

Payments & Digital Services

Architecture
Integration
Payments
Platforms
Ops Tech
Identity & Access Management



Agenda

- People Focus
- Payments and Digital Services Heartbeats
- Stability Initiatives
- Summary Achievements & Road ahead H24
- Financial Details
- Unit Achievements & Road ahead 2024
- Focus groups
- Rewards & Recognitions
- Spot awards June 2024
- Q&A





60%

Team has completed
Mandatory trainings

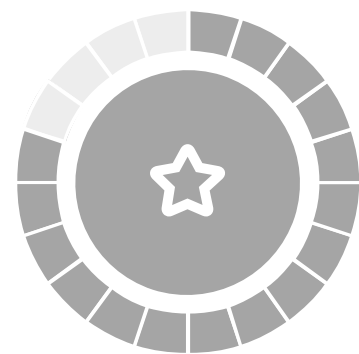
Learning & Development

Upskilling:

- 4 Team members participated in **Microsoft AI Developers training**
- 10+ Team members upskilled through self learning (AI/ML, Gen AI, Power Automate, Microservices, IBM BAW training for all MS team)
- 10+ Internal Mobility

Mandatory trainings:

- **Zero Overdue**
- Targeting to complete by end of Jul'24 (deadline : Sep'24)

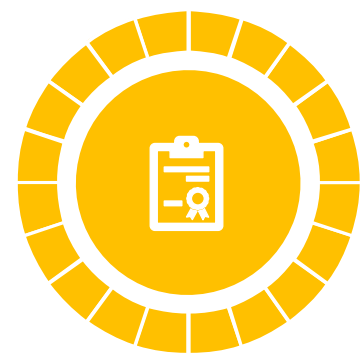


80%

Team has planned / taken
Blocked Leaves

Work Life Balance

- **Blocked leaves:** 15 people utilized, 20 planned in Q3'24 & 29 planned in Q4'24
- Townhall / Team outing - 12th July
- **Weekly Coffee sessions**
- **Monthly R&R sessions**
- Monthly **skip-level meetings**
- **Open door policy**
- **Leadership Coaching**



100%

Risk controls are tracked
and closed

Risk Controls

Audit

- **100%** Audit Satisfactory & Zero Overdue Items
- 2 Open Audit items closure targeted for Dec'24 (EA) & Dec'25 (IAM)

RCSA:

- **Periodic RCSA control review and revision**
- **100%** on-time execution of Prism controls

Attrition Risk: 100% Backups for Critical resources



62%

Open
positions filled

Hiring Update

- **10** open positions closed in 2024
- **2** offers rollout to join before end of the month Jul'24
- **6** Open positions (UAE: 2, & MGN IND: 4)

30% **176**
EADA Reviews

- 70 High Level Designs
- 59 Blueprint & AIA
- 35 Noting
- 12 Presentations
- 3 Exceptions

