

**CASE STUDY**

# Real-Time Processing and Updates for Payments





## About the client

The client is a large Canadian bank offering a wide range of personal and commercial banking services. The company also provides investment management and lending services.



## Challenges

- Migration of the payment hub to the latest version along with upgrading the operating system version to RHEL8.x (Red Hat Enterprise Linux) without any disruption in services, with careful planning and execution.
- Build a brand-new infrastructure along with upgraded product installs in the new operating system version, which posed challenges in terms of resource allocation and time management—and ensure minimal downtime during the transition.
- Change the web server from WebSphere to Tomcat to enable cost savings for the bank without impacting the existing workflows.
- Standardize technology for interfaces to ensure the interoperability of product APIs.
- Enable real-time/near real-time flow of application data.
- Enable alternate payment options like Mastercard Send, Zelle, TCH, and other schemes (TCH RTP–The Clearing House of US) for its customers.
- Collaborate in end-to-end product testing.
- Assist in product integration and implementation strategies.



## LTIMindtree solution

- ACI Universal Payment platform upgrade from version 4.0 to 5.0. Upgraded the operating system version to RHEL 8.x and installed the product in the new infrastructure from scratch
- Implemented process and automation improvement in the project lifecycle.
- Built services using a project demand-driven incremental approach and leveraged an amalgamation of industry standards, including ISO20022 and standard vendor product framework.
- Developed a comprehensive end-to-end payment product testing suite.
- Introduced bank and scheme-specific enhancements in the Universal Payment framework. Service APIs were developed for Mastercard Send, Zelle, TCH, and many other payment gateway schemes.
- Provided a high level of decoupling and abstraction by creating a unique sustenance model of ISO20022-compliant services for external consumption.
- Enabled real-time/near real-time flow of application data.







## Business benefits



**53%**  
reusable  
services



**06**  
weeks to configure  
and go live



**57%** ROI  
using Tomcat  
Vs WebSphere



**\$ 1.9** million  
cost savings



**90%** of 50+ scheme  
and bank interfaces  
reduced to 180+  
reusable interfaces



**70%** reduction  
in time to market  
for new  
implementations





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