

April 2008



NEWSFLASHES

Cetecom and Integri test solution ready for take off

The test tool is now qualified by Zentraler Kreditausschuss (ZKA), the German Bank Association. With the GICC NSP Test Suite, German Network Providers can easily pre-test their payment network hosts that are connected to German acquirers.

Cetecom will use the PC-based tool in their laboratory for official certification. The first tests with Network Providers will start in April.

Subscribe to ClearNews

As announced in our previous newsletter, Clear2Pay recently signed an agreement to acquire Integri.

As both companies have a complementary product philosophy, we kindly invite you also to sign up for ClearNews, Clear2Pay's newsletter. Send an e-mail to marketing@integri.com and we'll take care of it.

SEPA: ease your migration

Today financial institutions, corporations as well as consumers face the Single Euro Payments Area (SEPA) reality. Testing compliance to the new payment directive ensures quality, reliability and cost-efficiency although surprisingly, this is often an underrated and forgotten element.

The transition period kicked off in earnest earlier this year with the launch of SEPA Credit Transfers - during which the SEPA schemes and the national schemes will co-exist ensuring continuity and interoperability. The next priority for Europe is to comply with SEPA Direct Debit (SDD) by 2009 with the ultimate aim to endorse a unified payment scheme by the end of 2010. Obviously, a fast and absolute migration is a critical task and in the interest of all players involved: a longer co-existence of national and SEPA payment schemes will incur unnecessary costs.

Testing SEPA technology: a strategic decision

Efficient automated verification and acceptance of electronic processes relieves companies and improves their time-to-market and quality levels. This enables them to gain a considerable amount of money getting it right first time. Also, industry experiences and surveys illustrate that even short periods of system failure easily lead to a significant amount of lost transactions and millions of Euros loss of revenue. Knowing that the cost of SEPA testing represents only 3 to 5% of the total project cost, should make it an uncomplicated decision.

Most financial organisations, however, lack the knowledge and capabilities to assess the complexity of testing transactional systems. Evidently, this is not their core business whilst Integri builds upon more than 15 years of experience having invested in a specialised range of tools and services.

The Direct Debit challenge

Many organisations deal with the SCT migration in-house as it requires a relatively minor update of existing transactional infrastructures. Nonetheless, even whilst most banks claim to be compliant, a genuine need for accurate testing of formats and conformity remains. Integri's Credit Transfer test tool addresses all needs and is available off-the-shelf. As predicted, the SEPA Direct Debit scheme necessitates an even more detailed and in-depth testing effort addressing the extreme complexity of the requirements that involve an extensive reshape of companies' payment infrastructures and legacy applications.

Free your hands: the benefits of outsourcing

In today's changing and increasingly complex payment environment, quality is critical: system failure immediately impacts service levels and can incur serious business damage. Even more, a reshape of the payment landscape might be a moment for the customer to shop around and compare banks. Hence, quality, good Service Level Agreements and a short time-to-market become more important than ever. Leaving the setup of the test environment in the hands of an experienced team such as Integri will enlighten and fasten the complex transition path of financial organisations and turns SEPA migration for the end-user into a 'non-event'.

Jan De Meester, General Manager

Card personalisation validation tool released

Testing and analysing the personalisation of a smart card prevents costly modifications or replacements after the cards are rolled-out in the market. With this convenient Integri tool issuers and smart card manufacturers, are enabled a straightforward check of a smart card's personalisation data.

The tool guarantees that the personalisation reflects the issuers' intent.

Main Features:

Accurate

In-depth functional testing ensuring a quality product. Only a chip correctly personalized will compute the cryptograms and operate correctly.

User-friendly

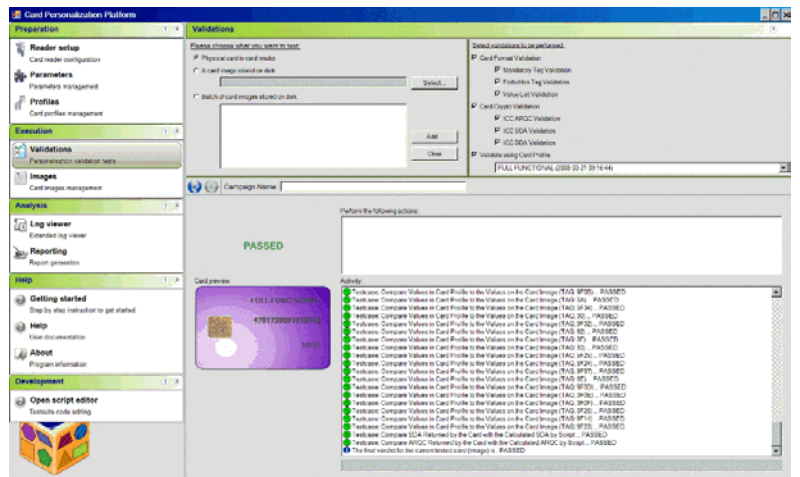
The graphical interface makes it an easy to use tool that focuses on the business rules rather than technical details.

