

SEPA Model Based Testing Workbench



Our robust and exhaustive testing approach can reduce testing time by 30% using pre-built models that cover SEPA standards

Aimed at improving the efficiency and reducing the costs of Euro payments within Europe, Single Euro Payments Area (SEPA) has increased the responsibility of all banks and financial institutions to update their payment systems. Banks and financial institutions (FI's) are expected to adopt SEPA business rules and implementation guidelines and confirm their SEPA compliance and operational readiness to the European Payments Council (EPC) by 2014. Specifically, banks and FI's are to change their electronic payments systems to consolidate clearing and settlement mechanisms and offer new SEPA compliant products to customers.

Implementing SEPA is very different from previous cross-border payment related initiatives such as Visa or SWIFT. It is designed to deliver operational readiness between parties at all levels of the payments value chain, from institutions to individual customers. Since this demands implementation of trustworthy and defect-free systems, the stakeholders are expected to ensure that the systems are tested with proper and possible stimulations. Here, testing becomes a key challenge.

Addressing the testing challenges of SEPA

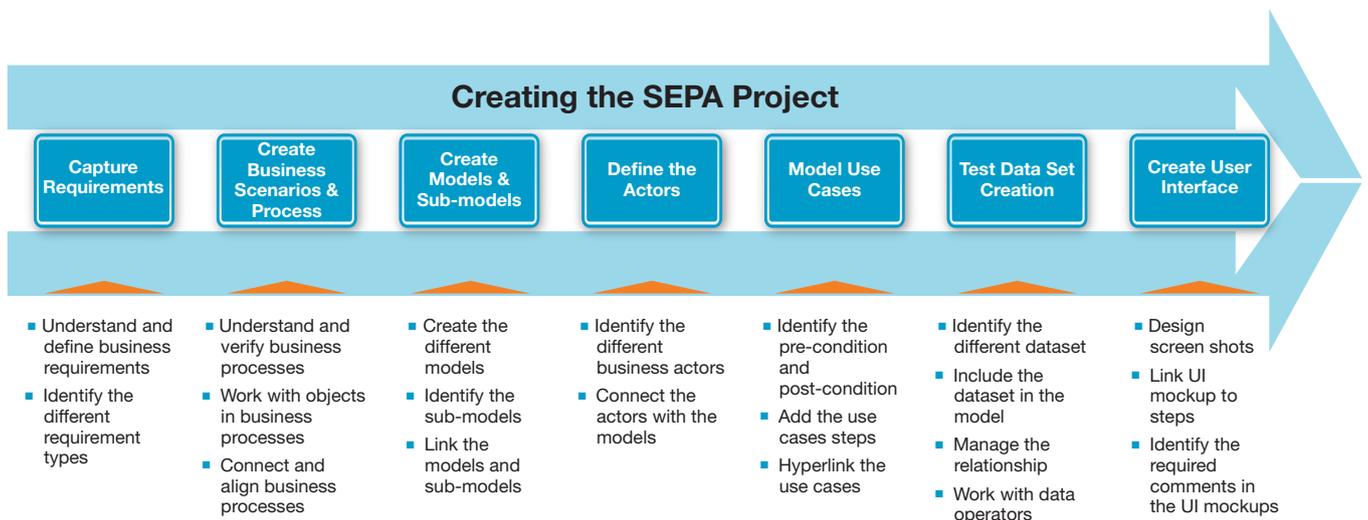
Do you know what SEPA compliance looks like for the payments systems? Testing for SEPA compliance is complex and involves lots of moving parts. All parties must have a clear understanding of their own migration path to SEPA readiness.

Capgemini provides an exhaustive, robust and consistent testing approach that complies over 95% of the SEPA standards. The workbench helps mitigate risk for the institutions by uncovering areas that might have been missed in the payments value chain through model based testing.

Model based testing is a methodology and toolset designed to accelerate the creation of test scripts. The tools let users describe the system under test using process models which then automate the generation of test cases. With model based testing, experienced testing professionals with domain knowledge can reduce testing time for commercial software by as much as 30%.

