## American Express Accredit In-home Chip & PIN Device Tuesday, April 17, 2012 07:00:00 AM (GMT)

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HomePay is an in-home Chip & PIN device innovated by the UK payments technology company Secure Electrans. Electrans have just announced the completion of the formal accreditation of HomePay by American Express, bringing them another step closer to their goal of eliminating card not present fraud. This is significant milestone for the company, and its plans for mass-market deployment of the HomePay product suite.

HomePay replicates the familiar retail payment experience, but in the home with the standard EMV (Europay, MasterCard & VISA) Chip & PIN bank cards. Secure Electrans will extend the same high levels of online shopping security to its online mobile payments, home banking, utility smartmeters, and payment Top-Up services. This accreditation will enable American Express cardholders to enjoy unrivalled security and simplicity of use.

Secure payments are just the beginning when it comes to the potential of this technology. Wherever remote verification of identity is an issue, HomePay provides a comprehensive solution. Secure Electrans envisage this technology being used to reduce card not present fraud as well as tackling the growing problem of identity theft.

Secure Electrans' Managing Director, Chris Jarman, said his team has worked closely with American Express to ensure that HomePay is fully compliant with their requirements for EMV Chip & PIN transaction processing, messaging and the necessary high standards of payment security. American Express, he said, has strict requirements for accreditation, which HomePay has succeeded in meeting without any qualification or equivocation.

"This is another noteworthy achievement for HomePay and the team here at Secure Electrans," he continued. "This accreditation represents an important element of our launch roadmap, whilst also being a crucial part of our overarching strategy to ensure that HomePay becomes the de facto anti-fraud solution for all major stakeholders in the payments industry.

This latest accreditation from American Express is the most recent in a succession of successful awards and certifications HomePay has received within the last 12 months.

An integrated suite of bespoke web, cryptographic, analytics, and payments processing systems support the HomePay products, ensuring that the strict EMV benchmarks for user authentication and data confidentiality are fully met.

Founded in 2000, Secure Electrans Limited is a UK based payments technology business. The Secure Electrans HomePay solution is revolutionary in its simplicity: Replicate the retail EMV Chip & PIN experience in every home. An integrated suite of bespoke web, cryptographic, analytics, and payments processing services supports HomePay.

The Secure Electrans' team comprises of some of the most experienced and respected individuals within their sector. This wealth of technical and commercial expertise alongside clear strategic objectives and patented technologies places Secure Electrans in a strong position to enable in-home Chip & PIN transactions worldwide.

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