com)

*\*EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.*

**\*ENDS\***

## **About Payhuddle**

COUNT ON US

[LinkedIn](#) | [Twitter](#) | [Facebook](#)

**PayHuddle Solutions** is a payments consulting solutions organization that offers pre-certification consulting, simulators, live test analysers, and certification services for the entire payment ecosystem.

We ensure successful and efficient market integration of products and solutions that use secure chips. Our skills and testing knowledge accelerate product time to market and promote security, interoperability, and confidence that products will deliver optimum performance, once launched. Payhuddle is the most sought after consulting organization for acquirers in the South Asian region and it is positioning itself to expand its offerings worldwide.

At Payhuddle, we have a combined experience of more than 100 person years on EMV testing, working with banks, technology providers, and authorities in developing testing frameworks for international and domestic EMV-compliant payment schemes.