Comprehensive

The tool verifies all data parameters of the personalisation: application as well as intended use of the card.

Analysis functionalities

Visualisation of the commands and responses exchanged between the card and the tool with the help of a log viewer. A report can be generated with an overview of the validations performed.



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Integri completes service offering for Mastercard members

MasterCard members execute acceptance tests for a correct implementation of the functional specifications defined by MasterCard. For this, all the members use simulators which have been developed by Integri. After working with MasterCard for more than 10 years and having developed all MasterCard simulators, Integri is well positioned to complement MasterCard's service with a dedicated offering.

MasterCard customers transferring from one simulator to another - for example, MasterCard Europe Authorization Simulator (MEAS) to MasterCard Authorization Simulator (MAS) - may require our assistance maintaining user-defined information. Adapting to a new production environment results in two major changes:

► Data

In the simulator, companies have the ability to create their own data: relative to cards, the merchants or specific user defined test cases. Some reference test profiles are provided by MasterCard, however, user defined data and test cases must be transferred to be usable with the new simulator.

► Code

Members can have specific code taking care of routing, access to a smartcard reader, specific cryptography or processing etc. As this code is stored in script modules, it must be ensured that these are accessible from all simulators.

► Integri offering

The migration to a new simulator impacts a MasterCard member on many levels. Integri has the knowledge and expertise to facilitate any migration of user-defined data and test cases:

- Migration of user card profiles
- Migration of user merchant profiles
- Migration of user test cases
- Migration of user specific code
- Acceptance testing

Integri is proud to be the supplier of the MasterCard simulators and is keen on helping their members with the complementary services they necessitate.

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Isabel appoints Integri as independent test laboratory

Isabel specialises in developing and supporting corporate eBanking and electronic invoicing systems. The Belgian company's solutions are used by many financial institutions and bank associations throughout Europe. The latest version of the company's eBanking software, Isabel 6, is integrated in leading ERP and accounting solutions enabling companies to easily exchange payment and bank statements with multiple banks. These software packages are submitted for certification to the Electronic Payment Certification Institute (EPCI) for which Integri acts as independent test laboratory.

Certifying the Isabel synchronizer

The main goal of the Isabel 6 synchronizer is to establish advanced linking between an accounting package or ERP-package to the Isabel network. The certification focuses on a thorough control of the interaction between the accounting software and the Isabel 6 infrastructure. During certification, Integri validates the correct file upload to Isabel and proper reception of the reporting files.

A dedicated test plan, which verifies all functionalities of the accountancy software related to Isabel 6, is defined by Isabel in close collaboration with EPCI and Integri. Depending on the supported features, the subset of applicable test cases is selected which will be executed during the certification session.

A trusted relation

Integri has been certifying all Belgian retail payment terminals for EPCI for many years now. The new agreement clearly illustrates their confidence in our tools and the reliability of our managed certification services.



contact: marketing@integri.com

New EMV Card Test Kit launched

Banks and card issuers need to be 100% ensured that their EMV cards – such as CCD, CPA, VIS, MChip, Amex, JCB – are behaving correctly before being launched. With the EMV L2 Card Test Kit, Issuers now have a user-friendly tool to check basic card functionalities as well as card performance in given situations. No technical knowledge whatsoever is required to work with this brand new PC-based toolkit.

Once cards are in the field, it is a time consuming and costly operation to fix or replace all cards. Furthermore, this could seriously damage the image of the bank or issuer. The tool is the **ultimate instrument to verify** that previous processes such as eg. personalisation haven't disturbed the **proper functioning of EMV cards**. As it has an intuitive graphical interface, operation is light and swift.

The test suite contains a set of **60 pre-defined tests** which verify the basic functionalities of the card:

- ▶ Does the card behave correctly when an incorrect PIN is entered?
- ▶ Does the card calculate the cryptogram correctly?
- ▶ Does the card perform SDA correctly?
- ▶ ...

Additionally, the test suite contains a **"Transaction Simulator"** allowing users to check that the card is behaving as determined on an application or commercial level:

- ▶ Initiate a transaction with an amount larger than the card's offline limit to verify that the card goes online as determined
- ▶ Check how cards will behave on a foreign terminal
- ▶ Check that the card behaves as expected on an ATM or POS for all types of transactions (cash, purchase, ...)
- ▶ ...

Additionally, just as all our tools, it is build upon the flexible INQ® Platform and thus easy to adapt to changing situations. It's a **complete and future-proof** test package including all possible test scenarios to **ensure a carefree card roll-out**.



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Integri co-authors book on eID application guidelines

The DIS Group, gathering eight Belgian IT experts working for various IT, Audit and Consulting companies, has published a book describing procedures and best practices for building and operating eID based applications. With this initiative Microsoft, Protiviti, Deloitte, Ernst & Young, Sealed, Time.lex, Loungemark and Integri complete the Belgian eID application cycle facilitating development and implementation.

