

INTEGRI NEWS



Testing and Test Tools...
<as easy as it looks>

December 2007

NEWSFLASHES

FIME test tools facilitated with INQ®

Following the recent partnership between FIME and Integri, FIME's test tools will now be built on Integri's INQ Platform enabling improved customization options and scalability.

A first achievement illustrates the value of the collaboration as United States based payments company Discover Network has accredited FIME's laboratory for full contactless testing. Discover® Network's ZIPSM new contactless payment technology, enables fast and secure contactless transactions using RF or NFC technology.

Icon and Integri team up

Integri has recently signed a partnership agreement with ICON, a qualified Italian consulting and solutions provider, to address the Italian Electronic Funds Transfer (EFT) market.

The combination of Integri's test products and extensive know-how in testing electronic transactions and ICON's local knowledge is expected to create a win-win situation for both companies as well as for the Italian banks.

With the Single Euro Payments Area (SEPA) deadline approaching, the collaboration will guarantee financial institutions a seamless migration to the new standard with a complete set of test tools supported by dedicated services.



Remaining Focused in 2008

The end of 2007 is at hand and what an exciting year it has been. A year where we have celebrated 15 years of Integri and faced some new challenges.

I'm pleased to send you the latest edition of our newsletter and have a glance at what has been and, more importantly, what is yet to come.

From a business perspective, Integri continued to strengthen its position as the innovative and leading provider of test tools in payment and mobile applications: our tools are continuously evolving thus delivering what the market requires. For example, our CCD/CPA tool was the first to be qualified whilst our tools were used to test the very first mobile payment application in Belgium.

Moreover, we keep on listening to the industry and put great effort in developing new test solutions that respond to clear demands, trends and regulations. Recently, we launched our Card Personalization Validation Tool and finalized the development of our INQ® SEPA Platform for the elaboration of test suites for SEPA Credit Transfers and Direct Debits.

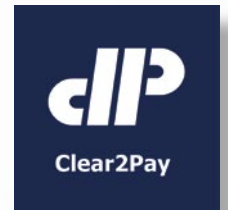
2008 reveals a new era for our company as we built some solid, strategic fundamentals for the future. We have established partnerships with SIMalliance, the Italian EFT market player Icon Software and the French test laboratory FIME who chose to build their test tools upon our robust INQ® Platform. However, the most notable fact is the recent acquisition by financial technology company Clear2Pay, all about which you can read on page 2. It is clear that this group effort will produce a more complete, international and integrated offer providing fresh opportunities...

Innovative and fashionate about testing, we are in a strong position for the year to come and are confident to continue to help you enable your business. Also, I insist on thanking you, our customer, for your trust in our team and our technology as well as for the pleasant collaboration over the past year. Happy 2008!

Jan De Meester

Integri joins Clear2Pay

Clear2Pay, an international technology provider of payment solutions for financial institutions, has recently signed an agreement to acquire Integri. Integri is delighted to team up with such an important player in the payments market.



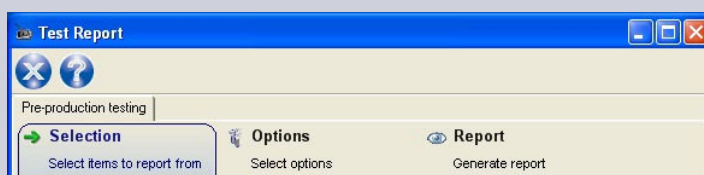
Both companies have many things in common; they are niche players in their markets, global suppliers with a large and valuable client base and they have a complementary product philosophy. Moreover, both companies are result-driven and have a strong customer focus.

Clear2Pay will leverage on Integri's approach to combine high quality testing with a short time to market while Integri will be able to leverage on the global sales and consulting network. Also, Integri's technology know-how in contactless and mobile applications will be an additional asset within the group.

Obviously, customers will benefit from this synergy as Integri will continue to service its international customers and extend its product portfolio based on the INQ Open Platform. Integri will become an autonomous business unit of Clear2Pay and Jan De Meester remains the General Manager of the company.

INQ® extended with reporting module

The INQ® Open Platform, Integri's test tool development platform, has been extended with a powerful and user-friendly reporting module. This versatile component adds even more value to INQ.



