



Case Study
Remittance Middleware Service



Service**Symphôny**

THE CLIENT

The client is a leading global foreign exchange company where its main businesses are international payments, Bureaux de Change and issuing prepaid credit cards for use by travellers. It has 1400 branches around the world servicing 37 million customers annually.

THE CHALLENGE

The client was undergoing a complete re-platforming initiative that included both hardware and software. A particular area of the business, remittance payments, had an increased focus due to regulatory requirements being breached in some countries threatening the complete operation for the client.

Also, due to acquisitions of other companies, the retail systems used throughout the branch network varied considerably where data entry was required into multiple applications. This not only increased the time taken to serve a single customer, it also led to reconciliation errors.

THE SOLUTION

Service Symphony was initially engaged as a technical advisor and in conjunction with the client evaluated options for a middleware solution. This included evaluating software by carrying out a Proof of concept exercise based on key Use Cases for the business. Once a software vendor was chosen, Service Symphony were asked to lead the solution for a Middleware Remittance Service.

The solution was to replace the myriad of applications with a service-based Enterprise Service Bus (ESB) which encompassed the Middleware Remittance Service. This formed a key building block for the client's Programme and provided a strategic part of the overall Business and Enterprise Architecture. The purpose of the ESB was to provide application message routing and transformation services. The initial Remittance Provider was Western Union but the design supported multiple Providers abstracting the routing and transformations away from the user interface.

The key advantages gained for the client by taking this approach were:

- A very robust and scalable architecture
- Reduced errors in statutory reporting by eliminating the need to key data into multiple systems
- The reuse of existing services allowed new applications to be developed quickly
- Reduced maintenance costs across existing applications
- Reduced TCO across estate

An Inside Look at the Service Symphony Solution

The selected product for the ESB was Talend ESB using a MS SQL Server database. The middleware component exposed fine grained SOAP-based web services that allowed for any type of user interface to consume the services allowing a great deal of flexibility for future applications. The design also supported the ability to support multiple Provider interfaces.

Based on factors such as the client's core technical competencies, Service Symphony recommended that a Java/Oracle-based solution be developed.

Service Symphony provided the following capabilities:

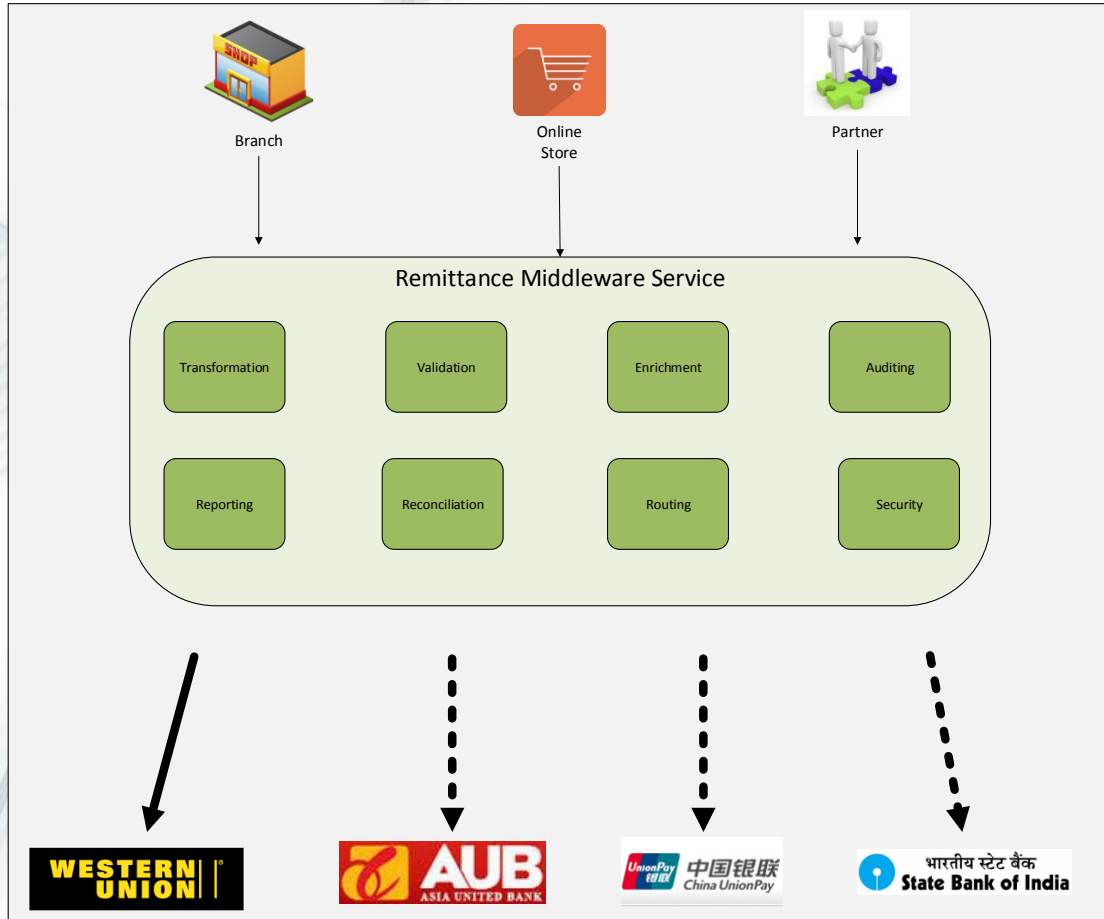
- **Architecture** - taking complete ownership of the design. Produced the reference architecture that was used as a blueprint for all the other services that were to be produced for the platform
- **Analysis** – created the technical specifications for the interfaces, and mappings between the internal and third-party interfaces
- **Development** – supported the main development supplier with Service Symphony Talend developers
- **Testing** – provided robust Quality Assurance

The solution was based on the following technology stack:

- Talend Enterprise Service Bus
- MS SQL Server
- Apache ActiveMQ for messaging

A functional overview of the solution is shown below in Figure 1.

Figure 1 – Remittance Middleware Service Functional Overview



THE RESULT

Service Symphony successfully delivered the solution to very tight deadlines on time and budget working with a number of suppliers to the client. The Remittance Middleware Service has been live since Oct 2014 running defect-free.

The client achieved their stated objectives of meeting regulatory approval and the wider goal of having a middleware solution that supported their business going forward.

ABOUT SERVICE SYMPHONY

Service Symphony are a leading IT Software development and services company, specializing in the global finance and secure payments markets. Service Symphony are dedicated to technical excellence and efficiency in delivering world class solutions on time for the most demanding of markets.

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