150
Servers

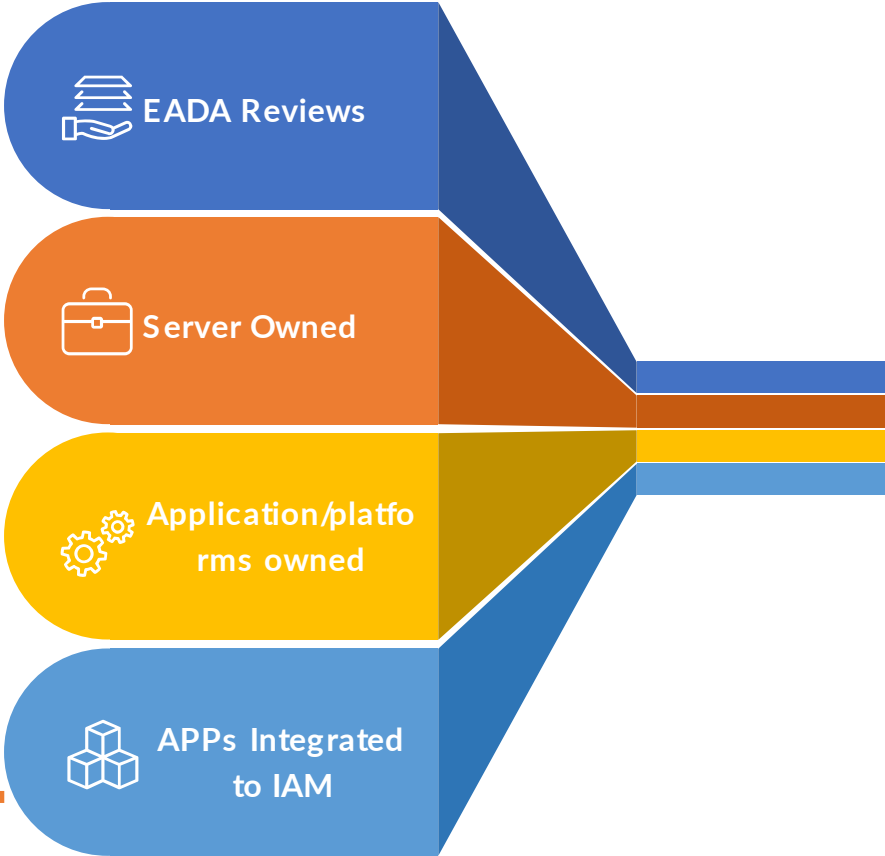
- 95 APP servers
- 31 DB servers
- 25 Webservers

