

# INTEGRI NEWS

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## Newsflash

*+++ The major Belgian Banks are in the process of replacing their obsolete OLTB/BAPO simulators with a new simulator from Integri +++*

*+++ Integri has been confirmed as a member of the GSM Certification Forum and several of its test libraries have been referenced by the GCF +++*

*+++ The roll out of MasterCard's MasterINQ Credit and Debit Simulators has commenced. The simulators were developed by Integri on its INQ platform +++*

*+++ Integri's INQ-based Stress Testing tool launched at Cartes 2004 +++*

*+++ After the successful implementation of Integri's m-Commerce test environment for Mobile Banxafe, Banksys has appointed Integri to develop an e-Commerce test tool +++*

## Editorial

**Welcome to the first edition of 'Integri News' the new quarterly newsletter from Integri**

'Integri News' aims to keep you up-to-date with our business developments and provide you with the latest information about Integri's tools, products and services. Our goal is for our newsletter to become essential reading for our partners, customers and anyone interested in testing and system verification of solutions for the financial, mobile communications and transport markets.

In this issue, we have articles on success stories including a deal with ITSO to act as its certification laboratory for the next five years, why Telekurs chose the INQ platform for testing its multiple acquirer protocols, and how we persuaded SIBS to select us to develop a suite of simulation tools for host and terminal testing. We also have articles on our agreement with JCB to market its host and smartcard test tools, the smooth development of a test suite for Simpay and the announcement of our MasterCard *Paypass*<sup>™</sup> L1 compliance device testing tool.

In future issues, we hope to expand the newsletter with additional features, articles and stories. We hope that you find the newsletter interesting, and if you have any comments or suggestions, please send us an e-mail at [info@integri.com](mailto:info@integri.com).



Jan De Meester  
Managing Director



Frédéric Klopfert  
Managing Director

## Integri at Cartes 2004

The launch of this first issue of 'Integri News' coincides with Cartes 2004, which takes place from 2<sup>nd</sup> to the 4<sup>th</sup> November at the Parc des Expositions, Paris-Nord Villepinte. We will be attending the show and you can find us just inside the entrance to **Hall 3** at **stand number 3E1**, where you can see demonstrations of our latest tools including the MasterCard *PayPass*<sup>™</sup> L1 Device Test Library, our new INQ Stress testing tool, our End-to-End test tool and our off-the-shelf EMV and GSM test solutions.



# Integri to manage ITSO certification 2

In June 2004, Integri signed a deal with ITSO to act as its certification laboratory for the next five years.

Founded in 1998, ITSO (Integrated Transport Smartcard Organisation) aims to revolutionize the use of smart cards in transport. As part of this goal, it has created a specification or 'industry standard' to make interoperable smart cards a reality in the UK. The ITSO specification covers the entire contactless system – smart card, point-of-sale/service, back office, data format, data transfers and security architecture. It is based on a relatively open XML protocol with a minimum required set of data elements.

To ensure interoperability between all the different parts of the system, manufacturers must have their equipment (cards, point-of-sale terminals, etc.) accredited by ITSO. However, as it did not have the resources to perform interoperability testing itself, ITSO has chosen Integri to manage the testing on its behalf.

Paul Newman, General Manager of ITSO said, "Integri was the perfect choice to act as our testing warehouse as it had previously developed a suite of test tools including simulators and test scripts for

manufacturers to check if their products were compliant with the ITSO specification. As Integri will use these same tools to test manufacturer's equipment for compliance to the specification, manufacturers can already test their products during development, making certification a relatively straightforward process."

In addition to managing the interoperability testing, Integri will also provide technical support to ITSO and its associated members and operate a test warehouse that will contain all accredited equipment against which new items will be tested to further ensure interoperability.

Jan De Meester, Managing Director of Integri, said, "Certification services are becoming an increasingly important part of our business. Since 2001, Integri has been operating the certification laboratory for the Belgian debit scheme (Bancontact/MisterCash), credit schemes (VISA, MasterCard, Amex) and the local Proton e-purse scheme. Being selected as the certification lab for ITSO further extends our service offering."

