

The Benefit Company operates an EFT switch facilitating Automated Teller Machine, Point-of-Sale and Bill Payment services for the local banking community in Bahrain. The company is owned jointly by 15 local banks and provides a central switching gateway to other Gulf States and beyond.



One way to maximize return on the investment in hardware and software is to bring new services to market for its owners. One such service was a proposal to allow local Direct Debit payment requests to be passed through the switch.

### Supporting Direct Debits

The project was kicked off in early 2001 and development took a number of months, involving work both on the switch and on the systems of the various banks taking part. One issue that raised its head early was the problem of testing the solution.

In the solution Bill Originators submit batches of payment requests to Benefit. Each request is then sent to the customer's bank as an online ISO8583 debit transaction for authorization. Shelley Chapman, the Technical Project Manager for the Direct Debit implementation, needed something that could simulate a number of the member banks generating Direct Debit requests and accepting and processing the resultant payments in order to prove that the functionality developed in BASE24 to handle this was working correctly without the need for the member banks to all be ready with their developments.

Shelley takes up the story. "Since the owner banks were all making their changes for the new solution independently and they were very unlikely to be available in the timescales needed for the project we turned to Ascert's VersaTest for a solution."

### Maximising Return on Investment

The Benefit switch supports connections to regional switches and AMEX allowing Bahraini cardholders to withdraw cash from any ATM in the Gulf.

The IT system environment consists of BASE24 running on an HP NonStop Server S74 system and has been in place since 1997. The Benefit Company chose HP NonStop Servers and BASE24 as the only totally reliable EFT switching solution available.

While this can be viewed as a costly approach to take, availability is a key requirement of switching services. The Benefit switch has an average yearly availability of 99.997% since go live, a figure it is very proud of.



“Two of my team were trained in the VTALK scripting language in London and came back armed with an example script to get them off to a fast start. On their return to Bahrain they were quickly able to create a flexible test environment which allowed us to simulate what is a complex set of interfaces.”

“The scripts developed allow multiple authorizing banks to send a mixture of approved and declined responses for each payment request file. We also needed to be able to script all of the bank’s responses before beginning each test, as once the payment request file has been submitted it is not practical to process each response in isolation.”

“Setting up multiple authorizing banks using VersaTest allowed us to fulfill all of our testing needs, from unit testing through to final certification. The scripted plan allowed us to validate the system. Repeating the same test script after each incremental development phase then enabled us to perform full regression testing with little effort.”

### **Payback of VersaTest**

Shelley is fully aware that he will need to be able to prove that the Direct Debit functionality works over and over again in the future as new services and solutions are added to The Benefit Company’s system. Being able to perform regression

testing quickly and efficiently is part of the long-term payback of the VersaTest purchase.

Another area where VersaTest was used was for performance testing. Shelley went on to say “We were also able to ensure that we had achieved system performance goals by using the same environment to process large volumes of payment requests and monitoring the system’s behavior.”

“Without VersaTest I am certain that we would not have been able to satisfy our Direct Debit testing requirement in the timescales that we had for the project.”

The Benefit Company successfully started a pilot of the Direct Debit service in July 2002.

They have since implemented VersaTest to facilitate ATM and POS testing with local banks and regional switches.

In this environment, VersaTest simulates The Benefit Company systems, and remote partner banks, allowing a safe environment for the various financial institutions to test in. This reduces the need for Shelley’s team to get involved in every test that their customers want to take part in as well as reducing the need for the local banks to impact each-others projects.



**business partner**