A compelling analysis capability is a crucial element for testing electronic transactional processes. The Test Reporting utility has a very simple interface enabling the generation of a test report in just a few clicks. After selecting your specific test cases, on which you want to retrieve reports, there are different options available:

- Executions** to indicate whether the report should contain all or only the latest test executions
- Results** to decide which test case results should be included
- Verdicts** to illustrate which verdict (passed, failed or inconclusive) should be included

When generating the actual report there is a format option between a word document or an HTML report, so you can simply use your internet browser to view the test analysis results. Depending on your exact needs, there are 4 default report types in the reporting module:

- Full report** all details, test cases and results
- Statistics** overview on statistics, eg. number of successful, unsuccessful test cases etc.
- Table report** same as the full report but in table view
- Test list** a list of different test cases as such, without test results

Moreover, by using XLS stylesheets the tool offers the possibility to create your own, customized reports. Should you need further information about this latest add-on, send an e-mail to marketing@integri.com

CETECOM ICT Services GmbH and Integri launch joint solution for German market

Together with Cetecom, a worldwide provider of testing and certification services with headquarters in Germany, Integri proposes now a comprehensive test solution to German Network Service Providers (NSP).

With the joint solution the Network Service Provider Host, to which the different merchants are connected, can be tested to verify whether the data exchanges are according to the GICC protocol. In Germany, the GICC (German ISO-8583 Credit Card) protocol is used to allow a Point-of-Sale System of a credit card acceptor to communicate with credit card authorization and data capture hosts.

To execute tests, the tool uses an Acquirer Host Simulator which the Network Service Providers can use as a sparring partner during the preparation or debug phase prior or after approval tests in test laboratories like Cetecom. The typical features of the test suite are format checking, syntax checking, verification of business rules, generation of corresponding answers, logging, error injection,...

Some advantages of the solution:

- ▶ **Flexibility:** the tool can easily be configured and modified to different scenarios in order to behave in exactly the same way as a physical Acquirer would do
- ▶ **Error injection:** allowing creation of invalid test case on any level of detail.
- ▶ **Automation:** combined with a card and terminal simulator the testing of the NSP can be automated



Atos Worldline and Integri: partners in internet payment testing

Both companies have been working closely in testing internet payment transactions in Belgium for several years. At present, Integri is developing a new end-to-end e-commerce test environment for Atos Worldline

With the test environment, Atos Worldline (former Banksys) - who authorizes, secures and guarantees e-payments in Belgium – will be able to test and simulate the different components of internet payments. The solution will allow testing different transaction types and internet payments for schemes such as Visa, MasterCard, Maestro, BCMC, etc.

Additionally, in a last phase, the solution will be completed with regression testing and the “constant activity” functionality that tests how a system behaves when confronted to a high number of transactions in a given period. This added feature will also enable Atos Worldline to do the regression testing in a fully automated way, making it a robust and convenient solution.

The test environment is built on Integri’s INQ® open platform, making it easy to customize or adapt to specific requirements.



“We are pleased to work with Integri as their products and service level have so far been unequalled” says Roberto Varotto, Test Team Manager at Atos Worldline “Above that, their team of test engineers have the ability and knowledge to accompany us throughout every project”

New Website Launched

Have a look on www.integri.com!

Our website has been refreshed and evolved to an easy to navigate source of information for your testing needs.

Whether you're looking for more information on our company, our unique development platform, specific trainings, the latest news stories,...our website will provide you with a lot of information. Also, If you want to get in touch with one of our partners, we have added a complete overview with all contact details.

What's more, it includes all details on our recent developments such as our Card Personalization Validation Tool and our SEPA Credit Transfer Test Suite.

If you would like to share your ideas or suggestions on our new portal, let us know on marketing@integri.com.



SIMalizer: new handset test tool marketed by Integri

The SIMalizer Tool enables operators and handset manufacturers to validate the functionalities against recommendations specified by SIMalliance, the non-profit industry association made up of the world's leading SIM card manufacturers representing 9 out of 10 cards sold world-wide. For the distribution of the tool, SIMalliance has signed an agreement with Integri.

SIM card suppliers and handset providers need to work together closely in order to realise interoperability which is essential for the success of mobile transactions and multimedia applications. If handsets don't support industry standards, commercial failure is obvious. With the new tool, operators and handset manufacturers's testing phase will become more straightforward:

- Rapid and thorough testing**
- Simple and effective reporting**
- Easy and portable**

The product includes:

- ▶ A USB mobile/smartcard
- ▶ Connector modules with adaptor paddles for different mobiles
- ▶ A USB PSCS compliant card reader and software

Michel Canitrot, SIMalliance Chairman of the Board said: *"By partnering with Integri, we are able to offer a test solution globally thanks to their wide geographical reach and large installed customer base, with the certitude of a high level of service due to their expertise in selling and deploying test technology."*

