

Multicarta Licenses Paragon Software for End-to-End ePayment System Testing

(Holly Springs, NC— August 26, 2008) Paragon Application Systems, the leading global provider of electronic payment (ePayment) simulation, configuration and testing software and services today announced that Multicarta, the ePayment processing division of Russia's VTB Bank, has licensed Paragon's ATMulator Plus, FASTest and FASTress for end-to-end ePayment simulation and testing. Multicarta is using ATMulator Plus for ATM simulation, configuration and testing, FASTest for QA and regression testing and FASTress for system load testing.

Multicarta needed software to simulate and test their ATM network and their connections to banks for ePayment processing. They also needed to be able to quickly and easily design ATM configurations and performance test their host system to ensure that it could handle varying transaction volumes.

Multicarta is using ATMulator Plus to build and test ATM configurations for different ATM models (including Diebold, NCR and Wincor), to test new ATM features, and to identify and fix any problems in the ATM transaction flow. "We can review the ATM configuration flow and exclude all unnecessary states and screens so we don't load them, which has saved us time and money," says Tatiana Eliseeva, IT Department Head for Multicarta. "We can also quickly test how numerous response codes are seen on the ATM screen."

FASTest enables Multicarta to easily generate device faults and test the BASE24 device handler, interchange interfaces and host security modules. "It's much easier to test new BASE24 releases and customizations by using FASTest to emulate the issuer and acquirer," says Eliseeva. "We're able to conduct a lot of testing that previously required connecting with host banks. "

Once QA and regression testing is complete, Multicarta uses FASTress to load test their Tandem system capacity. "We recently started processing for bank VTB24, with over 1000 ATMS, and used FASTress to confirm that our system could handle the increased transaction volume," says Eliseeva.

"Paragon software has helped us immensely with our recent migration to the latest version of BASE24," says Eliseeva. "We are currently using the software to test MasterCard transactions as part of our migration to the Banknet interface. Paragon has provided us with the software, training and support to enhance our on-line ePayment testing."

"Paragon's relationship with Multicarta represents a great opportunity for them to increase the efficiency and effectiveness of their testing for upgrades, migrations and other enterprise

activities,” says Doug Daggett, Regional Sales Manager for Paragon Application Systems. “We are honored to have been selected by Multicarta as their ePayment testing solutions provider, and are looking forward to a long-term relationship.”

About Paragon Application Systems

Paragon Application Systems is a leading global provider of ePayment simulation, configuration and testing software tools to the financial industry. More than 400 financial institutions in over 80 countries use Paragon tools to improve quality and reduce time-to-market. Paragon’s broad customer base includes major interchanges, processors, leading software providers, banks and credit unions. Visit Paragon Application Systems at www.paragonedge.com.

About Multicarta

Multicarta, a subsidiary of Vneshtorgbank (VTB) , is a major financial processing organization that drive’s 1600 ATMs and 3800 POS devices throughout Russia.