



# Host Testing Solution for Instant Payments

## Overview of Host Testing Solution (HTS) for Instant Payments

Market-mandated migrations using ISO 2022 are advancing. ISO 2022 is a standard for electronic data interchange between financial institutions, published by the International Organization for Standardization (ISO). Different types of payment institutions are preparing to modernize their legacy systems for large volumes of data with ISO 2022.

ISO 2022 allows richer, more structured data to be exchanged during transactions. This information can be used to improve interoperability between cross-border payments and domestic payment schemes. Adopting ISO 2022 and using it in a standardized way will benefit all parties.

UL Solutions offers a fully automated web-based platform to test real-time payments, instant payments, automated clearing house (ACH) and cross-border payments: HTS for Instant Payments. This tool supports financial institutions and payment service providers to streamline their testing process for payments host implementations of ISO 2022, real-time payments and compliance with real-time payments networks.

## Benefits

The HTS for Instant Payments allows continuous, configurable, adaptable and automated testing. The platform enables a cloud-based and scalable sandbox environment. It automates and scales up the testing process for real-time payment implementations and migrations, which must undergo testing and certification prior to rollout to production and prior to certification with networks.



## Functionalities

The key functionalities are message injection and host simulation. This allows customers to remove dependency on external systems, perform independent testing and simulate different domestic and cross-border real-time payments systems.

This is a platform designed to support automated backend testing for real-time and instant payment implementations consisting of:

- Sandbox environment for simulating messages from all parties participating in the real-time payment transaction process (scheme, creditor, debtor)
- Configurable project scope and test case customization through the Web UI to cover multiple functional scenarios (regression, partner onboarding and interface, etc.)
- Authorization rule engine to generate message responses in the user interface
- Automatic message interpretation and validation based on ISO 20022 and application programming interface (API) specifications, reducing the effort to create test conditions
- Support for multiple real-time payment messages over multiple protocols (real-time payment scheme specifications)
- Reporting to simplify testing analysis and remediation
- Support for multiple connections to the systems under test
- Collaboration platform (multi-team testing) for automated testing

## Key benefits

Test case management

- Pre-set of real-time payments test cases
- Comprehensive module for creation, customization and management of test cases
- Efficient test data management
- Test plan life cycle process

Project management

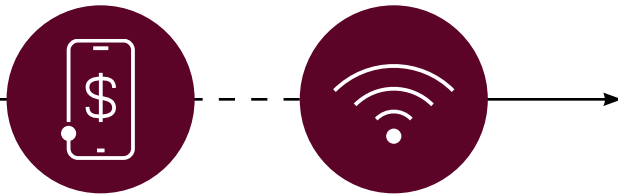
- Customer onboarding
- Test selection automation (scope)
- Project step review
- Project lifecycle
- Detailed and overall project reports

Test execution

- Simulation of external parties for conducting independent testing
- Scheduled automatic execution and validations, reducing manual intervention
- Expansion to new use cases

Knowledge and collaboration

- Documentation and test plan repository
- Automation of common issues resolution
- Management of test results per project



### Testing process

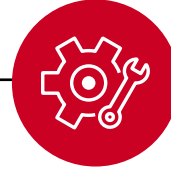
HTS for Instant Payments follows a phased approach for the testing process, from definition to scoping to execution and reporting. Where possible, UL Solutions can offer several related services to assist you in one or more of these phases. Please contact your sales representative or visit [UL.com/instant-payments](https://www.ul.com/instant-payments) for more information.

**Phase 0:**  
Test Data definition



**Phase 1:**  
Test Cases definition

**Phase 2:**  
Scope (Test plan)



**Phase 3:**  
Project execution

**Phase 4:**  
Reporting



### Hosting, deployment, management and technical support

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

For more information, visit [UL.com/hts-ip](https://www.ul.com/hts-ip).



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