

CASE STUDY

American Payment Network Payments Switch Redesign

Client Overview

The customer is one of the leading EFT networks in North America with more than 1600 financial institutions in the tale. They are the last remaining national member-owned financial service providers and debit processors in the industry.

The Challenge

The client's network connects to all major international and domestic card networks such as VISA, MasterCard, Pulse, STAR, EBT, MDS. They have also introduced processing in the dual message format. They are a single-source provider of the services such as:

- Core
- Risk management
- POS and ATM transaction processing
- Mobile
- Automated Clearing House (ACH)
- Marketing

The maintenance of foreign networks connection and their millions of transactions processing on the mainframe system is getting prodigious, expensive, and burdensome. Additionally, as part of digital transformation, maintaining pace with new technologies, innovation, market pressure demands a switch to a contemporary and ceaseless solution. The legacy system had reached the last level of scalability and was time-consuming to enhance their existing platform.

The Solution

The client engaged Opus to design and implement their existing 7 foreign network interfaces to the HP Non-Stop system. As part of the engagement, Opus first undertook an in-depth study of their OLTP systems and then started an interface design on HP systems.

- ✓ *The new interfaces were designed and then developed for each foreign network.*
- ✓ *During the process, a sub-field level message mapping was designed, rules were identified to comply with different ISO8583 and proprietary network specifications.*
- ✓ *Certified their newly developed interfaces.*
- ✓ *A complete automation test case suite was written and build over simulators to perform integration testing.*
- ✓ *Opus had also offered their domain expertise in whole engagement by leveraging configurable ISO format utilities to diminish the project life cycle time and cost.*
- ✓ *As part of quality assurance, the live transaction testing and validation were performed in parallel with production to match the quality of the interface designed and being migrated.*

Technology Stack: Development on HP Non-Stop; Language used C++; Database: Oracle, DB2

Benefits Delivered

- ✓ **Reduced Cost:** The transaction processing to the new HP Nonstop systems, enabled the client to completely shut down the legacy system and reduce the high cost of operation and maintenance.
- ✓ **Faster Integration:** The client also advantaged the new technologies and launched series of innovative solutions and services on a new platform.

- ✓ **Domain advantage:** Nevertheless, the client also leveraged Opus domain expertise and an onsite-offshore development model.