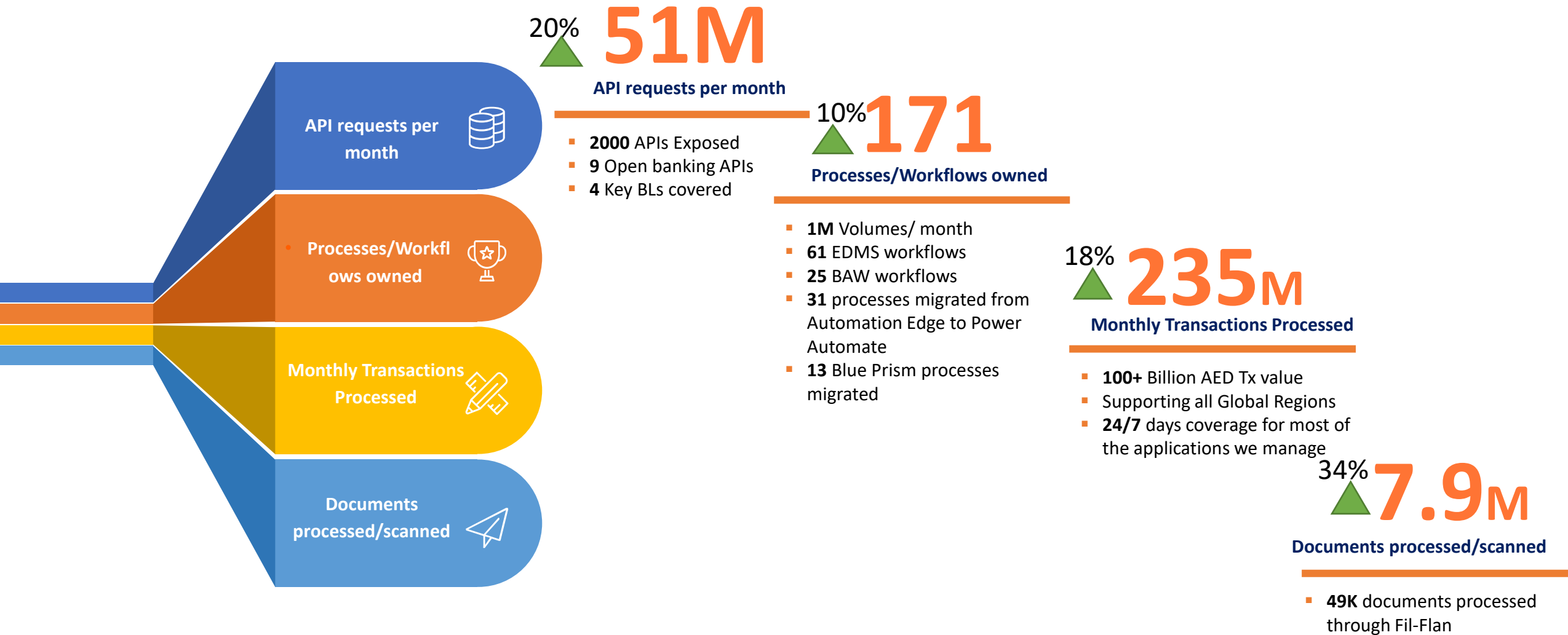
10% **352**
Applications/platforms

- 24/7 Operating Shifts
- 10+ Platforms (Internally managed)
- BCO:58, BC1:172, BC2:85 & BC3:26
- Platforms:156, , IAM:118, Payments:24, OPS Tech: 23 & Integrations: 04

15% **118**
APPs integrated to IAM

- 118 apps supported Globally
- 60+ Apps integrated through API
- 80+ apps road ahead to integrate





Stability - Initiatives





Key Achievements H1'24

■ Stability and Obsolescence

• Stability:

- **Stability Squad** has been established to focus on monitoring and preventing potential issues
- **Blue Prism & Automation Edge Sunset:** Power Automate Environment setup and 30 Automation Edge processes and 6 Blue prism processes are migrated
- Critical Business Workflows: **3 BPM workflow migrated to Microservices driven MOFT framework.**
- **Payment Tracker App Modernization:** microservices, Oracle 19c, role-based access, CI/CD deployment

• Obsolescence:

- Online **middleware migrated to P10** hardware successfully, improves processing TAT
- **BAW upgrade** from V 20.0.1 to 23.0.1 to mitigate obsolescence
- **AIX upgrade** to V 7.2 from 7.1 for EDMS PROD servers
- **SailPoint IIQ** (Identity IQ) upgrade from V 8.1 to 8.3 to mitigate obsolescence
- Windows 2008 Servers decommissioned for Side Viewer

■ Regulatory Initiatives

- **SWIFT ISO20022** Implementation for HKICL
- **ECCS**(Electronic Cheque Clearing System) implementation for Qatar
- Flex **India Trade SFMS** (Structured Financial Messaging System) integration phase I

■ Efficiencies / new Automation

- **Egypt ACH** (Automated Clearing House) inter-bank credit transfers and direct debit payments
- **CIBG Matrix** - IPP Integration for National Payments Systems Strategy (NPSS)
- **Braavos:** FTC Charges collection, chasing and reconciliation automation (UAE and IBG Operations)
- **Fusion Phase II:** Maker activity automation of payment Name Screening in Compliance Operations
- **EDMS: Smart Forms (QR Payments) Integration** for Egypt Operations
- Trade Operations **Quality Check automation** for 6 products
- **Trade Document Check Rule automation** (162 rules)
- **RFI (Request for information) request** automation for Compliance Operations
- Central bank integration for **Employee details maintenance** from ERP update
- **Eagle Eye Compiler** – Enhanced efficiency and productivity for the SAS AML alerts investigation
- IAM-Helix integration

■ Architecture

- EADA delivered **41 design approvals** that includes Blueprints & HLD's. EA performed 81 Blueprints & Design in internal reviews across Bank
- **75% (171/227) Low Level designs** from Application Landscape are Published in EA Portal
- Delivered recommendations in evaluating 16 tools/Platforms across the bank
- Mashreq Tech Catalogue v 1.0 Launch



Road Ahead H2'24

■ Stability and Obsolescence

• Stability:

- **ELK integration with the API connect** for more detailed end to end monitoring, followed by other payment applications with ICCS,NPSS, payment tracker..
- **Modernization of the workflow apps** (14) to Microservices driven MOFT platform.
- **Legacy Services Rewrite** - complete rewrite of Java services (30) to Microservices
- **Digital Workers Transformation** (Complete transition)Blue Prism to Power Automate – 50 processes
- **Eagle Eye enhancements** to fully automate the AML investigation.

