Consulting Services: Payment Integration

Does the promise of an open and secure payment architecture still exist?

In an era of unprecedented technological change, when businesses must balance the delivery of immersive rich-media customer experiences with the demands of cyber security, mobile, IoT, and more; payment processing still remains one of the most critical steps in the customer engagement process. As a retail merchant, the acceptance of a wide variety of payment types represents a unique opportunity to meet the requirements of today's digital shoppers. However, with the advent of omni-channel retailing and more rigorous Payment Card Industry Data Security Standard (PCI DSS) security requirements, frictionless payment processing is also proving to be the most challenging point of integration.

Reliant specializes in helping retail and hospitality brands with the selection and integration of omnichannel payment functionalities that meet today's stringent security requirements and user expectations. Reliant's services include designing and selecting agile systems that ensure: high reliability, low transaction processing costs, and full compliance with PCI DSS. Additionally, as the first company globally to be designated as a PCI Qualified Integrator & Reseller (QIR), many top global brands turn to Reliant for enabling their retail systems to accept an expanding array of different payment types and transactions. Reliant's focus on omni-channel payment acceptance means we have the experience to design and implement payment solutions that enable transactions across traditional brick & mortar stores' POS, mobile, ecommerce, and call centers. We are a leading designer of global wallets,

providing support for international retailers and their customers. Reliant is vendor neutral solutions integrator and we work with the full complement of software providers, payment terminal manufacturers, banks, processors, transaction networks and acquirers. Our position is one of merchant advocacy which means our focus is on solutions design, implementation, and support that maximize performance, reliability, and security for you at the best possible cost.

Reliant's consulting team will provide a comprehensive review of your current payment technology and business requirements to ensure that integration is optimal and complete. Our extensive background in retail technology systems and hands-on experience across a wide variety of payment integration technologies provide our clients with an open and secure payment architecture that is agile, reliable, and cost-effective.

KEY STEPS	WHAT WE OFFER YOU
Business Requirements Analysis	• Comprehensive evaluation of current payment technologies and business processes • Business requirements for payments including desired transaction capabilities, tender types, and customer payment experience • Review of PCI requirements including PCI-DSS scope and gap analysis
Payment Systems Architecture	• Determine capability to onboard EMV, Apple Pay, PayPal and other tender types • Review current position in relation to omni-channel acceptance and tokenization. • Reduce PCI DSS scope using validated PA-DSS/PA-P2PE solutions and other approaches under the PCI QIR program • Introduction of DCC, NFC, other contactless forms, mobile POS, kiosk, and omni-channel integration
Payment Systems Implementation	• Manage implementation using PCI QIR methodology and tools • Prepare payment system for validation against PCI DSS 3.2 requirements • Align project with DevOps lifecycle while supporting ongoing business requirements

PCI Scope Reduction

In today's retail environment where security is paramount, systems used for payment acceptance ultimately define a merchant's PCI DSS compliance posture. The problem though is that merchants often get locked into specific vendor solutions that not only fail to deliver promised PCI DSS scope reduction, but give limited acceptance of new payment technologies.

Payment systems scope reduction is a common but often misunderstood strategy for achieving PCI DSS compliance. Reliant's deep understanding of payment systems combined with our extensive PCI implementation experience allows us to architect payment solutions that remove integrated POS systems from PCI DSS scope. Our open and secure payment architecture allows our customers to manage security and compliance requirements, seamlessly deliver applications to retail stores, and provide an integrated, scalable platform for ongoing business requirements.

Reliant's team of consulting professionals consist of certified PCI QIR engineers who are experts in multiple retail and payment applications. Additionally, we maintain extensive bank certification experience with most major acquirers and gateway platforms. Key steps to success in our engagement process include Business Requirements Analysis, Payment Systems Architecture, and Payment Systems Implementation.

About Reliant

Reliant is a leading provider of technology automation solutions and services for retail and hospitality. We automate the management of your technology and transform the way applications and infrastructure are delivered by reducing costs, improving security, and increasing reliability. Reliant Platform is a better way to deploy and manage applications, networks, and security controls at the store or restaurant. Our services ensure that critical systems are optimally designed, implemented, and supported. Leading brands have selected Reliant to deploy their next generation of mobile, agile, and customer engaging applications.