

FaXimmé – Financial Transaction Testing on a Fast Track



Business Context

Whenever a new feature or change is made to your payment transaction system, do you find yourself pondering over some of the following issues?

- Under what conditions will the proposed change in transaction messaging / network standards fail in the live environment?
- Can we perform pre-certification testing on POS, ATM and network software prior to release of simulator by card association companies?
- How do the changes in transaction messaging / network standards impact functionality?
- Do we have to buy a new license or upgrade simulator software every time a new card type or card scheme is implemented?
- Do we always encounter crunched timelines, whenever it comes to certifying the transaction systems?

FaXimmé

A Financial Transaction Simulator developed by Software Quality Systems AG, using in-depth experience, domain knowledge and unique track record of independent testing. The product addresses the following key limitations posed by the current tools:

1. Lack of ability to configure messages in a non-intrusive manner.
2. Inability to compare the expected result with actual result in an automated manner.
3. Inability to configure new card schemes in the tool.
4. Lack of support for running multiple instances in the same hardware environment.

With FaXimmé you can:

1. Test out proposed modifications in network / messaging standards upfront prior to implementing the changes in the network.
2. Offer pre-certification solution to banks and vendors to attain readiness for offline / online certification testing.

3. Provide a fully customisable solution to test upcoming card products and schemes at an attractive price point.
4. Get the benefit of using specialised tool features and pre-configured test data evolved from our deep expertise in financial software testing.
5. Adapt to the rapid technological and regulatory changes that drive the dynamic world of financial transactions. It facilitates the one key competitive advantage - Time to Market.

The product has many unique features. It:

1. Allows users to configure any new ISO compliant message schema, without having to carry out any code changes.
2. Enables quick and easy configuration of forthcoming and / or yet to be implemented card schemes.
3. Facilitates export of card profiles, merchant profiles, transaction profiles and card response profiles to a file. The exported file can be then used as an input file to import all the profiles into another instance of FaXimmé.
4. Permits users to compare an actual message with an expected response. You can compare two messages with similar MTI (Message Type Identifier) in the simulator log. This helps identify any potential errors in the transaction message.
5. Support for multiple instances to perform parallel testing in multiple acquirer / issuer environments.
6. Accommodates all card schemes from multiple banks.