Capgemini's Model Based Testing Workbench includes proprietary accelerators built specifically for SEPA. The workbench comprises over 7,000 ready-to-use test cases with more than 1,300 for credit transfer and 5,700 for direct debits. The capabilities include support to test Payments Clearing and Settlement (PACS), Payments Initiation (PAIN) and Cash Management (CAMT) messages. In view of the complexities of testing SEPA, the test cases and models are suitably prioritized

Testing Stages for SEPA Workbench Implementation



SEPA Expertise From the Start

The workbench is built using the latest EPC framework and is exclusively based on the SEPA schemes rulebook, implementation guidelines, SEPA data model and UNIFI XML standards. The EPC framework has been extended for an integrated approach which encompasses corporate client coverage as well as automation and performance testing. SEPA business models are built using a requirement center tool and Capgemini's model based testing approach. The solution includes:

Ready to Use Artifacts

Capgemini's repository includes over 7,000 test cases specific to SEPA

Flexible Model

The model based testing workbench supports quick customization by allowing the client to change one model yet generate hundreds of new test cases

Complete Coverage

Capgemini's accelerator covers the entire landscape of SEPA direct debit and SEPA credit transfer

Multi-directional Traceability

Links can be formed from product requirements to use cases, graphic user interface, test scenarios, test cases and test data to support full traceability and auditing

Knowledge Enabler

The workflow used in the accelerator helps business analysts, program managers and test managers understand the business workflow

Message Generator

An XML message generator helps create PAIN, PACS and CAMT messages in SEPA formats to accurately test messaging functionality

How the SEPA Model Based Testing Workbench can solve your business challenges

The Problem	Capgemni's Solution
Implementing SEPA Workbench for the first time	A ready-to-test framework in compliance with regulations including business and test scenarios
Customizing an existing workbench	Our accelerator supports customization where changes in the workbench can be easily extracted
Enhancing your existing application and impact on functional area	Our model is designed to cover the entire SEPA landscape which enables us to plug and play different business models to ensure quick modification of the workbench for enhancements and functional changes with minimum efforts
Planning a multiple country rollout	Our accelerator provides repeatable framework which helps to build workbench for multiple countries with minimum customization

Capgemini's Financial Services testing practice has a proven track record of delivering mid- to large-scale testing engagements across banking, payments, insurance and capital markets domains. Capgemini's global testing team is one of the largest dedicated testing practices in the world and includes:

- 11,500 test professionals globally
- Over 4,500 test professionals focused on Financial Services
- More than 2,000 test professionals certified in ISTQB

The time tested approach ensures quality testing and results:

- Benchmarking the test maturity of your organization against the industry standard using Quality Blueprint benchmarking data
- Defining a roadmap for success to deliver actionable plans that focus effort and value on business priorities
- Leveraging industry best practice accelerators and the Innovation Labs tools to reduce costs and improve productivity

Improved Test Coverage and Quality

Capgemini follows a rigorous, systematic approach to testing which helps improve test coverage and quality. The TMap® and TPI® methodologies provide guidelines for test management and process improvement that help to ensure every Capgemini testing engagement supports improved outcomes. By using a model based testing approach, wider test coverage is provided as compared to traditional testing methods.

“Capgemini's Model Based Testing Workbench is a proven, proprietary solution that includes testing assets, tools and accelerators with a financial services focus. Unlike most testing solutions, our workbench was created in partnership with Capgemini clients including some of the world's largest financial institutions to help solve their real-world testing challenges. Our solution is targeted to financial services applications such as Guidewire, Calypso, SWIFT and VisionPLUS.”

Govind Muthukrishnan

Vice President and Global
Financial Services Testing Leader

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or visit: www.capgemini.com/payments



About Capgemini

With more than 128,000 people in 44 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2012 global revenues of EUR 10.3 billion.

Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want.

A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

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