

Payhuddle partnered with one of the leading payment solution companies to develop an issuer simulator to test its payment terminal

Our customer is a leading payment solution company that offers a variety of payment channels and platforms to merchants across various sectors. Their solutions include PoS, mPoS, smartphone apps, e-wallets, and banking solutions. The objective is to develop a network-specific issuer simulator for them to perform end-to-end transactions and give responses to payment terminals in compliance with the response transaction message formats set by the Visa, Mastercard, and RuPay payment networks. This simulator will help the customer do the pre-certification testing and validation for their payment terminals without waiting for the test slot appointment from the networks.

What did we do?

We used our existing web-based host testing platform, Lithos, and developed the payment network-specific issuer simulator with the message libraries for Visa, Mastercard, and RuPay. The customer has to just connect their terminal with the designated IP port and select the payment network for which they need the issuer response transaction message.

After setting this up they have to start performing the end to end transactions by making transactions in the payment terminal to receive the responses and test and debug their payment terminal.

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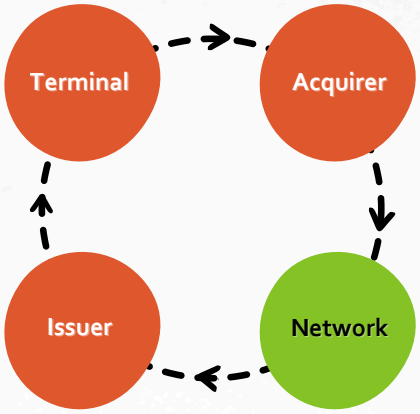

- Payment entities that needs a host certification

- Payment entity that provides certification

What challenges did we address during this project?

1. We simplified the pre-validation of their payment terminals with the Visa, Mastercard, and RuPay networks; otherwise, it would have been time-consuming as they would have to wait for the test slots from these networks.
2. Our host test tool is constantly updated with the latest message libraries of the payment networks to make it more reliable for the customer to get their EMV level 3 qualified in the first iteration itself and avoid expensive iterations.
3. As the tool is automated it does not require extra resources to manage.
4. It can simulate all the stakeholders, like the acquirers, issuers, and the network.

Benefits for the customer

We delivered the project within two weeks matching the customer's requirements.

With this solution, the customer avoided expensive re-iterations in their Level 3 testing and certification with the payment networks as they could get their terminals qualified in the first iteration itself and were able to go-to the market faster.

About Payhuddle

Payhuddle is a payments solutions organization that offers qualified test tools, simulators, live test analyzers, certification consulting, certification services, certification-ready kernels, test tool development, and product development for the entire payment ecosystem. Payhuddle is one of the most sought-after payment solutions organizations in the market. Payhuddle works on the latest implementations like SRC, QR payments, mobile payment apps, and Open APIs. Most Payhuddle solutions are deployed on the cloud. Besides, Payhuddle offers Outsourced Product Development services and Resource Augmentation services in the payments domain.

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