## Telekurs chooses INQ for acquirer testing

Flexible INQ platform provides support for Telekurs Card Solutions' multiple acquirer protocols

The Telekurs Group provides a wide variety of financial services to the Swiss market, including authorization, clearing and settlement. Part of its offering is a range of acquiring services provided by Telekurs Card Solutions that ensure easy, secure and convenient payment processes with credit cards, debit cards, value cards and customer cards – throughout Switzerland and Europe.

Telekurs Card Solutions wanted a standard environment to test all of its acquirer protocols, including simulators for testing acquirer host

systems. The majority of the protocols are based on the ISO8583 standards and cover acquiring processing of international and national credit card transactions as well as POS transactions including petrol transactions using the IFSF standard. In addition, Telekurs Card Solutions needed test tools for its new XML-based ep2 (EFT/POS2000) system for EMV chip card transactions.

"We were already using Integri's INQ platform for international credit and debit certification (MCI MAES- simulator)", said Thomas Danner, Manager, Telekurs Card Solutions. "It made sense to use the same platform for testing our other protocols and the flexibility of the INQ platform made it the perfect solution for supporting multiple protocols."

As a first step, Telekurs Card Solutions asked Integri to provide simulators for its petrol transaction services. Integri created tools both for Shell and Exxon versions of the IFSF protocol. Based on the results of the pilot, Telekurs Card Solutions chose to use the INQ platform for its other protocols.

Integri has since completed the development of tools for ep2, GICC (German ICC Credit Card) and the Swiss national clearing tool (PCF). It is now working on simulators for two additional protocols.



# SIBS chooses Integri to develop test tools

Earlier this year, SIBS - the cooperative venture set up by the Portuguese banks to provide electronic payments operations, selected Integri to develop a suite of simulation tools for host and terminal testing.

In October 2003, SIBS issued a request for proposals for a set of tools for host and terminal (ATM and POS) testing. The complete set of tools had to include a host simulator for ATM, a Host simulator for POS, an ATM terminal simulator and a POS terminal simulator.

The tools will be used to test SIBS host systems as well as terminals (ATM, POS) belonging to Portuguese acquirers. The terminal simulators will also be used to check that screen messages sent from the host systems to terminals display correctly. SIBS will develop its own test libraries for the four simulators.

SIBS had some very specific requirements for the simulators, expressed in a Request for Proposal sent to different major test tool



vendors. One of the requirements was for the test tools to be integrated with Mercury's Test Director application, to allow SIBS to run tests and pass parameters directly from Test Director. At the start of 2004 Integri made a proposal to SIBS and this was accepted at the end of May.

"Of the one hundred or so requirements in the RFP, Integri was able to meet almost all of them", said Goretti Teixeira, SIBS test team manager. Integri met with SIBS in August 2004 to finalize the list of requirements and started developing the tools in September. The completed suite of tools will be delivered to SIBS in January 2005.

Once delivered, SIBS will take over the maintenance and customisation of the tools. The INQ test development platform makes this possible by giving the user full access to all the simulation and test code.

## Simpay draws on Integri's experience

**Integri develops test tools for Simpay payment scheme in just four months**

Founded in 2003 by Orange, Telefónica Móviles, T-Mobile and Vodafone, Simpay was set up to drive m-commerce through the creation of a payment scheme that allows customers to make purchases through their mobile devices and operator-managed accounts.

The ability to pay using mobile devices is key to making services more accessible and an essential part of unlocking the full potential of mobile data. Just as interoperability enabled the rapid growth of SMS messaging in Europe, interoperable mobile payments should help make m-commerce a reality.

Simpay selected Integri to build a suite of simulators for testing acquirer and issuer host interfaces because of the company's experience in this market and its ability to develop the tools within the required timeframes. Integri completed the first phase in August and the second phase in September 2004, just 4 months after the start of the project.

Jan De Meester, Managing Director of Integri commented, "This project demonstrates the versatility of the INQ platform, which can easily be customized for different industries. One of the key features of the INQ platform is that the learning curve for a test team can be kept low.

