

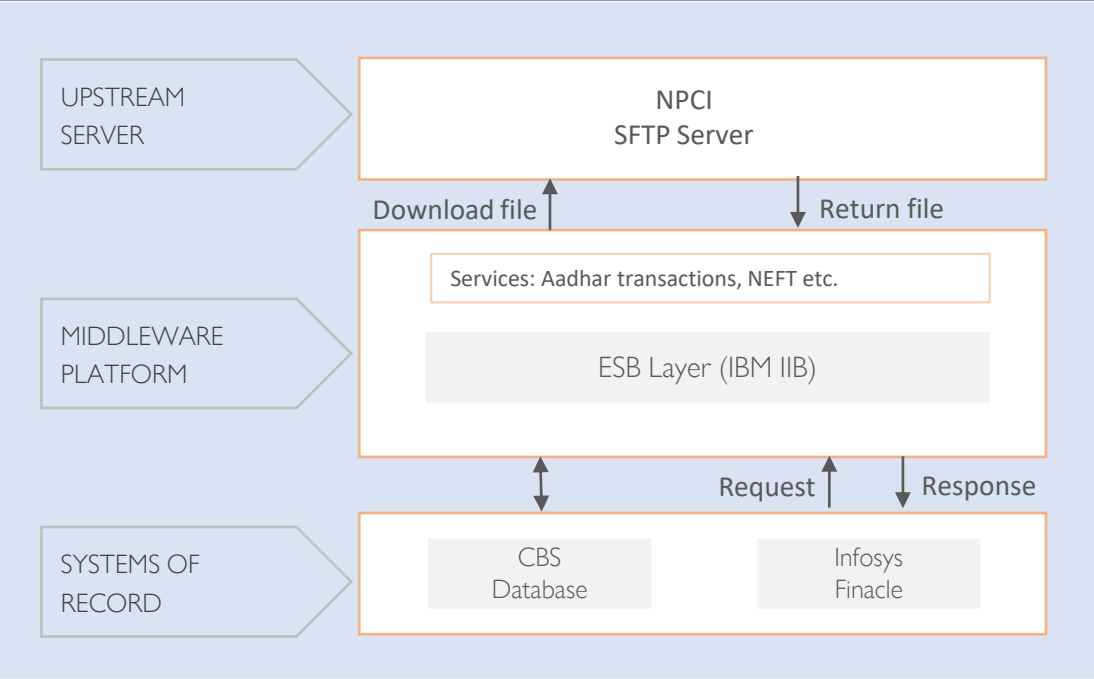
A hand holding a red loyalty card in front of a laptop screen displaying a shopping website. The card is a "LOYALTY CARD" with the number "1234 5678 9010 1112" and the website "MILA.CO.UK". The laptop screen shows a shopping website with various products and a large red banner that says "UP TO 70% OFF".

PAYMENT PROCESSING

## **A bank ensured timely processing with reduced errors in payment data transfers**

Techzert automated the data transformation and routing with new middleware implementation

# A bank ensured timely processing with reduced errors in payment data transfers



KEY SERVICES	IBM PRODUCTS	TECHZERT SERVICES
Aadhaar Transactions Account Validation NEFT Transactions ACH Credit and Debit	IBM IIB	Middleware implementation Interface specification development Digital services design, development and roll-out

# Techzert automated the data transformation and routing with new middleware implementation

## CHALLENGES

Timely processing of incoming files from National Payments Corporation of India (NPCI) was affected due to multiple manual steps

Copying files to NPCI’s SFTP server was error prone and led to duplication of messages

## SOLUTION

Implemented IBM IIB (ESB) middleware platform and developed interfaces and services for exchange of files and messages

Automated the earlier manual file decryption, data transformation and routing processes using IIB middleware platform

Ongoing enhancements and new services development

## RESULTS

Enhanced transactions processing and exchange of data with ESB resulting in timely processing and near to zero errors

Faster development of new services leveraging the existing framework and common services such as Aadhar verification, NEFT etc.