Host Testing Solution

Overview of Host Testing Solution

Our Host Testing Solution (HTS) is the complete host and Application Programming Interface (API) testing solution for acquirers, issuers, processors and payment schemes, combining our payment testing engine with excellent user experience and testing intelligence features. It provides the perfect platform for anyone looking for a user-friendly, scalable, web-based solution for payment host testing.
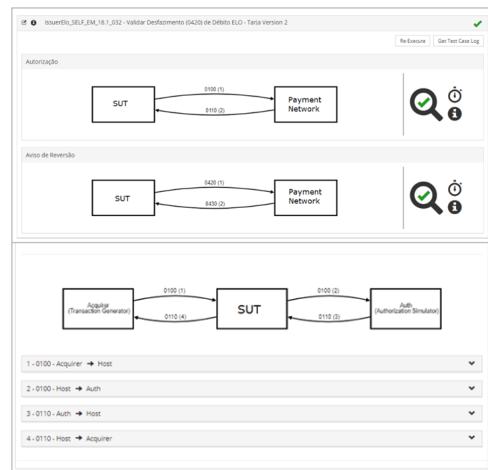
Benefits

Acquirer or issuer host implementations are complex and require continuous and adaptable testing. Hosts must undergo testing and certification prior to partner onboarding and before rollout to production.

HTS simplifies complex testing processes and operations. HTS can help you identify issues quickly and adapt faster by testing multiple components in the host system payment infrastructure through simulation and automation.

Features

Our HTS includes a complete set of modules for payment host testing. 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.

Key benefits

- Support for multiple payment messages over various protocols (EMV, contactless, e-commerce, etc.)
- Continuous testing (regression and functional) to check consistent host quality
- Test intelligence to simplify the analysis and remediation of defects
- Automatic message analysis
- Thorough protocol interpretation, including EMV details and ISO 8583 field interpretation
- Ability to customize and save different test environment settings
- Supports real-time and instant payments automated testing based on ISO 20022
- Clear and flexible configuration

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Specifications

Transaction generator

- Simulate transactions from any part of the payment network.
- Test the authorization and processing of financial messages.
- Creates visual message exchange representations, helping teams troubleshoot issues faster.

Interchange testing

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

Data randomization

- Simulates real-life scenarios with randomized test data.
- Provides added entropy results in broader test coverage.
- Decreases the false-negative rate during test project execution.

Database validation

- Offers visibility into the host's internal processing.
- Validates recorded values in the host's storage system.
- Cross-checks data at rest with transaction data in motion.

Authorization simulation

- Simulates any part of the payment ecosystem authorizing a transaction
- Validates the messages and generates the response for different layers of the payment network
- Offers support for global brands and many other regional or local protocols
- Detailed message interpretation and cryptography support (such as EMV)

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).

Clearing and settlement

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

Hosting, deployment, management and technical support

UL Solutions offers a cloud-based, third-party managed hosting solution that provides customers various operational options to fulfill their regulatory and performance requirements (high availability through load-balancing and redundancy).

For more information, visit UL.com/hts.

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