Your Bottomline

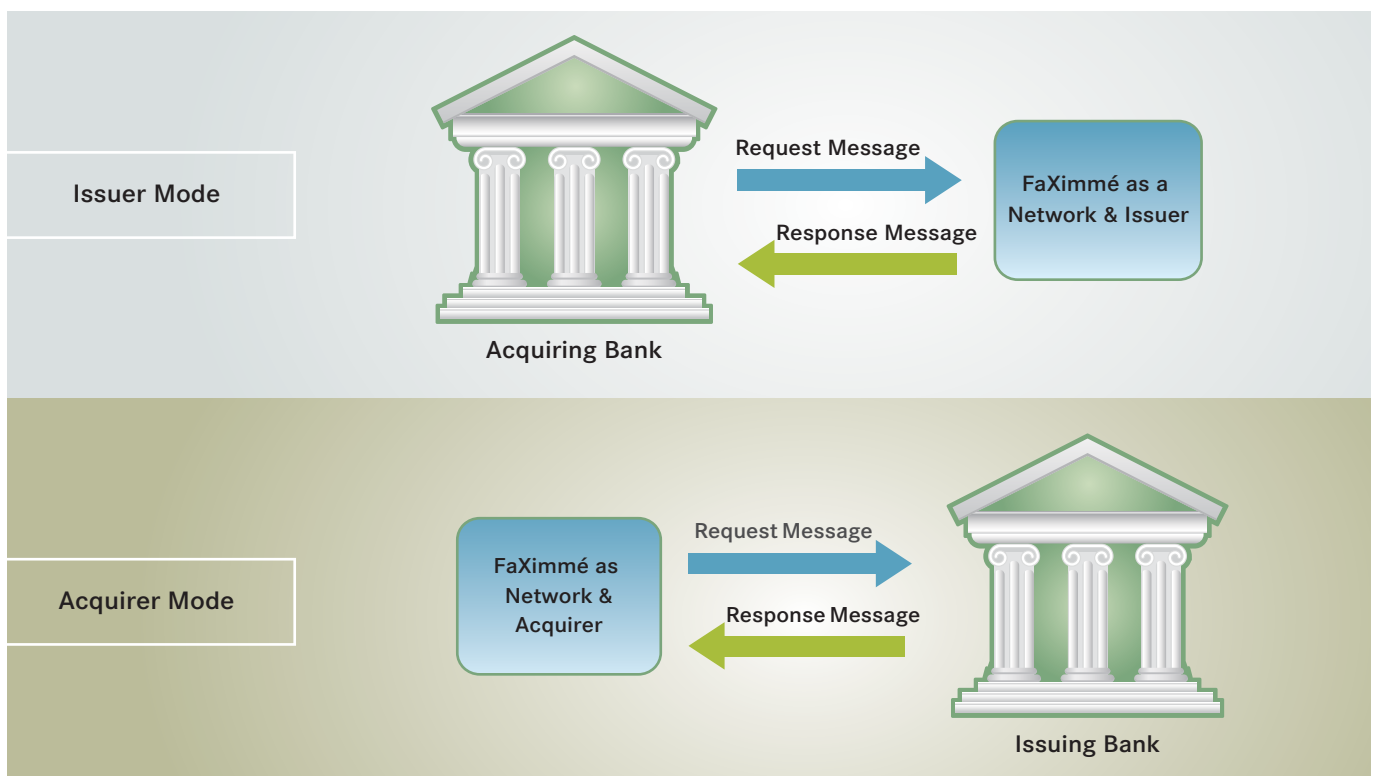
- Card Associations can benefit by having shorter timelines for User Acceptance Testing of release changes in card simulators. Preliminary test run indicate savings of upto 10-15 working days per tester during user acceptance tests.
- Banking and Financial institutions can benefit due to configurability of the tool which eliminates the need to upgrade the simulator for message changes and results in significant savings in IT effort. In a particular test process we found that the use of tool results in 15% savings in effort per instance of the simulator.
- Cost savings stemming from negating the need for additional IT infrastructure through multiple instances and parallel testing.

