



Solving the testing challenge for new payment solutions

SecureHorizon Smart Payment

Terminal Readiness

UL's SecureHorizon™ platform is a SaaS-based payment testing platform that helps merchants and terminal vendors integrate their payment solutions with processors faster by streamlining the testing and certification experience to accelerate time-to-market and time-to-revenue.

Solving an industry need

When building a new payment solution, there is often not a streamlined test solution for pre-testing, testing and certifying the payment product to processor's requirements. Creating or updating a protocol is expensive and, with current test tools, takes a long time. As a result, merchants, terminal vendors and independent software vendors are hindered by inefficient, complex and costly testing and certification solutions.

SecureHorizon fills an unmet industry need by providing a unique, new processor testing experience; making it simple, fast and affordable for the payment ecosystem. The platform allows payment solutions developers to have access to a testing laboratory on-demand and therefore delivers faster time-to-market and time-to-revenue.

Key benefits

Merchants and terminal vendors

- Helps to improve time-to-market and time-to-revenue for payment solutions
- Helps to improve speed and accuracy of product development
- Fully integrated with the UL Brand Test Tool
- Reducing risk of implementation failure
- Utilizing a web-based, self-testing platform in-house
- Helps to lower compliance testing costs and turnaround time

Processors

- Providing streamlined, on-demand testing and certification services to customers
- Reducing vendor testing and validation bottlenecks
- Helps to improve vendor testing cycle times and new product implementation
- Helps to reduce the costs of vendor compliance re-testing and testing as a learning tool





**SPEEDS UP
TIME TO REVENUE BY
UP TO 75%***

Advancing pre-certification and validation

Accessible for small to mid-sized merchants and terminal vendors, UL's SecureHorizon platform helps with advancing terminal readiness by providing a streamlined, easy-to-use testing and compliance environment. Since it's available to merchants and terminal vendors 24/7, they can emulate real-world markets and ecosystems whenever needed throughout the development process. This self-managed, configurable simulation capability helps companies reduce pre-certification testing and validation bottlenecks, which improves speed and accuracy of product development. SecureHorizon's web-based platform allows users to configure their entire System Under Test (SUT) with processor front-end protocols, technical specifications and payment regulation frameworks for product validation.

Features	Release Date
<ul style="list-style-type: none"> Host message validation ISO 8583 protocol support UL Brand Test Tool integration Protocol definition and configuration, including protocol builder 	September 2019
<ul style="list-style-type: none"> Protocol definition and configuration available to users Test case creation 	Q1 2020

In UL's SecureHorizon, you can

- Test your terminals and PoS on demand, 24/7;
- Connect your devices under test through TCP/IP;
- Create / customize ISO 8583 based protocols and create your own test cases (Visa, Mastercard);
- Start parsing messages and validate host messages right away.
- Retrieve host test logs in real time.



Lengthy development and certification process dependent on acquirer processors' availability & resources.

DURATION: 12 MONTHS*



Pre-validation reduces development & certification turnaround time drastically.

DURATION: 2 MONTHS*

**Based on pilot customer testing*

UL's SecureHorizon is a multi-module solution for the Smart Payments and Smart Home ecosystems.

For further information on UL's SecureHorizon Smart Payments solution, email us at IMSecurity@ul.com or visit [IMS.UL.com/ul-securehorizon-smartpayments](https://www.ims.ul.com/ul-securehorizon-smartpayments)



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