



Acquiring and Issuing Switch

Client

The largest bank in the Philippines and a member of the SM Group of Companies, one of the country's largest and most successful conglomerates.

Business challenge

The largest card issuer, operates a transaction acquiring and issuing switch with authorization links to all major card associations. It processes 60% of the country's credit authorization transactions with a volume of 3+ million transactions/week, and had challenges:

- Required development and support services to upgrade its technology, implement regulatory changes, develop custom enhancements, and produce a future release roadmap
- Required the implementation of a high availability redundant architecture with real-time failover processing nodes along with data redundancy to achieve 99.99% transaction processing uptime

Approach

ThoughtFocus was presented with the initial concept and tasked with the responsibility of developing the end-to-end solution from conducting the feasibility study to deploying in production:

- Designed multiple options as part of the solution architecture and presented feasibility and pros and cons for each option
- Selected the chosen architecture to ensure alignment of requirements and designed the final solution
- Designed clients user experience for a tablet form factor
- Developed and implemented the solution in production on schedule

Results

ThoughtFocus has successfully run the support and development program, with an in-place roadmap for the past years:

- Upgraded the platform with a second generation acquiring and issuing switch to increase the throughput from 20 tps to 300 tps
- Implemented new custom messaging layer, eliminating the 3rd party software dependency
- Implemented EMV support and integrations into China Union Pay and JCB networks
- A five year roadmap for updating the switch, providing support for mobile payment, P2P transfers, loyalty program, and other services

Business benefits

- Reduced turnaround time through redundant architecture
- Improved processes by upgraded support services and integrations

ThoughtFocus is a US based, privately held consulting, software engineering and business process management firm with offices in the US, India and the Philippines. We help clients in avionics, education, financial and insurance services, manufacturing, payment and loyalty solutions industries with their key business and technology challenges.

ThoughtFocus is a Blackstone Innovation Fund portfolio company.