• Obsolescence:

- **AIX V7.3 upgrade** for BAW server
- **IAM integration** for Oman and Pakistan

■ Regulatory Initiatives

- **Open Finance Banking & Corporate API banking** complying the business and regulatory requirements.
- **SWIFT and Side Viewer Standards Release 2024**
- **Flex India Trade SFMS (Structured Financial Messaging System) integration phase II**
- **SWIFT ISO20022** Implementation phase 3
- **IAM integration** for US, UK, HK (14), PK (35) and Oman (8)

■ Efficiencies / new automation

- **Middleware Integration for Titan – Phase 2** for UAE , Collection expanding to Egypt.
- **Bulk customer signature mandate** processing to handle spikes in customer onboarding customer needs due to mergers for CIBG operations
- **Braavos:** FTC Charges collection, chasing and reconciliation automation for India
- **Perpetual screening maker activity** automation
- **UAEFTS Upgrade**

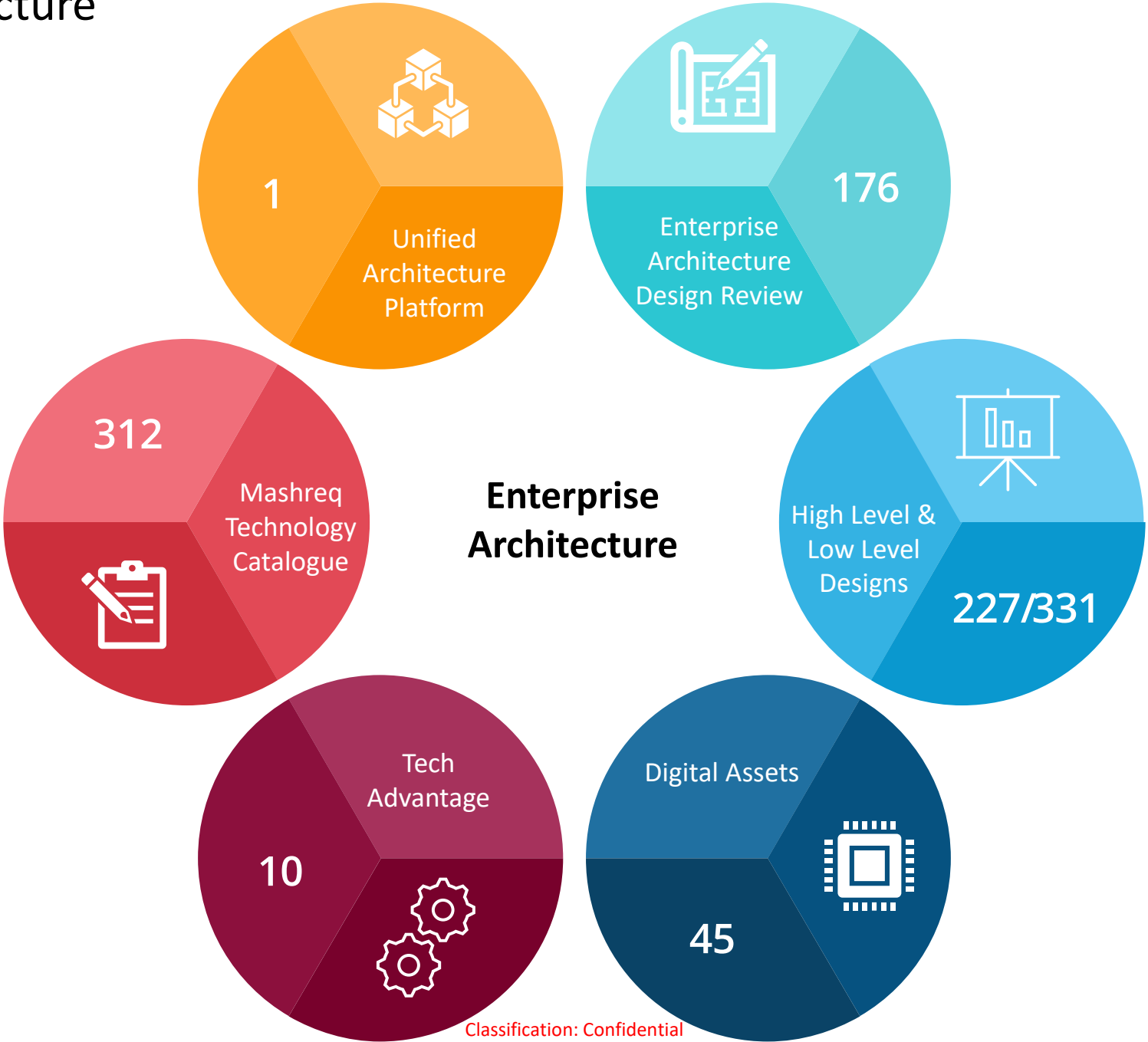
■ Architecture

- **Enterprise Tech Advantage program**
- **Completion of 100% low level designs application landscape for 277 applications**
- **EA Platform: Application Landscape, Technology Landscape of the bank**

■ Platform Modernization

