Adactin
Driving Innovation

Case Study

Implementation of NPP (New Payments Platform/Osko Payments) for on-us and off-us transactions for one of the big four Banks.

Company information

Branch	Sydney, Australia
Website	www.adactin.com

Contact name	Vaibhav Mittal
Title	CIO
Phone number	+61- (02) 86773409
E-mail address	info@adactin.com ; vaibhav.mittal@adactin.com

Solution group	Application Development Group
Solution offering	Implementing OSKO/NPP Payments
Project name or title	Developing real time payments

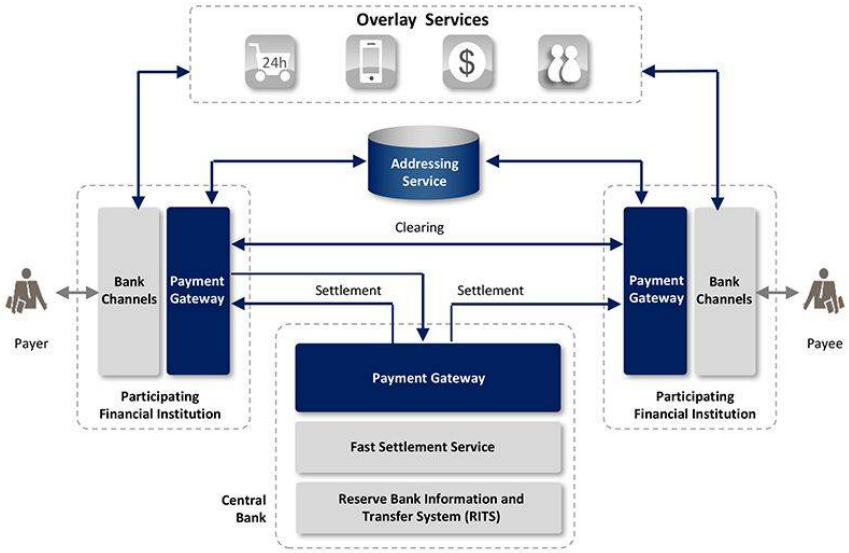
Case Study for Implementation of NPP Osko Payments for on-us and off-us transactions for one of the big four banks.

Client profile

Client is Australian bank and financial-services provider. It is one of Australia's "big four" banks. As of March 2018, client has 14 million customers, and employs almost 40,000 people with a vision to be one of the world's great service companies, helping customers, communities and people to prosper and grow. Client provides a broad range of consumer, business and institutional banking and wealth management services through a portfolio of financial services brands and businesses.

NPP Overview

The New Payments Platform is a world class payments infrastructure for the Australian economy. It gives consumers, businesses and government departments a platform to make fast, versatile and data-rich payments to meet the evolving needs of a 24/7 digital economy. It's a platform that enables real-time clearing and settlement for simple or complex payment solutions, between two people or between many. It can simplify payments through an Addressing Service, called PayID, as well as offer the ability to include more information with payments, such as text or links to externally hosted documents. While the platform has been collaboratively developed by NPP Australia Ltd and 13 financial institutions, a large number of additional financial institutions connect to the Platform through one of these initial participants. The New Payments Platform enables innovators to develop and offer an overlay service or product, helping more consumers and businesses to realize the benefits of faster, data-rich payments and the PayID simple addressing service. The first innovative product delivered via the New Payments Platform is Osko.



NPP Architecture

Business situation

Adactin was involved in customization of popular product used in payments industry for initiating Payments developed in Agile(Scrum) environment having three weeks sprint cycle for implementing real time payments also known as Immediate payments on top of the existing system in order to incorporate the requirements and business needs related to NPP/ Osko Payments for Retail and Corporate Channels for on-us and off-us transactions.

Solution

Adactin proposed and implemented solutions for NPP/Osko payments for end user client for i.e. Retail as well as Corporate.

Phase 1 – Interacting with the Business and performed Requirement Analysis

- The Adactin team comprising Developers spent time with Business Analysts (BA) and Subject Matter Experts (SME) to understand the system, end to end business processes and requirements of the application.
- Coordinated and collaborated with cross functional business users, engineers and Business Analyst to discuss the design, requirements and get approval to achieve elegant solution

Phase 2 – Development of the requirements

- Demonstrated a proof of concept covering one key scenario.
- Worked on enhancements and defect fixing for recently launched NPP (Osko Payments)

- Worked on developing and designing of solutions related to Osko Payments for Corporate Online Channel for on us and off us transactions.
- Researched and resolved reported system problems efficiently and accurately while adhering to internal software management standards and procedures.
- Provided ongoing maintenance support and enhancement in existing system and platform.

Phase 3 – Performed Unit Testing for the developed modules

- Tested on-us and off us transactions using Asset Simulator for verifying transactions
- Liaised with testing team, infrastructure team and Technical Architect for the fixes done and analysis of the results with the changes in configuration.

Phase 4 – Documentation and Handover

- Versioned the scripts in SVN and handed over the documents and reports in a shared repository.
- Prepared Release Notes and Traceability Matrix summarizing the configurations done, files modified.

Benefits

Find below benefits of technical solution proposed to the client

- Opportunity to reduce costs – through aggregated model. Offers both Single Credit Transfers (SCT) and BPAY's Osko Overlay Service 1 (Payments) at industry launch.
- PayID registrations and updates
- Real time payments clearing and settlement processing
- Industry standard gateway solution, a global financial services vendor
- The solution enables banks to thrive in with latest API's based on the ISO 20022 messaging standard and instant payments processing.
- Fully hosted case management solution with operational and technical support available.
- Control flexible solutions to connect, create and control customers user experience.

Products and Technologies we used

- OS – Windows2007
- Database – MySQL
- Language – Groovy
- Webservice -SOAP
- Tools – Configuration Builder, Platform Manager, Asset, Jira, Confluence and SVN.

Assistance provided by client resources

- Assistance provided by client's cross functional team in understanding the existing system and requirements.
- Knowledge transfer on application workflows

- Client's Project Management team assisted in development coordination with business users and testing team
- Client Testing Team helped in regression testing and bug testing.

For More Information

- For more information about Adactin products and services, call us at +61-420983561 or +61- (02) 86773409
- Or email us at info@adactin.com
- To access information using the World Wide Web, go to: http://www.adactin.com

© 2018 [Adactin]. All rights reserved. This case study is for informational purposes only. Adactin MAKES NO WARRANTIES, EXPRESS OR IMPLIED, IN THIS DOCUMENT.