PolarMoment
Payment Industry Consultants

Providing business and technical consultancy at Retail Decisions (ReD)

case study

Retail Decisions (ReD) is a global payment processor and a world leader in card fraud prevention. Working with a number of global blue-chip clients, ReD offers a fully managed service that provides both real-time and batch authorisation, access to fraud prevention services and a host of settlement services. ReD touches over one billion transactions per year for clients across the global telecommunications, retail, travel, petroleum, banking and broader e-commerce sectors.

Based on a sophisticated Postilion system, the company's transaction processing platforms are designed specifically for high volume merchants looking for a proven, reliable and scalable solution. ReD's platforms provide merchants with support for multiple payment processing methods and are fully compliant with the latest card processing standards as well as customer present EMV Chip and PIN operations.

Payment industry consultancy

Polar Moment has worked on a number of projects for ReD and has developed a strong working relationship with the company. Over the past two and a half years, Polar Moment has demonstrated its significant experience and knowledge of the Postilion payment platform and the payments industry in general. Following a series of successful projects, including the testing of software upgrades and PCI DSS implementations, Polar Moment was selected by ReD to help it deliver a high profile implementation to one of the UK's largest supermarket chains - Morrisons.

Testing of Postilion upgrades

Following the release of a new version of the Postilion solution, Polar Moment was selected by ReD to perform a complete range of system testing activities. The resource demand for such activities was variable and ReD's internal resources were already under pressure. Requiring a flexible resource pool with considerable Postilion knowledge, ReD approached Polar Moment.

With a strong reputation working with UK retail payments solutions, Polar Moment was well known to the senior and executive management team within ReD. The team at ReD had worked in partnership with Mi-Pay and VOCA on the "Digital Payments" initiative and had been impressed with the quality of the consultancy provided by Polar Moment. The company's experience working with Postilion implementations was also a key determinant.

Polar Moment delivered highly effective test programmes for ReD's Postilion upgrade. Activities provided included agreeing the test approach, preparing test cases, test execution, maintaining test logs and re-testing fault fixes. This was the first project delivered by Polar Moment for ReD and, following successful project delivery, has resulted in the development of a long-term relationship between the two companies.

Testing of PCI DSS implementation

The Payment Card Industry Data Security Standard (PCI DSS) is a worldwide information security standard created to prevent card fraud through the use of enhanced data controls. PCI DSS accreditation is assessed annually and demonstrates a company's compliance with the 12-step security standard.

ReD was one of the first processors in the world to achieve PCI DSS accreditation. The company's first accreditation was attained while that standard was still evolving and was met through the implementation of short-term mitigation controls. In order to ensure future accreditations ReD took the strategic decision to upgrade to Postilion v4.3 – the PABP (Payment Application Best Practices) approved version of the product. Polar Moment had already proven to ReD its ability to provide Postilion testing resources at cost effective rates and was, therefore, selected to provide regression testing services for the new product version.

Using an advanced testing tool, Polar Moment delivered the full test programme – preparing the test data, loading the data into the test system, completing various test cycles, managing the issues log and liaising with payment system vendor's support teams regarding specific issues and re-tested fixes. As a result, ReD successfully achieved accreditation following the system implementation.

Development of Postilion test tools

ReD's core processing platform, LiveProcessor, comprises a Postilion platform and a series of ReD value-add applications. To test this platform for both EMV Chip and PIN and customer not present transactions, ReD required an automated test tool which could be used to effectively test the various transaction flows through the LiveProcessor platform.

Having already worked extensively with ReD and demonstrating strong technical capability in earlier projects, Polar Moment had developed a thorough understanding of the company's LiveProcessor environment, as well as a strong appreciation of the platform's testing requirements. Polar Moment delivered the "LiveProcessor Test Tool" – a product now owned by ReD and used by the company's UK and US-based teams to test the LiveProcessor platform.

Functional and stress testing at Morrisons

In early 2009, ReD was selected for a high profile project to provide the managed services for Chip and PIN transactions across Morrisons' stores and fuel forecourts. A major success for the company, the project involved working with a range of suppliers such as S1 (now part of ACI Worldwide), Wincor Nixdorf and Retalix.

The scale and nature of the project meant that ReD needed to be totally confident that its infrastructure could meet the complex functional requirements for the operations and could cope with several hundred transactions per second. In order to achieve this, ReD opted to install a dual centre operation with an Active/ Active Postilion v5.2 configuration – providing extremely high system availability and eliminating major technical risks.

To test this high profile solution effectively, ReD needed to select a partner that it could trust to provide excellent practical experience working with complex payment platforms. Polar Moment started by working with Iliad Solutions to help them enhance the FasTest product to support transactions for eSocket POS. Using the enhanced FasTest tool with high level example tests, the Polar Moment team developed full test cases and generated a comprehensive suite of test data. The team is currently completing functional and stress testing, managing issue logs and re-testing fixes.

Outcome

Polar Moment has continued to prove itself as an invaluable and trusted partner to ReD and, as a result, was selected to assist the company deliver one of its most prominent projects. Providing a range of services to support the company's continued growth and success, Polar Moment has helped ReD to deliver significant value to its end-clients.