System Verification

Introduction

During PayNet's system verification phase, end-to-end transactions are conducted. These transactions follow a flow where they move through the issuer, PayNet payment switch, and acquirer. If a participant is onboarding as an issuer, DAVE will play the role of an acquirer in this phase, and vice versa.

The end-to-end testing is essential in the certification onboarding journey as it ensures the seamless integration, functionality, security, and performance of the entire system. It helps developers identify and address issues comprehensively, fostering confidence in the robustness of the implementation and integration.

- End-to-end testing ensures that each component of the payment ecosystem, including the bank system (issuer), payment switch, and acquiring bank, integrates seamlessly. It verifies that messages flow correctly between these components, and the entire system behaves as expected

- Testing the entire transaction flow replicates real-world scenarios, providing a more realistic simulation of how the system will operate in a production environment. This approach helps identify issues that may only surface during end-to-end interactions

- End-to-end testing allows developers to assess how well the system handles errors and exceptions across the entire transaction journey. It ensures that error messages are appropriately generated, communicated, and handled at each stage of the process

- Developers can validate the complete lifecycle of a transaction, from initiation at the issuer to processing through the payment switch and finalization at the acquiring bank. This includes

authentication, authorization, clearing, and settlement stages [coming soon]

- End-to-end testing ensures interoperability between different components and systems. It confirms that the transaction messages are formatted correctly, adhere to standards, and are understood by all entities involved in the transaction

- Testing the end-to-end transaction flow helps ensure that the entire system complies with industry regulations and standards, such as PCI DSS (Payment Card Industry Data Security Standard). Compliance is critical for security and legal reasons

- Security vulnerabilities may arise when different components interact. End-to-end testing allows developers to assess the security measures in place at each stage of the transaction, ensuring that sensitive information is protected throughout the process

- From a business user perspective, end-to-end testing provides a holistic view of the transaction experience. It helps identify any issues related to user interfaces, transaction confirmations, and overall user satisfaction

- Identifying and resolving issues during end-to-end testing mitigates the risk of encountering critical problems in a live production environment. It contributes to a smoother and more reliable deployment.

Availability

The System Verification is accessible on weekdays, Monday through Friday, from 9:00 AM to 6:00 PM.
The feature is now available for the following services:

Product	Services
MyDebit Secure Card Not Present (CNP)	• Acquirer Bank or Third Party Acquirer (TPA) • Issuer On-Behalf Service (OBS)
DuitNow Transfer	• Issuer or Originating Financial Institution [OFI] • Acquirer or Receiving Financial Institution [RFI]
DuitNow National Address Database	• Issuer or Originating Financial Institution [OFI] • Acquirer or Receiving Financial Institution [RFI]
DuitNow Network Admin	• Issuer or Originating Financial Institution [OFI] • Acquirer or Receiving Financial Institution [RFI]