Six benefits of the UL Solutions Brand Test Tool

Are you taking advantage of them all?

The UL Solutions Brand Test Tool (BTT) is a complete test tool for acquirers, processors, terminal vendors and merchants who want to validate their payment devices before connecting to the major payment networks.

Having the right tool is vital when you need to test payment devices. All payment schemes mandate proper testing before connecting your systems to their network. The BTT provides an extensive variety of features and benefits to cover your needs today and as the payments ecosystem evolves.

The BTT offers a streamlined validation process by helping you execute test cases quickly. It also provides user guidance and allows greater control during the testing process. Our UL Solutions SmartConnect hardware empowers your team with a wider range of options for portability and convenience regardless of payment device size and location. The BTT gives you access to one of the widest ranges of payment networks, providing coverage for the networks you're already on as well as those you'll use in the future.

We are consistently improving the BTT by adding support for testing new technology such as tap-on-phone and mobile payments, including acceptance for Google Pay. The BTT also supports automated testing environments, removing the requirement for attended testing sessions. We built the tool for end-to-end testing, encompassing both card and host simulation. Check out the detailed information on each of these benefits to maximizing your BTT use.

Speed

Streamline the testing and validation process.

The UL Solutions BTT can perform payment card simulations without needing to use physical cards for contact, contactless and magstripe interfaces. Our tool automatically downloads the simulated card to a contact/contactless/magstripe probe without the need to manually program a physical plastic test card.

Beyond this key advantage, when a user runs a test case using the BTT, the EMV transaction and positive/negative instances within each test case are displayed in real time, allowing the test operator to watch and control the test case progress. This withdraws the need to read and extract the physical card's transaction logs from the test results, after the test case is executed. This BTT real-time testing feature streamlines the validation process and saves a considerable amount of testing time while providing on-screen, real-time user guidance support during all steps in the test process.

Convenience
Test anytime, anywhere.

One of the hardware options supplied with the BTT is the UL Solutions SmartConnect hardware device. This compact, wireless and portable device can be used for contact and contactless card simulation and card spying. This innovative device lets the user easily set up a cable-free test environment and perform testing of a payment acceptance device using a wireless connection. The SmartConnect device uses Bluetooth® technology and requires no physical cables when performing tests on the card acceptance device, which can prove very convenient when testing outdoor or large payment devices such as those integrated into fuel dispensers or vending machines.

Converage
There's no need to buy another tool when it's time to expand.

From a test coverage point of view, besides main international payment brands like Visa, Mastercard, American Express, Discover, UnionPay International or JCB, the UL Solutions BTT supports certification against a wide variety of domestic and international payment networks, including modules such as ALELO, BankAxept, Cabal, Carnet, Chase, China Union Pay domestic, Debit Network Alliance, Diners Club, ELO, GooglePay, Interac, MCCS, Napas, Paymark, Rede, Safra, Ticket and Wex. Not all competitive tools allow the same breadth of testing for the networks listed above. Make sure any tool you consider includes the payment networks you need today as well as the potential for expansion into new networks in the future. Save on costs over the life of your payment device testing by purchasing for your business.

Future proof
Expand your testing as the ecosystem evolves.

In the mobile payments domain, the BTT offers a generic and optional Mobile Payments module, which allows you to evaluate whether the payment acceptance system under test is ready to accept mobile payment wallets. It tests how the payment device under test behaves when Mobile card verification method (CVM) is required and determines whether the device correctly processes mobile transactions using payment applications from major brands such as American Express, Discover, Mastercard, UnionPay and Visa.

Additionally, the BTT includes a dedicated Google Pay module to test the acceptance of the Google Pay mobile wallet, helping merchants and acquirers prevent interoperability problems with Google Pay devices during in-store payment operations. The BTT Google Pay module includes emulation of card profiles from all four major payment schemes: Visa, Mastercard (including PayPal), American Express and Discover. In addition, BTT Google Pay test cases cover credit and debit transactions and payment acceptance in transit systems so acquirers, system integrators and public transit operators can validate their transit terminals and support Google Pay mobile transactions.

Automation
Free up your team for more important tasks.

One of the benefits that we see customers using more commonly is the BTT with test automation. The BTT offers an optional feature called the Integrated Test Automation module. This module allows users to create a fully automated payment device test environment in combination with other proprietary automation tools, e.g., automation robots, programming test environments, etc. The BTT's Integrated Test Automation module links to the user test automation environment using a TCP/IP connection. Then, by simulating physical interactions with the payment device under test, such as PIN entry or card swipes with, for example, the use of an automation robot, users will be able to run full brand test campaigns without involving a test operator.

End-to-end
Test for card simulation and host simulation.

The UL Solutions BTT also supports a Host Simulator module that allows the user to set up and configure specific test scenarios that simulate the payment card at one end and the authorization host at the other. With the host simulator enabled, the BTT logs the host communication as part of the test case's results. The BTT offers several host simulator protocols such as Visa, Mastercard, American Express, Discover Network and Diners Club International, among others.

For more information, visit UL.com/BTT.

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