



(expleo)

FaXimmé

Cards and payments
assurance platform

FaXimmé is a purpose-built, automated, web-based transaction assurance platform that helps banks, card issuers, acquirers, payment networks and processors validate financial transactions and related data across complex payment environments.

Drawing on more than four decades of Expleo experience in large-scale cards and payments transformation programmes, FaXimmé combines configurable message simulation with automated functional and performance validation. This enables organisations to accelerate change while safeguarding transaction integrity.

Transaction assurance for modern payments

FaXimmé® enables institutions to validate transaction journeys, integrations, message flows and processing outcomes through configurable simulation and automated validation in a modern, API-led environment.

Accelerate transformation



Reduce dependence on constrained environments and schemes.

Validate with confidence



Automate the validation of transaction flows, message structures and processing outcomes.

Scale with resilience



Use enterprise-grade performance validation to support growing transaction volumes across complex payment ecosystems.



Supported payment networks, schemes and messaging standards

Global	India	Middle East	Southeast Asia	UK/Europe	US
Visa, Mastercard, American Express, JCB, UnionPay, Discover, SWIFT MX (CBPR+)	RuPay, NFS, IMPS, AEPS	UAETT, Aani, SARIE, SADAAD, Buna	NETS, FastPay, PayNow, PromptPay, InstaPay, PESONet, BancNet	TARGET2/T2-RTGS, ECMS, SEPA SCT, SEPA SCT Inst, SEPA SDD, CHAPS, Faster Payments, REDSYS	Fedwire Funds, FedNow, CHIPS

The Expleo advantage



More than four decades of cards and payments expertise



Global transaction assurance experience



Industry-recognised digital assurance leadership



Proven support for large-scale modernisation programmes



AI-enabled, automation-driven engineering capabilities

Operating modes for cards

Issuer mode

Acquirer host (System Under Test)



Merchant



Acquirer



Simulated using FaXimmé®



Card scheme



Issuer

Acquirer mode

Simulated using FaXimmé



Merchant



Acquirer



Card scheme



Issuer host (System Under Test)



Issuer

Switch mode

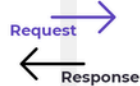
Simulated using FaXimmé



Merchant



Acquirer



Switch/Network (System Under Test)



