

Acquirer Systems Conference 2008



Agenda

- Who we are?
- The kind of products we issue
- What we do?
- Testing approach
- How ASCert helps us achieve this
- Feedback – Positives/Potential Improvements



Who we are and what we do?

Who We are:

- Bank of America acquired MBNA in 2006
- Issuer of credit cards within the UK and Ireland

The kind of products we issue:

- Issue Visa/MC/Amex credits cards for a number of different affinity groups including: -
 - Alliance and Leicester
 - Virgin
 - Liverpool Football Club
 - British Telecom
 - Other affinities including sporting clubs, University societies and Medical bodies.

What We do:

- Part of the Testing Center of Excellence department
- Responsible for all Authorisations testing within TCoE Europe
- Test within several different releases throughout the year including regression and Positive testing within a UAT environment



Testing Approach

- US Auths team build a copy of production environment in the region we are to be testing in
- Use Mercury Quality Center to manage all test scripts and defects during each release
- Select a number of test accounts to use for testing, which can be manipulated to meet specific script needs
- Regression testing would consist of a number of different test scripts for each Association including UK Visa, MC and AMEX and Irish Visa and MC
- Execute test scripts in the UAT environment, running transactions such as reciprocal PIN Management (Unblocks, PIN changes, scripting) AVS transactions and specific strategy based high risk transactions in order to get receive the correct responses
- Once transactions have been executed, seek 2nd approval of the transaction audit logs to ensure has worked as expected
- Liaise with development team within the US if any defects occur and work closely with them to resolve and be able to re-test
- Code is implemented in to live production environment once sign off has been completed

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Where ASCert fits in...

- ASCert software allows us to carry out all of our test scripts
- Enables ability to simulate transactions in a test environment by allowing us to build cards, terminals and transactions with considerable ease
- With use of a Chip card reader, enables us to complete PIN management scripts using test plastics.
- Allows us to review detailed transaction logs to ensure the transaction has worked as we expected it to
- The front-end GUI allows us to view that all the relevant channels are up before starting our testing
- Allows us to build different types of transactions and store them in the database so can re-use from release to release
- Acquirer have customised some aspects to meet some requirements we had for testing in 2007, now allows us to build separate Track 2 data on the Chip to the Track 2 data held on the magstripe

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Feedback

Positives

- Easily test plastics that we have had manufactured using card reader
- Excellent detail within the audit logs
- Within Transaction Builder, very easy to create our own cards, terminals and transactions
- Transactions can be grouped for testing
- Having the ability to test all associations using the standard GUI

Potential Improvements

- PayPass (RFID) cards cannot be tested
- Physical chip card data cannot be captured and stored in simulated card database
- Magnetic swiped transactions are not supported or cannot be captured and stored in card database
- Screen can get very clustered with all different audit log windows, maybe different front-end GUI

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