



CONSULTING SERVICES: Payment Integration

Is The Promise Of An Open And Secure Payment Architecture Proving Elusive?

Payment processing is one of the most critical steps in the customer engagement process. As a retail merchant, accepting a wide variety of tender types is your final opportunity to make a good impression on customers. With today's technology-savvy shoppers, the advent of omni-channel retailing and more restrictive PCI DSS security requirements, seamless payment processing is also becoming the most challenging point of integration.

Reliant can help navigate a business-driven path for the selection and integration of payment functionality. Reliant's services include designing and selecting systems that ensure high reliability, low transaction processing costs and compliance with PCI DSS. Additionally, as the first company globally to be designated as a PCI Qualified Integrator & Reseller (QIR), we are experts at selecting retail systems to enable EMV transactions.

Reliant's certified PCI QIR consulting team will comprehensively review your current payment technology & business requirements across all channels. Our extensive background in retail technology systems and hands-on experience across a wide variety of payment integration technologies provide our clients an agnostic vantage point for go-forward solution payment design.



Engagement process with Reliant Payment Consulting Services

Process Step	Deliverables
Business Requirements Analysis	<ul style="list-style-type: none">• Comprehensive evaluation of current payment technologies and business processes• Business requirements for payment including desired transaction capabilities, tender types and customer payment experience• Review of PCI requirements including PCI-DSS scope and gap analysis
Payment Systems Architecture	<ul style="list-style-type: none">• Determine capability to onboard EMV, Paypal and other tender types• Reduce PCI DSS scope using validated PA-DSS/PA-P2PE solutions and other approaches under the PCI QIR program• Introduction of Dynamic Currency Conversion (DCC), NFC, mobile POS, kiosk and/or omni-channel integration
Payment Systems Implementation	<ul style="list-style-type: none">• Manage implementation using PCI QIR methodology and tools• Prepare payment system for validation against PCI DSS 3.0 requirements• Align project with operations while supporting ongoing business requirements



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PCI Scope Reduction

In today's security-conscious retail environment, systems used for payment acceptance ultimately define a merchant's PCI DSS compliance posture. Merchants that are locked into specific vendor solutions may find that these not only fail to deliver promised PCI DSS scope reduction, but also limit 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. These architectures allow our customers to manage security & compliance requirements, quickly deliver applications to retail stores and provide a platform for ongoing business requirements.

Reliant's consulting staff consists of certified PCI QIR engineers fluent in multiple ERP, retail technology and payment applications. Additionally, we maintain extensive bank certification experience with all acquirers and gateway platforms. Key steps in our engagement process include Business Requirements Analysis, Payment Systems Architecture and Payment Systems Implementation as illustrated in the previous table.

About Reliant

Reliant's Redbox Platform transforms the delivery and support of retail systems through an appliance-based converged infrastructure solution, which enables a wide range of application, systems and network configurations. The Redbox Platform solution replaces Retail's traditional, inflexible approach to store systems with an agile model that can be centrally managed across a countless number of stores and eliminates the need for additional dedicated equipment to run each in-store application. The result: retail executives can keep pace with 21st century customer-engaging applications while keeping costs in control by using this highly flexible and secure architecture.

