

**Modernised test approach for fast evolving
payments infrastructure:**

A strategic objective

XMLdation

**Testing for parties in the
payments ecosystem on four
continents**

Increasing change and complexity in Payments Infrastructure



More
Participants

More
Services

Increasing
Regulation

Interconnected
Infrastructures

Fast Evolving
Technology

Fast Evolving Technology



1

Cloud

Cloud dominates: cloud technology stack, cloud philosophy, dependency on open source, continuous updates, DevOps approach with CI/CD

2

Security

As new security vulnerabilities arise and are addressed in underlying components, you must be able to update your infrastructure

3

Agile

Fast build and delivery of first version (MVP), followed by incremental product evolutions

4

Vendor Updates

Your vendors are impacted by all these factors. You need to be able to accept updates in a timely fashion from your vendor.

History: Change is very high risk, and involves huge manual effort

Objective: Prepare for increasing levels of change

Key enabler: Modernized test approach so you can change with confidence

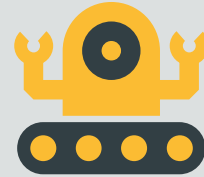
Attributes of a modernized test approach

1

Automation

Most especially for User Acceptance Testing (UAT) of infrastructure.

But also for participant testing and certification activities.



2

Self-service participant testing

Reduce or eliminate dependency on paired testing, test windows, and Payment System Operator (PSO) support teams.



What you need



1

Skilled Staff

Automation engineers as well as functional testers

2

Generic test tools

Industry standard test automation framework & test case management

3

Payments-aware test tools


Tools with native support for payments messages and APIs, and that simulate the parties / systems in the ecosystem.

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There will be a step change in the pace of evolutions. Big tech platforms show that incremental and ongoing change is possible.

To manage change with confidence, you need a modernised test approach.

Thank you & questions

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About XMLdation



What we do

World leader in financial messaging. We deliver testing and legacy bridge solutions that streamline on-boarding and help banks and payment system operators roll out new payment schemes and adopt new formats – faster and easier.



Who we work with

Banks, payment system operators, financial software vendors and eInvoicing providers



Established 2009

Headquartered in Tampere, Finland
Offices in Cork, Ireland, Brussels and Toronto
Business Development in London & Paris

