

Host Testing Solution

Simplify complex payment host testing processes and operations.



Web-based payment host and API test solution.

Overview.

HTS (Host Testing Solution) is a complete host and application programming interface (API) test solution for acquirers, issuers, payment schemes and processors, combining our payment test engine with excellent user experience and test intelligence features. It provides a flexible platform for anyone looking for a user-friendly, scalable and web-based solution for payment host testing.

Identify issues by testing multiple components.

HTS simplifies complex testing processes and operations to identify issues earlier and adapt faster. Using simulation and automation, **HTS** tests multiple components in the payment infrastructure.

How it works.

Any payment host relies on external systems, which require either connectivity to other active components or a way to simulate them. **HTS** comes with multiple simulation modules to maximize test coverage and remove dependencies on different interfaces.

Fime can help you at any stage of your project lifecycle.



Key benefits

- Check consistent host quality by performing continuous testing (regression and functional).
- Maximize test coverage using multiple simulation modules.
- Simplify the analysis and remediation of defects.
- Automatically analyze messages (interpretation and validation).
- Support for multi-environment connections.
- Benefit from clear and flexible configuration.
- Remove dependencies to external systems.

Key features

- Support for multiple payment messages over multiple protocols (EMV®, contactless, eCommerce, etc.).
- Flexibility to adapt to different customer scenarios using a configurable project framework and customized test plans on web-interface.
- Thorough protocol interpretation, including EMV details and ISO field interpretation.
- Support for real-time and instant payments automated testing based on ISO 20022.
- Collaboration platform that supports multi-team testing.

Key functionalities.

Project management.

- Customer on-boarding.
- Test selection automation.
- Project step review.
- Project lifecycle.
- Detailed and overall project reports.

Test Case management.

- Comprehensive module for creation, management of test cases.
- Efficient Test Data management.
- Test plan lifecycle process.

Test execution.

- Card emulation reducing inventory/delivery management.
- Simulation of all external parties.
- Scheduled automatic execution and validations reducing manual intervention.
- Expansion to new use cases.

Knowledge and collaboration.

- Documentation and test plan repository.
- Contextual help on certification process.
- Automation of common issues resolution.

What's in the box?

Transaction generator.

- Simulate any payment transaction injection (ISO 8583, API JSON, API XML).
- Test the authorization and processing of a financial message (ISO 8583 and API).
- Create visual message exchange representations, helping teams troubleshoot issues faster.

Authorization simulation.

- Simulate any part of the payment ecosystem authorizing transactions.
- Validate messages and generate response for different layers of the payment network.
- Support for global brands and many other local protocols.
- Detailed message interpretation and cryptography support (e.g. EMV).

Additional modules.

Interchange testing.

- Test interchange scenarios for accurate fee calculation.
- Provide flexible configuration for updates of all card products, entry mode and merchant category.
- Automates test execution, allowing you to streamline operations.

Real-time and instant payments testing.

- Add-on module designed to support automated backend testing for real-time and instant payment based on ISO 20022.
- Sandbox environment for message simulation from any part of real-time payment (RTP) systems.
- Automatic message interpretation and validation based on ISO 20022 and API specifications.
- Support for multiple RTP messages over multiple protocols (RTP scheme specifications).

Data randomization.

- Simulate real-life scenarios with randomized test data.
- Provide added entropy results in broader test coverage.
- Decrease the false-negative rate during test project execution.

Clearing and settlement.

- Validate clearing files the host system generates by verifying the format and content according to different protocols.
- Generate clearing files based on the financial transactions generated during testing, making use of test authorization transactions to test the system end-to-end.

Database validation.

- Offer visibility into the host's internal processing.
- Validate recorded values in host's storage system.
- Cross-check data at rest with transaction data in motion.

*EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

Contact

To learn more about how Fime can help your business:

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