



REIMAGINING PAYMENT & TRANSACTION SERVICES FOR A LEADING BFS ORGANIZATION

Google

4.0 ★★★★★☆

Clutch

4.9 ★★★★★☆

glassdoor

4.5 ★★★★★☆

Countries we operate from



PROBLEM STATEMENT



A full-service private bank serving millions of retail, High-Net-Worth Individual (HNI), and corporate clients faced critical challenges in its legacy payment infrastructure:

Fragmented payment systems cause inefficiencies.

Reconciliation delays stem from non-unified ledgers.

High transaction failure rates, especially for bulk uploads.

Limited self-service options for customers and managers.



INT. designed a scalable, **API-first Payment and Transaction Platform** for seamless user experience across all interfaces.

- ✓ **Unified Payment Hub:** Integrates payment methods like NEFT, RTGS, UPI, and internal transfers into one platform.
- ✓ **Smart Routing Engine:** Enhances processing by selecting the best rail based on value, urgency, and customer profile.
- ✓ **Embedded Compliance Checks:** Implements compliance measures such as AML and alerts based on transactions.
- ✓ **Real-Time Transaction Tracking:** Provides a view of each transaction's status — initiated, pending, confirmed, or failed.
- ✓ **Automated Reconciliation:** Syncs with core systems to update ledgers, reverse entries, and handle suspense accounts.



6-Step Applied Process

01

Payment Mapping:

Audited internal/external rails, source systems, beneficiary flows, and failure points.

02

Microservices Architecture:

Rebuilt payment functions into decoupled modules for scalability.

03

Compliance Layer:

Embedded rule engines for AFA, AML, FATCA, and remittance restrictions.

04

Customer Interfaces:

Enabled payment workflows on customer platforms and back-office apps.

05

Retry Logic:

Introduced error handling, retries, and real-time alerts via SMS/email.

06

Monitoring Dashboards:

Set up SLA tracking, load tests, and root cause isolation.

88%

improvement in transaction success rate across high-volume business hours

100%

regulatory audit alignment, including AML, RBI, and FEMA tracking parameters

2.5x

faster reconciliation through automated ledger syncing and reverse-entry workflows

40%

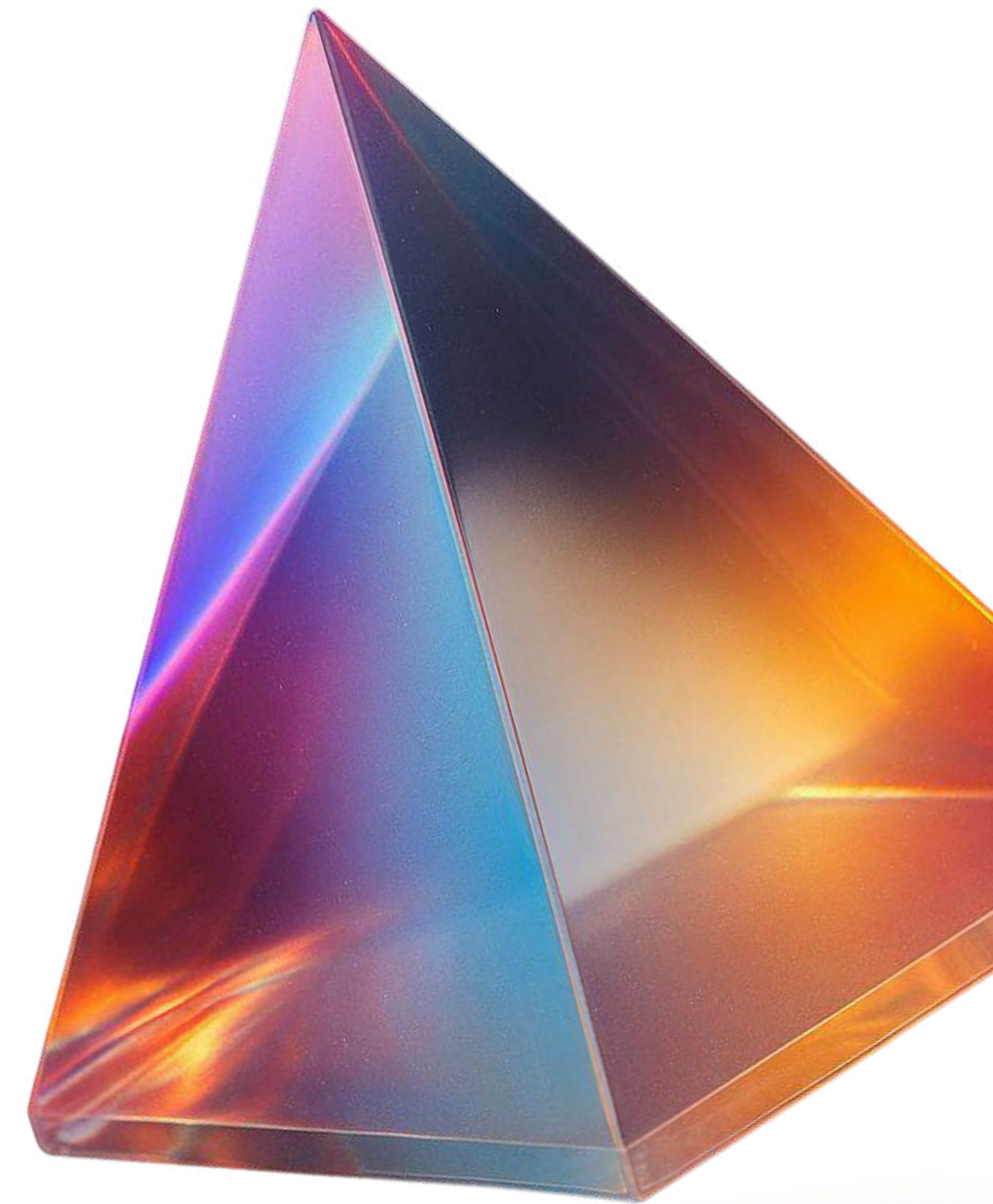
increase in digital payment initiation via mobile and RM-assisted journeys

63%

drop in customer support queries related to payment delays or status ambiguity

90%

reduction in manual exception handling for bulk transactions and remittances





Let's Help You

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info@intglobal.com



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1000+ Professionals

45+ Countries

30+ Awards

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