- **Payment Tracker - Tech upgrade Phase 2: SailPoint integration, AppD monitoring, and Azure AKS**
- **Instant Payment Platform (IPP) Phase 2** (EDDA -Direct Debits)
- **Side Viewer API Enablement**
- **SWIFT Platform upgrade**

Enterprise Architecture



Ops Tech Summary

Strengthen operations with digital solutions and innovation, promoting re-use, efficiency, and excellence

Number of Applications / Platforms : 23



Key Achievements H1'24

- 70+ initiatives delivered YTD (Smart Workflows (EDMS & BAW): 18, Trade: 12, Digital Workers: 3, OA & RBG: 5, Core Banking Changes: 34)
- 32+ TAT improvements and 19+ Cx impacts delivered YTD
- ~450K AED cost avoidance by internal low cost / no cost automations

Fusion Phase II

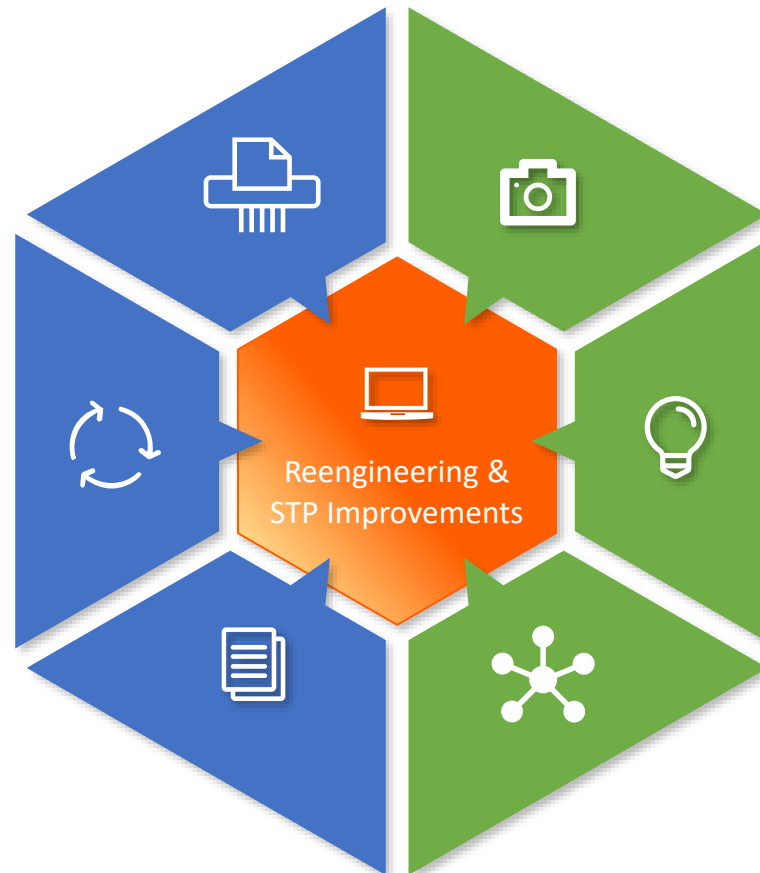
- Maker activity automation in payment screening for transactions related to sanctioned countries
- ~30% TAT improvement & 10% error reduction

Braavos Automation

- Charges & claims chasing & reconciliation
- Avoid revenue leakage
- ~50% TAT reduction

Smart Forms (QR Payments)

- Smart Forms (QR Payments) Integration automates client requests, specifically the Fund transfer form, within Omniscan through QR code for Egypt Ops
- ~30% TAT improvement & 50% error reduction



