

Payment System Testing

Today's payment industry has grown increasingly complex: there are a multitude of channels, credentials and new technologies involved in the processing of batch files as well as real-time card payments. It is essential that all components of this payment environment interact seamlessly.



Payment System Testing

For: financial institutions, processors, solution providers and corporations

> Automated testing and identifying the risk areas within the multifaceted payment landscape will improve cost effectiveness, accelerate time-to-market and ensure efficient payment hubs that exceed the requirements of today's diversified world.

End-to-End Testing

Payment Hub Optimization

Customers gain access to banks and processors through a variety of channels, with each channel demanding its own idiosyncratic processing. The payment originators are a diverse population of retail clients, corporations, clearing houses as well as other banks, each presenting an array of different transaction types containing clearing data, credit transfers, direct debits, etc. Moreover, payment files are presented in multiple formats including plain text files, XML files (based on the ISO 20022 standard) or even reports in a proprietary format.

Payment hubs must be capable of processing incoming payments and generating output files that must be routed to yet more interfaces according to specific business rules. The operational efficiency in performing this file transfer authority role is a key aspect of the operation. Testing this complex infrastructure has become indispensable.

Our Test Solutions are based on our Open Test Platform (OTP). There is a dedicated set of solutions available for optimizing payment processing:

Payment file generation: verify that the payment hub is capable of receiving/processing input files and check if these are validated correctly.



Key Benefits:

- > **Quality Assurance** Identifying and testing the compliance risk areas eliminates costly modifications of the payment infrastructure after launch; errors that have a direct impact on customers can adversely damage image and reputation.
- > **Automated Regression Testing** Our solutions enable the validation of a newly updated or recently installed payment hub to ensure that previous functionalities remain accurate and verify that added features perform as expected. Manually testing all eventualities is not realistic, by using an automated test solution, fields can be calculated dynamically and tests can be re-used over and over again.
- > **Interoperability Testing** Ensures the payment hub's compatibility with existing (legacy) systems.
- > **Future-Proof Payment Hubs** Prepare for future regulatory changes by checking how the system reacts when injecting specific messages through simulations.

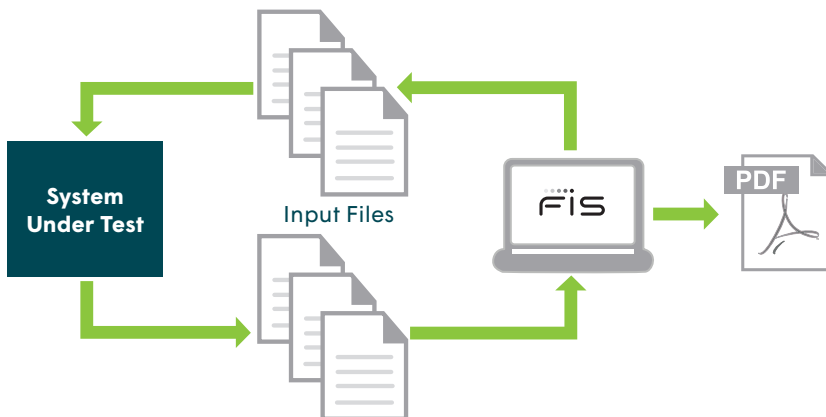
Payment System Testing continued



Payment file validation: verify if the payment hub correctly generates payment files



Crosschecking of input and output files: verify if the payment hub correctly generates output files. In some cases it is not the output file that is to be tested but the corresponding actions that are taken during processing, for example, updating internal databases. The Test Solution can easily replicate the complex configurations/environments, including multiple channels and multiple formats.



Simulating: our test tools enable the simulation of payment schemes, clearing houses, enterprises, acquiring or issuing bank systems.

> **Certification** When implementing a new payment infrastructure, certification is mandatory for some of the international payment schemes. Off-the-shelf testing solutions are available for in-house pre-certification: our test solutions have been recognized by organizations such as MasterCard, Visa, JCB, EMVCo, NFC Forum, and more.

> **Automation** The key to the successful testing of payment hubs is automation. Manual verification results in very long test cycles, high costs and inevitably poor test coverage. FIS test tools are automated and field-proven: used in the payment world by major references since 1992.

> **Faster Time-to-Market** Modern payment hubs give banks a head-start in the support of established payments as well as new product launches — a fast and seamless transition is ensured via testing

Open Test Solutions (formerly Clear2Pay) is an expert provider of test solutions and test services for all electronic payment transactions.

We help our customers save time and efficiently launch payment innovations that meet the highest quality standards. From a leadership position, we aim to build a true partner relationship to build engagement and generate insights that we use to develop the solution that fits your business perfectly.

FIS is the world's largest global provider dedicated to banking and payments technologies. FIS serves more than 20,000 institutions in over 130 countries.

Your Quality Confirmed.

OPEN TEST SOLUTIONS

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