



a Clear2Pay company

German market adopts Integri technology for testing of card-based payments

Integri wins several contracts covering Germany's main payment protocols

Brussels, 19 May 2009 – Integri, a leading provider of expertise and test tools for payment and mobile applications, announces that it has won a number of contracts to deliver test tools for German card transaction interfaces. With technology adapted for the main interfaces used between cards, terminals, Network Service Providers (NSP), acquirers and issuers, Integri provides an end-to-end test solution for the German market.

The card-based payment chain in German typically covers payment cards, payment terminals, NSP's, acquirers and card issuers. These different players and respective components communicate with each other via different protocols specified by the banking community. Testing these different connections is essential to guarantee an optimal execution of card-based payments.

The different contracts won are:

- **B+S Card Service** (NSP and Acquirer): delivery of a fully automated terminal testing solution including a card simulator for EC-Cash, M/Chip, VSDC, ETEC and ADVT as well as an electronic cash register simulator. Integri also supplied the host simulator to test the ZVT protocol used between payment terminal and NSP. Additionally, Integri provided an automated test suite for the B+S terminal acceptance. Automating this manual process enables to reduce terminal certification with a considerable amount of time, allowing a faster time-to-market and improved cost-efficiency.
- **SIX Card Solutions Germany** (Acquirer): a ZVT to TAI protocol converter tool allowing German terminal manufacturers to use the commonly used ZVT protocol for the communication between terminals and acquirers, avoiding a costly implementation of TAI. The deal also includes a simulator for the TAI message interface.
- **ATOS Worldline** (Payment Processor): the delivered test solution is used for validation of the customer's KAAI interface implementation on their host system. The KAAI protocol is customarily used between acquirers and card issuers.
- **Cetecom** (Test laboratory): The Integri GICC Test Suite can be used by Network Service Providers during their pre-certification tests prior to connecting to Acquirers. The GICC simulator, certified by ZKA, is used in the Cetecom laboratory for the official Host Type Approval Certification of NSP software. GICC is the message protocol used to exchange data between NSP and Acquirer host.

Hans-Jürgen Bornkast, Quality Manager at B+S commented: "Throughout the collaboration with Integri we have experienced their strong commitment to deliver future-proof solutions that create value and enable trusted services. Their renowned team of experts lead the way in making card payments easy and secure. Moreover, in these challenging times, working with an industry pioneer with an impressive list of international customers is simply an evident decision."

Note to editors:

ZVT, TAI, KAAI and GICC are ISO-8583 based protocols

About Integri

Integri specialises in test tools and expertise for payment, ticketing and mobile applications. Alongside the INQ® Open Tool Framework, Integri offers a number of dedicated platforms for specific applications, each with a number of Off-the-Shelf Test Suites. These test suites are fully prepared solutions that include simulation and test scripts and are based on international open standards. Integri employs 45 staff, has +150 customers and sold +2000 licenses in 35 countries since its inception in 1992. Integri is located in Belgium and France. Integri's clients are mainly financial institutions, smartcard manufacturers, terminal manufacturers, ticketing operators, mobile operators and system integrators active in e- or m-business.

Integri is a wholly owned, autonomous business unit of Clear2Pay, an international financial technology company focused on delivering globally applicable solutions for secure, payments technology, systems and consultancy. Clear2Pay operates from 14 international offices and currently employs over 400 staff. More information on www.integri.com and www.clear2pay.com

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