Road Ahead H2'24

- 50+ initiatives targeted for H2'24 with 30+ TAT improvements and 35+ Cx impacts
- 10+ internal low cost / no cost automations

Signature Auto Update

- Bulk update of Signature, Name & other customer details for CIBG
- Avoid client services disruption & TAT reduction

BAW QC modernization

- **BAW QC modernization (80 Products)** across CIBG, CPC and RBG OPS
- 200+ new products for RBG
- TAT improvement & error reduction

Titan Integration

- Filfla for Trade document in OBTF
- EDMS for Trade document Vault
- Core Banking for migration to OBTF
- Portia for Import LC generation in OBTF

Payments Summary

Strive for a robust and reliable payments platform while fostering innovation in the Payments domain

Number of Applications / Platforms : 24



Key Achievements H1'24

- Mashreq Hong Kong became the first entity in the Mashreq network to start sending outgoing ISO20022 messages.
- Automated Clearing House enabled inter-bank credit transfers and direct debit payments with Egypt Banks, in alignment with the Central Bank of Egypt (CBE).
- Payment Tracker Modernization

Cross Border Payment Enhancements

- RMA (Relationship Management Application) Centralization
- IBG Regulatory changes for India– SFMS (Structured Financial Messaging System) Cloud Migration and RFMS Implementation

Local Payment Application /Instant Payment Platforms Enhancements

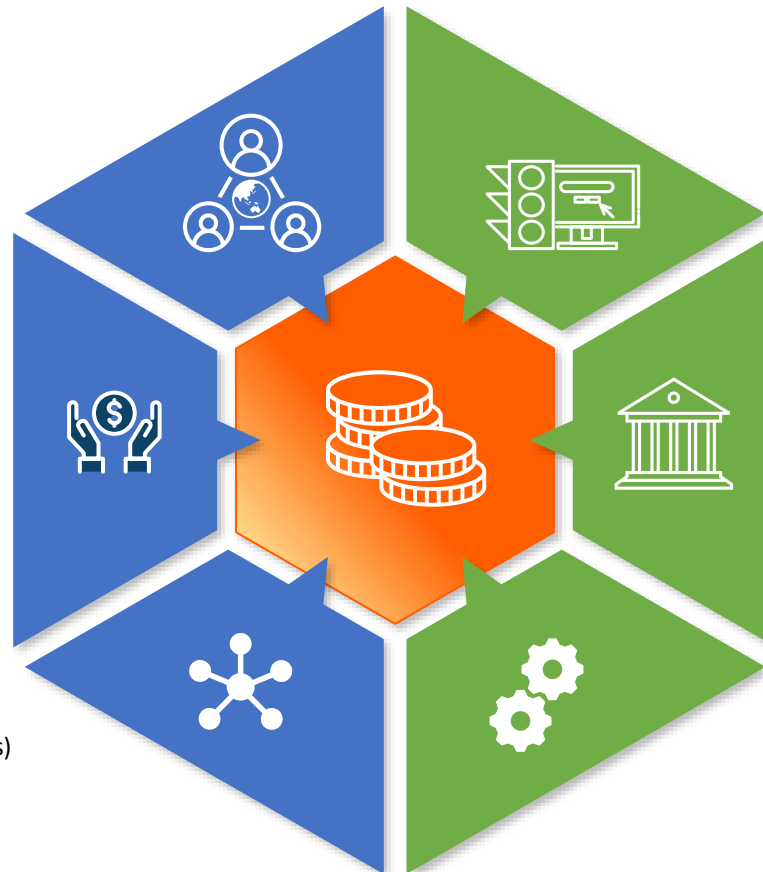
- HSM (Hardware Security Module) Implementation Bahrain
- CIBG Matrix - IPP Integration for National Payments Systems Strategy (NPSS)

Digitization & Reconciliation payment platforms

- RFI Platform in Payment Screening process for Quick & Insta Remit transactions
- TLM Recon Platform : Onboarded key business / new flows for statement reconciliation for 5 units. Additional Daily volume of 45k/day transactions
- TLM Optitrack: TLM SQL to Oracle Database Migration(1 Billion transactions)

Road Ahead H2'24

- Pakistan Neo Bank setup & Oman Corporate Bank setup for Reconciliation, Cross Border and Local Payments
- Oracle Banking Payments Product (OBPM) Implementation for five regions (PK, Oman, Hong Kong, UK and US)
- Oracle's Flexcube Core Banking system replacement of T24 in US,UK and Hong Kong.



