

Four Stakeholders. One Test Window. Zero Room for Error.

How a leading commercial bank and payment acquirer in Guyana used Tecto and Payhuddle's consulting support to navigate a multi-party Visa ATM certification, without wasting a single test slot.

1

ATM certified (Visa,
dual-interface)

4

Stakeholders
coordinated

3 weeks

End-to-end
timeline

Background

The customer is one of the leading commercial banks and payment acquirers in Guyana. They were certifying a Diebold ATM for Visa dual-interface transactions, contact and contactless, as part of their acquiring infrastructure rollout.

Visa L3 ATM certification is rarely a two-party exercise. In this case, the transaction path ran through four distinct stakeholders: the bank's own ATM host software, the ATM vendor supplying the terminal, the bank's acquirer switch routing transactions to Visa's test environment, and Visa itself. Every one of these had to be aligned, correctly configured, and certified in sync before testing could even begin.

The challenge: Certification with too many moving parts

Before a single terminal test case could run, several gaps needed to be closed.

The mandatory certificates from the ATM vendor were not provided. The PCI PTS certificate for the terminal was pending, and the Visa PayWave certificate required for contactless certification hadn't been provided. The EMVCo Contactless L1 certificate shared had already expired, requiring a renewed version from the vendor before contactless testing could proceed.

The ICS (Information Conformance Statement) also needed correction.

The contactless reader model listed didn't match the terminal's actual certificates. The EMVCo L2 approval number had been entered as a placeholder instead of the terminal's actual approval number.



And there was confusion about where Visa's test environment actually sat in the transaction path. The bank's ATM host software connected to their acquirer switch, which in turn routed to Visa's own test environment, not a locally hosted simulator.

Our solution

While the customer's team ran the actual testing using Tecto, Payhuddle's consulting team supported every step of the process, from tool onboarding through to final validation.

While the ATM vendor's certificates were still being chased down, Payhuddle got Tecto installed and ran the tool demonstration in parallel, so the customer's team could get familiar with the platform and begin preparing rather than waiting idle.

With the ICS review, we caught the reader model mismatch and the placeholder approval number. Both were updated against the terminal's actual certificates.

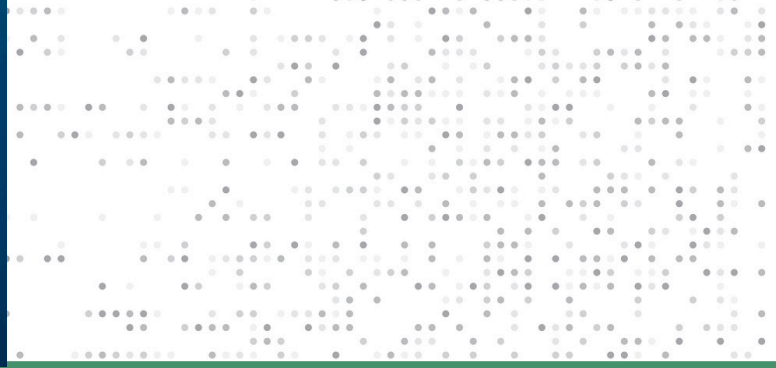
On the network topology question, Payhuddle confirmed the full transaction path, from the ATM through the bank's host software, through the acquirer switch, to Visa's test environment and back, and confirmed this setup would not affect the certification project configuration.

For card personalization, Payhuddle guided the team in using programmable chip cards with a contactless reader in contactless mode, regardless of whether the test case being prepared was for a contact or contactless transaction, simplifying a step that could otherwise have confused a team encountering it for the first time.

Visa test network access was available only in two-hour windows. We validated one contact and one contactless test case and shared the TSEZ file for review before committing further test windows to the remaining test cases. First, before proceeding to the other test cases.

Key challenges addressed

- **Stakeholder coordination:** We established a communication channel to align with the bank, ATM vendor, acquirer switch, and network. This is to make sure that everything was configured correctly.
- **Certificate gaps:** As part of our preliminary requirements check, we identified missing and expired certificates, though the project continued in parallel while they were getting resolved.
- **ICS accuracy:** Configuration errors caught before they could cause a certification failure.
- **Limited test windows:** Test execution structured to make the most of scarce, fixed-length Visa test slots.



The outcome

The certification was completed in two weeks.

Using Tecto, the bank's team executed the test cases themselves, with off-handholding, consulting support, result validation, configuration issue correction, and process guidance at every stage. The Diebold ATM passed validation for Visa dual-interface transactions, contact and contactless, with the ICS accurately reflecting the terminal's real configuration and every stakeholder's system correctly represented in the test environment.

For a bank managing its ATM certification across multiple external parties, that outcome mattered. A misconfigured ICS or a certificate gap discovered mid-testing would have cost far more than the time to fix it. It would have even cost a Visa test slot that wasn't easy to get back.

Why it worked

Certificates were received in parallel instead of sequentially.

Instead of waiting on the ATM vendor before starting anything else, we kept the project moving on every front that didn't depend on them.

Configuration was verified before submission.

The ICS review found two separate errors that would otherwise have resulted in certification failures, rather than pre-submission fixes.

Test slots were treated as a scarce resource.

With only two-hour windows available at a given time, validating a single test case per interface before scaling up testing meant that every slot booked afterward was used for confidence testing and to discover avoidable issues.

In the customer's own words

Following completion of the engagement, the customer shared the following unsolicited feedback:

1. The service is Great!
2. We really like how proactive you guys are. It makes us feel like the project is your own.

All in all you guys get 5/5 stars



More information

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