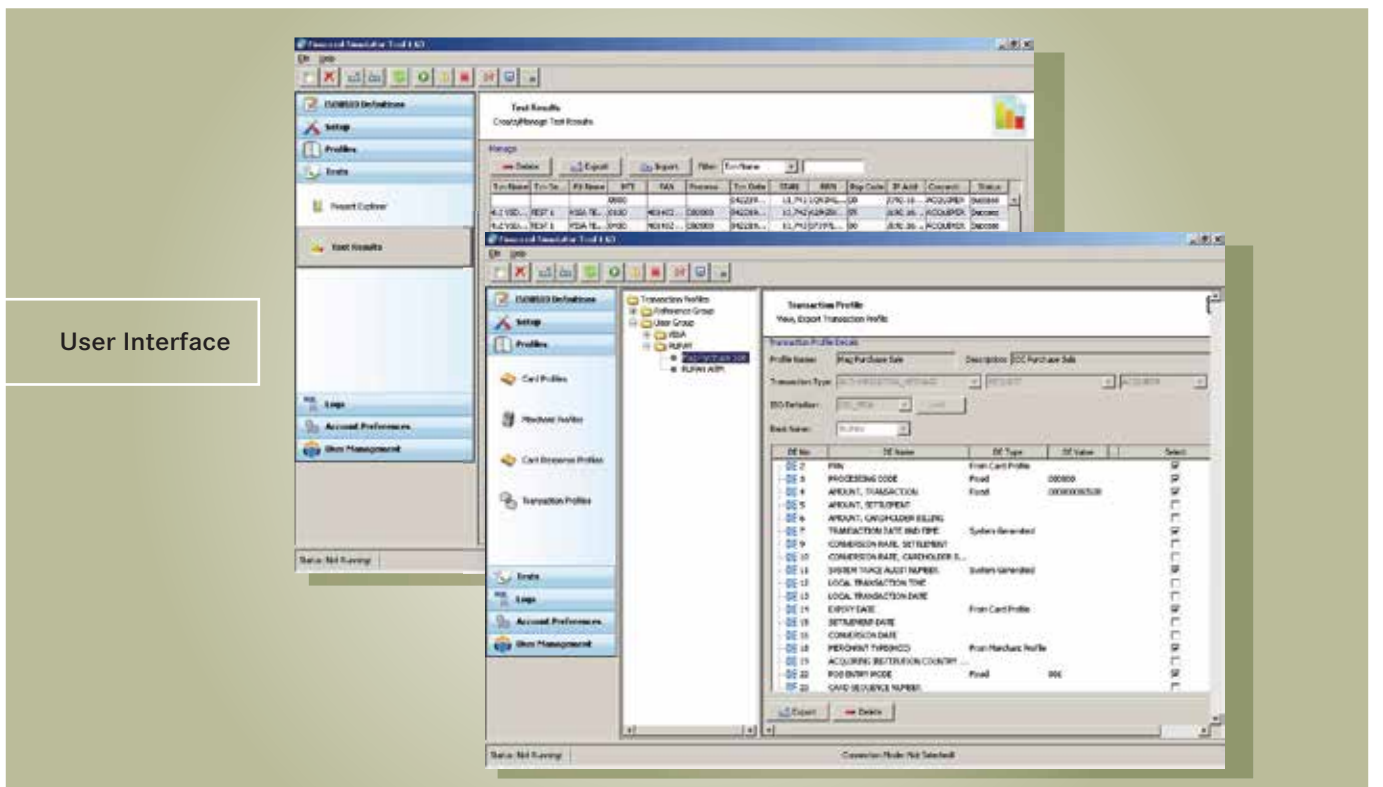
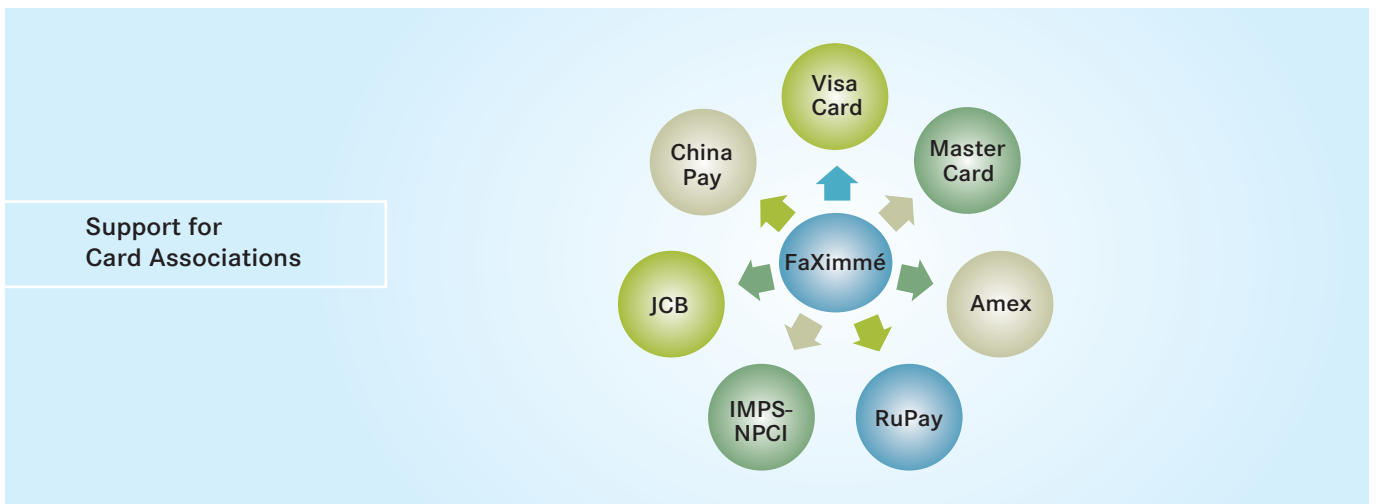
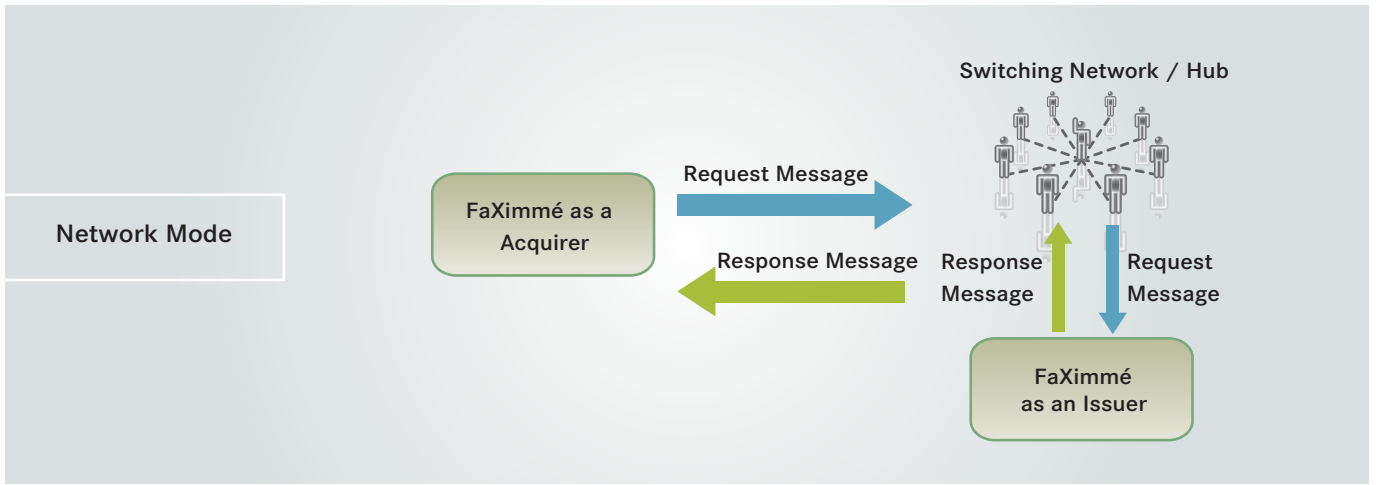
Features Overview

