

# TCube (T<sup>3</sup>) – the Transaction Test Tool for Fast-Tracking MSR Certification

## Client

Large publicly traded payment processor in the US, specializing in e-commerce, retail, transportation, and utilities

## Industry

Financial Services:  
Payments & Loyalty



**Automated testing processes to speed up certification**



**Faster deployment and time to market**

## CHALLENGE

- The client works with a number of payment processors each requiring thorough transaction testing of the payment gateway before awarding certification – a procedure that is lengthy, laborious, and requires extensive prior MSR certification.
- As it wanted to deploy a solution as quickly as possible, the client turned to ThoughtFocus to enable a shorter development time that would speed up the launch of its services to merchants.

## SOLUTION

- ThoughtFocus developed TCube (T<sup>3</sup>) – our Transaction Test Tool – to automate the testing of MSR certification test cases using digital simulation of test cards.
- Our teams designed the tool to be compatible with the thousands of test cases prescribed by multiple processors, with the user interface providing interactive interpretation of the test results.
- With our engineers taking care of the entire testing process, they configured the solution to reduce the testing time for each transaction from several minutes to around 30 seconds.
- We developed customized test reports that were generated and sent to the processors' analysts for certification approval.
- Our TCube tool also acted as a transaction generator for the client, pushing transactions into a new payment gateway in order to analyze gateway performance.

## Benefits

- Faster MSR certification thanks to a significantly shorter test phase.
- Automated MSR testing cycle reduced from several months to several weeks.
- Agile and flexible solution that can be adapted to accommodate future enhancements for the client.
- Trusted advice of an expert partner, driving future enhancements and business value.