Platform Obsolescence & Modernization Initiatives

- Enhancing Side viewer and enablement of API implementation and Hardware Security Module upgrade for SWIFT
- UAEFTS 4.0 enhancements

Regulatory Initiatives

- ISO 20022 Phase 3 implementation
- SWIFT & Side viewer Standards Release 2024 and SWIFT Regulatory changes for Egypt and US
- Instant Payment Platform (IPP) (AANI / NPSS) Phase 2 -e-Cheques and electronic Direct Debit

Automation initiatives

- Egypt CCH Cheque Truncation
- RFI Platform –Digital workflow for inquiry and investigations for Compliance Operations
- Recon Investigation (Project Cypher): Breaks Investigation platform



Key Achievements H1'24

Road Ahead H2'24

Digital Workers Transformation

- Successfully established Microsoft Power Automate Platform environments (PROD, UAT and DEV) in the existing Blue Prism infrastructure
- Successfully migrated 6 existing Blue prism processes into Microsoft Power Automate and migrate the Digital Workers
 - Rest of the migration project is on track

OS Upgrades – AIX 7.1 to 7.2

- Successfully upgraded EDMS Servers
- Coordinate with Infra teams for successful infra migration from P9 to P10 systems

Adopting New Technology

- Successfully developed a POC to establish LLM based AI utility - "SMART CONVERSE" to process large set of documents and provide replies to queries on the contents



AML Compliance Digitalization (EAGLE EYE COMPILER)

- Complete AML investigation journey to be carried out in Eagle eye System
- Extend the investigation tool to Sanctions business unit
- Expand the tool to other IBG regions (PK, OM, DH etc) by providing appropriate functionality changes

EDMS – Enhanced Document Search Services

- Develop to accommodate multiple Meta-data parameters for document search
- Provide interface to view and choose relevant documents from the result set

Legacy Services Rewrite

- Transition existing Java services from on-prem bare-metal Utility (image) servers to Microservices hosted on Azure Kubernetes Environment
- Decommission on-prem Utility (image) server

Integrations Summary

Optimize Integrations with a focus on Open API Banking, while maintaining performance for AppConnectEnterprise and API Connect



Key Achievements H1'24

Road Ahead H2'24

Platform Modernization

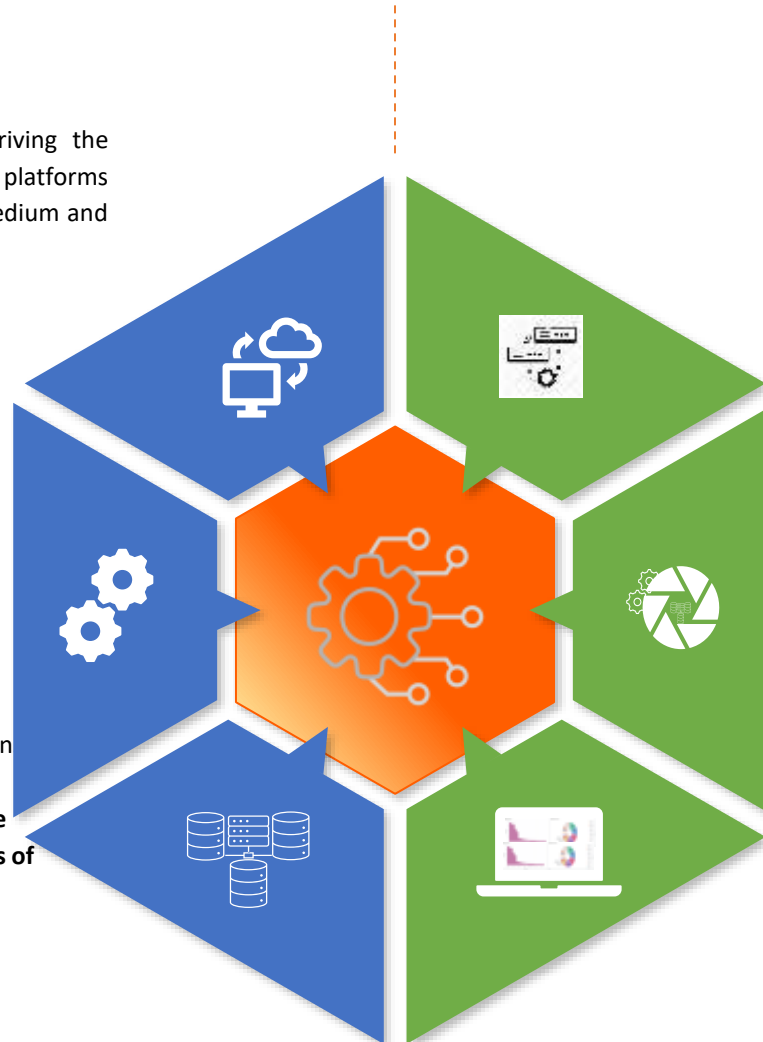
- Established a standard Microservice framework for automations driving the modernization of legacy solutions and implementation of digitization platforms for AML (Eagle Eye), RMG (Letter Generation etc.) and many other medium and large applications