The product helps issuers, acquirers and network providers to carry out financial transaction testing without requiring a direct connection. It can be used for all types of testing like:

1. Switch Migration
2. Product Enhancements
3. Regression
4. Pre-Certification
5. Compliance

The product comes with a pre-defined set of test cases and setup data for testing.





The graphical interface allows users to configure system, setup and execute test cases and review transaction logs through minimal mouse clicks.

FaXimmé Product Specifications

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| Card Association | <ul style="list-style-type: none">• American Express, China Union Pay Simulation, JCB, MasterCard, RuPay, Visa• Flexibility provided to support any new card scheme• Flexible card response profiles |
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| NFC Support | <ul style="list-style-type: none">• Supports NFC enabled transactions |
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| EMV Compliance | <ul style="list-style-type: none">• Smart card and contactless EMV transactions• Contactless magnetic stripe transactions• ARQC validation and ARPC generation |
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| Cryptographic Support | <ul style="list-style-type: none">• DES and Triple DES Algorithm Support• Provides PIN Encryption• Supports message authentication and MAC• Dynamic key exchange |
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| Configurable ISO Schema | <ul style="list-style-type: none">• Interchange ISO8583 - 1987• Interchange ISO8583 - 1993• Interchange AS2805• Compare incoming message format against the ISO schema |
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| Transaction Features | <ul style="list-style-type: none">• Support concurrent and multiple sessions• Provide flexibility to manage all network management and financial transactions• Execute one or multiple transactions under a transaction set• Generate transaction logs with import and export feature• Export transaction logs to XML formats• Compare two messages in simulator log data base• Support for ATM and POS transactions |
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| Testing Capabilities | <ul style="list-style-type: none">• Predefined test repository for standard card schemes |
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| Currency Conversion | <ul style="list-style-type: none">• Currency table enables currency conversion for cross border transactions |
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| Easy Usability | <ul style="list-style-type: none">• Interactive user friendly interface |
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Contact

For further information, if you have any other questions, please do not hesitate to send us an email: info@sq.s.com