

High and Low Value Payment Testing Accelerator

**Capgemini's Model Based Testing solution to
accelerate your Payment testing efforts**



People matter, results count.

Traditionally, banks have separated their payments processing into at least two separate streams: one for handling low value payments—typically retail—and a second for handling high value payments, typically interbank. This payment processing can be domestic or cross border.

As nation's economies become increasingly interdependent through trade and investment and as funds and people become more mobile globally, the need to move money across borders efficiently, securely, inexpensively and in a timely way intensifies increasing the focus on cross border payments.

High value payment transactions are usually settled on a same-day basis, and as a general rule, as soon as possible. Originally, high value payment systems were developed to settle transactions in the financial markets, obligations originating in other payment systems, and financial intermediaries' obligations so the average payment amount was very high.

On the other hand, many payments are settled on deferred settlement systems, which are low-value payment systems.

Firms use these systems to make commercial payments, meet payroll obligations, and make non-urgent payments or payments that can be scheduled ahead of time. On average, these transactions amounts are low.

As low-value payment products become more complex, with new demands from regulators and customers alike, it is imperative that financial institutions have processing models that support the new requirements. Low value payments are often dealt with in batch processing-based net settlement systems, whereas high value transactions are processed on a real time message-based gross settlement (RTGS) basis. This reflects the former prioritization of high value transactions over low value retail payments.



Capgemini's High and Low Value Payment System Workbench

Capgemini's accelerator for high and low value payments which also covers cross border payments uses a model based testing workbench approach which allows you to generate test scenarios and cases by modeling business requirements. Our library includes over 300 test scenarios which provide coverage for most business processes used in high or low value payments. Our workbench lets your bank improve test quality and time to market by supporting quick customization and reuse. Changes can be incorporated for any requirements change and further roll out.

Ready-to-use artifacts

From the first day of testing, Capgemini can provide your bank with test models, use cases, test cases and automated test scripts from our extensive library of artifacts specifically developed for high and low value payment processing.

Traceability

The workbench provides traceability which links product requirements and customization specifications to the test scenarios.

Higher test coverage and quality

Capgemini follows a rigorous, systematic approach to testing which provides more complete test coverage and higher quality. Our TMap® and TPI® methodologies include guidelines for test management and process improvement that help ensure every Capgemini testing engagement supports improved outcomes. By using a model based testing approach, we provide more test coverage than traditional testing methods.

Coverage for High and Low Value Payment Systems Accelerator			
HIGH VALUE PAYMENT SYSTEMS		LOW VALUE PAYMENT SYSTEMS	
United States	Fedwire	United States	CHIPS
United Kingdom	CHAPS	United Kingdom	BACS
India	RTGS	India	NEFT
Australia	RITS	Australia	BECS
Singapore	MEPS+	Multiple European Countries	SEPA
Multiple European Countries	TARGET2		

“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 focused on financial services applications such as TS2, MortgageServ, Calypso, and SWIFT.”

Govind Muthukrishnan
Vice President and Global
Financial Services Testing Leader

How Capgemini’s High and Low Value Model Based Testing Workbench Can Help Solve Your Business Challenges	
You Need to...	Our Solution
Implement Capgemini’s High and Low Value Payment System Workbench for the first time	A ready-to-test framework containing business and test scenarios
Customize the existing workbench	Our accelerator supports customization where changes in the workbench can be easily extracted
Enhance your current application and understand the impact on functional areas	Our model is designed to cover the entire high and low value landscape. We provide plug-and-play business models that let you modify the workbench for enhancements and functional changes with minimum effort
Plan multi-country rollouts	Our accelerator includes a repeatable framework which helps build a workbench for multiple countries with minimum customization

For more information, visit us at www.capgemini.com/fstesting or contact us at fstesting@capgemini.com.



About Capgemini and the Collaborative Business Experience

Capgemini, one of the world’s foremost providers of consulting, technology and outsourcing services, enables its clients to transform and perform through technologies.

Capgemini provides its clients with insights and capabilities that boost their freedom to achieve superior results through a unique way of working, the Collaborative Business Experience™.

The Group relies on its global delivery model called Rightshore®, which aims to get the right balance of the best talent from multiple locations, working as one team to create and deliver the optimum solution for clients.

Present in 40 countries, Capgemini reported 2011 global revenues of EUR 9.7 billion and employs around 120,000 people worldwide.

Capgemini’s Global Financial Services Business Unit brings deep industry experience, innovative service offerings and next generation global delivery to serve the financial services industry.

With a network of 21,000 professionals serving over 900 clients worldwide, Capgemini collaborates with leading banks, insurers and capital market companies to deliver business and IT solutions and thought leadership which create tangible value.

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