

FINSIM

END-TO-END TRANSACTION TESTING



Electronic funds transfer (EFT) systems are continuously changing. Systems are becoming more complex and changes more frequent, alongside increasing demands for compliance with regulatory changes, including EMV. Transaction simulation testing is more important than ever to ensure a high level of security and productivity in payments-related projects.

FINSim is a comprehensive, automated test tool for EFT systems. It covers ATM and POS devices, all variations of ISO8583, EMV, regression testing, and stress testing. It simulates all components of the system and all card issuer and card scheme interchanges (Visa, MasterCard, UnionPay, Amex, JCB, Diners Club, eftpos, RuPay, APN, ATEFI) to provide complete end-to-end transaction testing. The simplicity of the menu structures makes it easy to use. And because the architecture allows FINSim to perform thousands of transactions per second, it is exceptionally quick to run.

All components tested in a single system

Does your company's EFT system have multiple components (ATM, POS, interchange, regression and stress test cases) that require testing? Do you have many users who perform testing at the same time? Do you simulate very large volumes of transactions? If so, you should use FINSim to carry out end-to-end transaction testing.

A single instance of FINSim can simulate all devices that connect to an EFT switch, and different users can use different devices at the same time. The solution incorporates manual, regression, and stress testing layers in order to test every possible transaction that can go into or out of a switch. Furthermore, the capacity-planning module allows hosts or switches to generate very large volumes of transactions to simulate the exact load that could be expected during peak production times.

Designed to be used by everyone

FINSim enables simple and efficient testing of difficult EFT scenarios. The user-friendly interface ensures all users can access fully functional testing without having to understand messages at a detailed level. At the same time, organisations benefit from the significant reduction in testing timeframes, making it possible to deliver new initiatives to the market faster and at a lower project cost.

Regional and Domestic Payments Networks – Member Certification

FINSim Member Certification module allows national switches connecting to the Asia Payment Network and the ATEFI in South America to pre-certify connecting Issuers and Acquirers to verify that all parties satisfy the requirements necessary for connecting to the switch, including offline certification. This allows connecting banks to pass the Certification

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Test before being connected to the Production system, this saving significantly on time and effort for all parties. Using the Certification module of FINSIM, a "test template" is provided and allows members to carry out the full test scenarios, produce a reconciled list of transactions for submission to the central switch as proof of test completion. This delivers:

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- ▶ Pre-certification of all members
- ▶ Issuer or Acquirer Templates
- ▶ EMV upgrade testing
- ▶ Reconciled reporting to central switch on the status of all testing cycles

Key advantages

- ▶ One-stop testing allows you to test all ATM, POS, interchange, regression, and stress test cases concurrently, using a single system.
- ▶ A layered testing approach ensures FINSIM accurately tests 100% of all possible transactions and transaction combinations.
- ▶ FINSIM provides all the functionality necessary to simulate the "terminal to switch" and "switch to interchange" functionality required to support chip cards (EMV).
- ▶ Every test script generates a comprehensive audit trail.