We are confident that the Integri test technology will contribute to the quality and the success of the Simpay initiative."

Jan's confidence in the INQ platform was confirmed by Simon Richards, COO of Simpay. When asked about the project, he replied, "We are very pleased with the progress we have jointly made on the Simpay simulators. The feedback I have received from my team is of a good working relationship and a high degree of satisfaction with the INQ product."

The tools will be used by Simpay to test acquirer and issuer host links to its payment system as well as testing the system itself. The host simulators will also enable mobile operators to test their own systems prior to full integration into the Simpay system.

# Integri develops test tools for MasterCard *PayPass*<sup>TM</sup>

Integri has developed compliance-testing tools for the transport layer of MasterCard's new *PayPass*<sup>TM</sup> contactless payment service

MasterCard first demonstrated *PayPass*<sup>TM</sup> together with Philips, G&D, Gemplus and Integri at CTST 2004. The *PayPass*<sup>TM</sup> specification covers the card and terminal payment applications, as well as the transport protocol for the contactless interface. Although *PayPass*<sup>TM</sup> uses the same track-2 data coded on magnetic cards (still commonly used for signature-based transactions, particularly in the USA), the transport protocol is based on the ISO/IEC 14443 international standard.

As part of the overall specification, MasterCard has prepared a test specification, which defines the tests to be carried out to certify that a manufacturer's cards and terminals are fully *PayPass*<sup>TM</sup>-compliant. When MasterCard was looking for a supplier of test tools for the transport layer, Integri was the logical choice as it had already developed a number of tools for MasterCard, including certification tools for its authorization and clearing and settlement applications, plus simulators for hosts, terminals and smart cards. The use of Integri's technology in testing of EMV level 1 protocols – Integri's tools are used by EMV laboratories such as FIME and Cetecom – also played an important role in the decision.

Together with Micropross, a developer of high-end card readers and reverse card readers, Integri developed a complete testing solution that combines test simulators and scripts running on its INQ platform with hardware simulators developed by Micropross.

Today, the test tools are already in use at the FIME laboratory in France – currently the only independent certifier for *PayPass*<sup>TM</sup> contactless payment terminals. By making the tools available to manufacturers as well as certification bodies, Integri enables in-house pre-certification before terminals are sent to FIME for final certification. This can lead to significant timesavings, as manufacturers can pre-certify their terminal solutions during development before going to final certification. INQ's enhanced logging and visualization features, together with its professional test management, has convinced many clients from all over the world to select INQ as its preferred test tool.

## Integri to market JCB test tools

Integri has signed an agreement with Japanese credit card company, JCB, to market its host and smartcard test tools

Well known throughout Asia, JCB is an international credit card company that oversees a global merchant and card member base and is the largest card issuer and acquirer in Japan. In 2002, Integri and JCB entered discussions on the development of a test tool and simulators for acquirer, network and issuer testing. They quickly reached agreement and Integri delivered the completed JTS test tool to JCB in September 2003.

In spring 2004, JCB contacted Integri again to ask if they would be interested in marketing the JTS tool to JCB's members and their respective technology providers. "As the developers of the original tool Integri was the logical choice to bring a commercial version to market," said Hiroaki Suwabe, manager with International Systems Planning, Systems Department. "We are very satisfied with the JTS test tool and are confident that Integri can provide the knowledge and experience needed to support our members and customers in the certification of their equipment."

Integri will also market the test tool they developed for the J/Smart credit card specification – JCB's own implementation of the EMV specification. The tool was developed this year. It expands on Integri's existing EMV card testing portfolio, which already contains test libraries for VISA and M-Chip (MasterCard) EMV cards.

Technology providers wanting to develop J/Smart cards can use this tool to validate cards to JCB's specification. It will be available through the smart card division of Integri's Japanese partner, Altech.

As well as individual testing of hosts and cards, the JTS and J/Smart tools can be used in combination to provide end-to-end system and equipment validation. And as both tools are built on Integri's flexible INQ platform, they enable the easy development of additional test libraries and scripts.