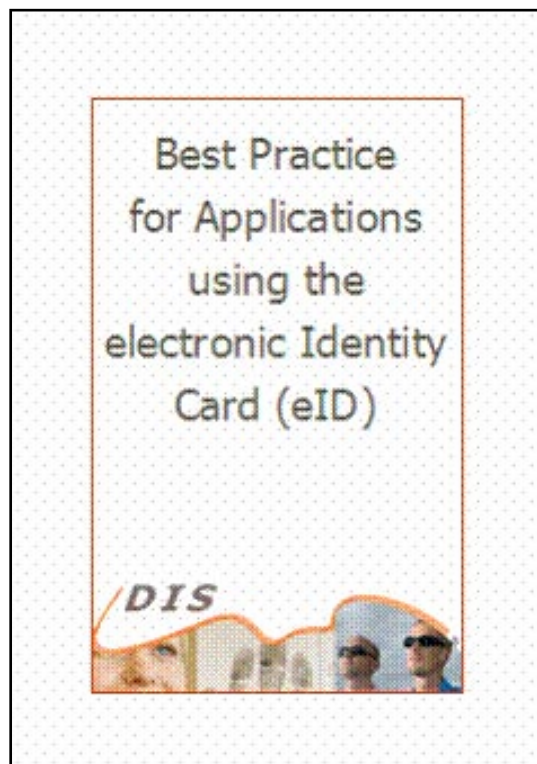
As the success of the eID card largely depends on usable and trustworthy systems, the publication of these guidelines is an essential instrument for software development companies and service providers. The book contains a harmonized set of procedures and checklists covering legal aspects, policies, technical issues and implementation concerns. Knowing that authorities are increasingly making use of the electronic ID card, the book fills in a gap and answers a real need in the Belgian eID market.

With these guidelines, DIS Institute addresses eID suppliers and developers' requirements and aspires to increase the trust between government, the industry and the end-users. Multiple purposes are served such as creation and verification of eID based electronic signatures, authentication eID card holders, authentication verification or card data capture.

To date, seven million cards have been distributed to civilians in Belgium, a project which will see completion end of 2009 with more than eight million units delivered.

"Best Practice for Applications using the electronic Identity Card (eID)" is co-authored by Kim Van Esbroeck (Integri), Sylvie Lacroix (SEALED), Olivier Delos (SEALED), Marc Vael (Protiviti), Ronny BJones (Microsoft), Carlo Schüpp (Deloitte), Pieter Danhieux (Ernst & Young), Gilbert Van fraeyenhoven (Ernst & Young), Jurgen Truyen (Loungemark), Jos Dumortier (time.lex), Geert Somers (time.lex).

The book can be ordered via www.sealed.be and costs 35 euros.



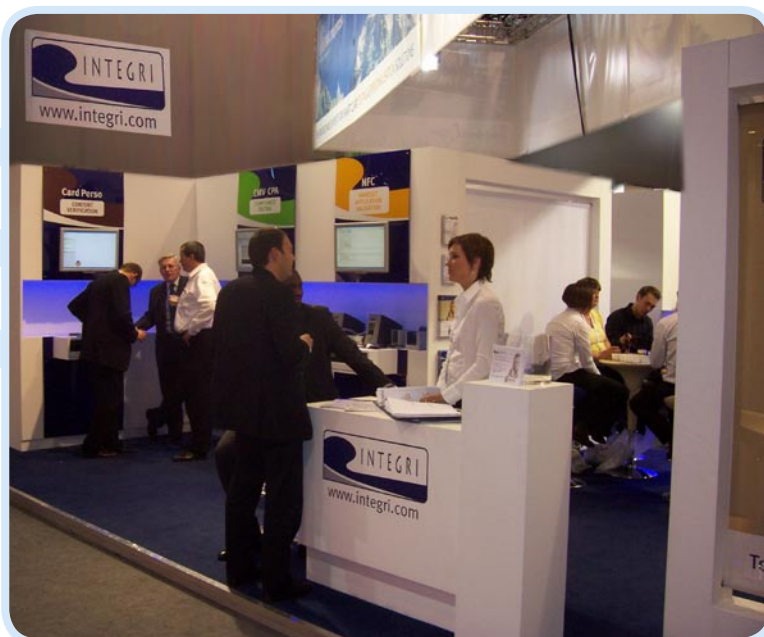
EVENTS

For the remainder of 2008, Integri will be present at the following events:

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|--------------------------|------------------------|----------------|------------------|
| SIMposium | 22-23 April | Berlin | Booth 201 |
| IPS | 22-25 April | London | Booth 11 |
| CTST | 12-15 May | Orlando | Booth 522 |
| Cards Middle East | 18-21 May | Dubai | Booth 31 |
| SCC | 4-6 June | Beijing | Booth A3 |
| Sibos | 15-19 September | Vienna | TBC |
| Cartes | 4-6 November | Paris | Hall 3 |

You can also meet us at the following conferences:

| | | |
|-----------------------------|--------------------|------------------|
| CEE Card Markets | 9-10 April | Budapest |
| NFC World | 16-17 April | London |
| Cartes Afrique | 17-18 April | Marrakech |
| Cards & Payments | 19-20 June | Brussels |



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