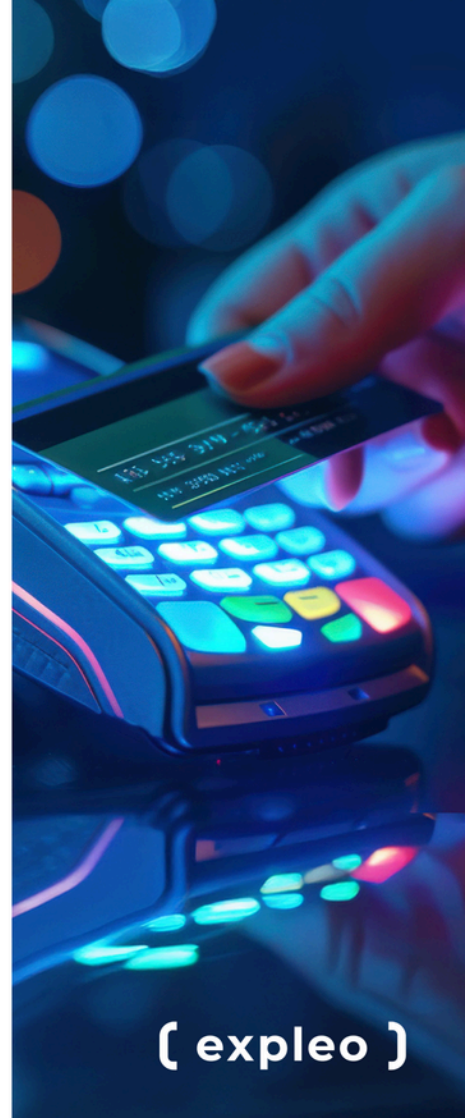
Card scheme



Simulated using FaXimmé

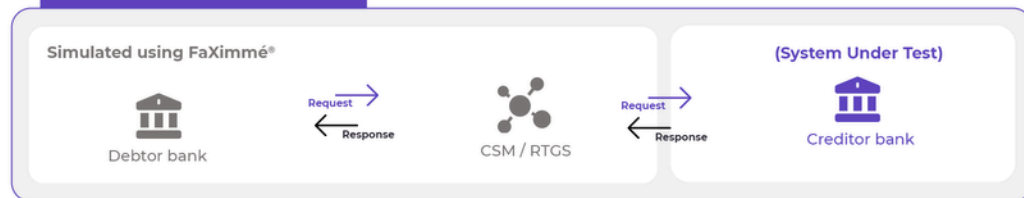


Issuer

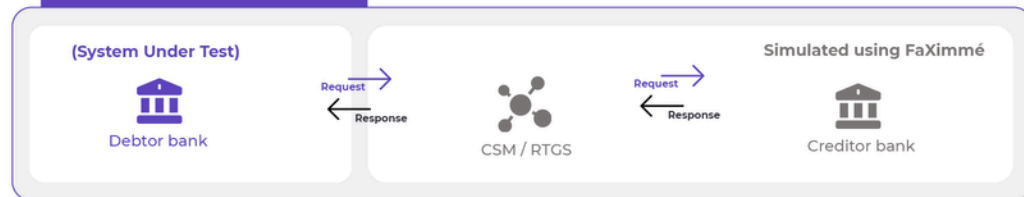


Operating modes for payments

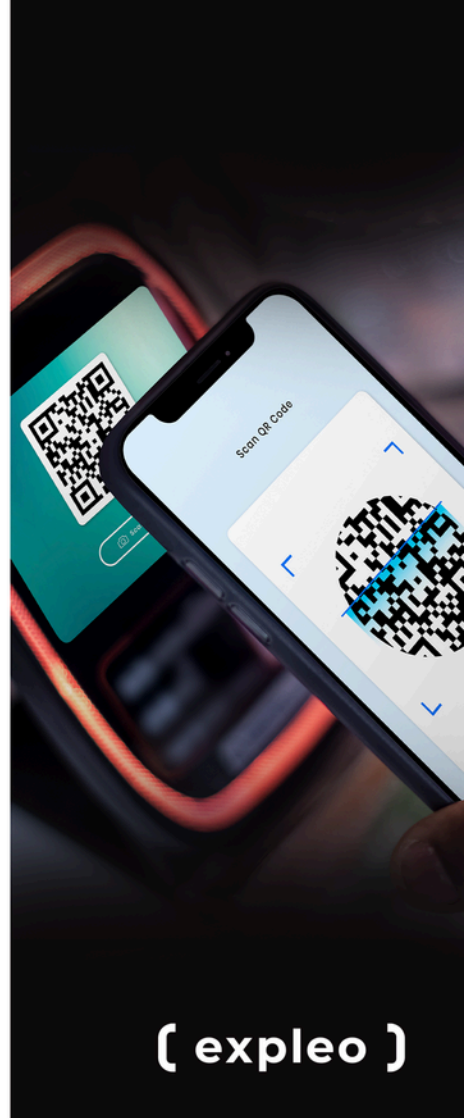
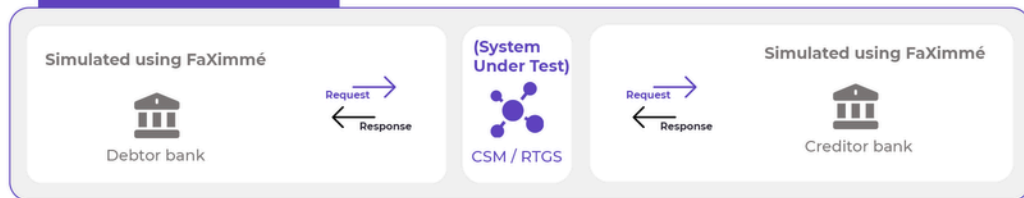
Debtor bank mode



Creditor bank mode



CSM / RTGS mode



FaXimmé® platform features

Transaction simulation

ISO 8583 and ISO 20022 support
ISO 8583:87 and ISO 8583:93
Scheme-specific implementations
Flexible message profiles

Validation automation

Automated validation
Response comparison
Transaction analysis
Reusable validation projects

EMV and cryptography

EMV transactions
ARQC and ARPC validation
PIN encryption
Dynamic key exchange
DUKPT
DES and 3DES

Performance validation

Stress validation
Soak validation
Spike validation
High-throughput support

Integration

APIs
Automation frameworks
Multiple environments
Multiple concurrent sessions

Operational visibility

Dashboards
Transaction reporting
Execution analysis
Exportable logs

Data assurance and security

Tokenisation support
Encryption validation
Data protection controls
Audit trails
Fraud-rule simulation

Let's discuss your cards and payments challenges

Whether you are upgrading payment infrastructure, introducing new payment products, migrating platforms or enhancing transaction assurance, FaXimmé® can help accelerate delivery while protecting transaction integrity.

Request a personalised demo



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expleo.com