Process Optimization/Efficiency

- Multiple enhancements in Eagle Eye ranging from Document handlers, data migration, SAS integrations, automated dashboards.

Enhancements

- Successfully integrated with **external Ecolytiq APIs** from external API gateway for displaying the carbon footprint of MOB customer transaction
- Successfully implemented requested changes from Integration and ensured smooth transmission to new **Tradenet Upgrade**
- Enabled additional gateway partner **Al Habib Bank** for **quick remittances of Pakistan**



Key Business Impact

- Pakistan Digital Banking Implementation
- Open Finance Banking.
- Corporate API banking
- Oman Corporate Banking Setup
- T24 replacement with Core banking (HK, UK, and US).
- Titan Phase 2 implementation of UAE, Collection program expanding to Egypt.

Platform Modernization and Business Automation

- Modernization of the workflow apps (14) to Microservices driven MOFT platform.
- Automation solutions for invoice approval process
- Gift & Entertainment automation platform for Compliance.
- Demand Management for TMO which streamlines the project management and delivery lifecycle for the organization.
- Eagle Eye enhancements to fully automate the investigation.
- Mashreq Center For Enablement Project for MAG

Monitoring and Reporting

- ELK implementation on the API connect.
- IBM Instana for observability monitoring for online middleware and further exploring for Microservices.
- Enabling dedicated middleware entries on region basis and criticality basis helps in avoiding single point of failures

Identity and Access Management Summary

Implementing Identity and Access Management (IAM) application for enhanced security, streamlined operations, and improved user experience



Key Achievements H1'24

Road Ahead H2'24

Enhancement

Newly onboarded applications to IAM

- CBTM 5 regions, Qualtrics, Integrated with IAM
- PK- IAM Implementation 6 Applications PRIME, Sitecore, Name screening, CRM, Fircosoft MB Sail, MB trade Integrated and went live
- Oman IAM Implementation – Design completed for 8 Oman applications

Process Optimization/Efficiency

- IAM-Helix Integration for Request management of Siloed Applications
- Extend mandatory training to contractors via IAM Joiner enhancement in Fusion for seamless integration and compliance.

Platform Modernization

- SailPoint IIQ (Identity IQ) Version upgrade from 8.1 to 8.3, without any impact to existing integrations



IAM Implementation Pakistan, Oman, US, UK and HK

- PK-IAM Integration (30 Applications)
- Oman-IAM Integration (17 Applications)
- IAM Implementation for US, UK, HK as part of T24 replacement (Flexcube, OBP, OBTF, OBTFPM, ELCM, RTO KYC)
- 50+ Enhancements to existing IAM integrations planned for Process Optimization
- IAM-CDP Integration for User access data reconciliation for systems which lacks integration capabilities

IAM Evolution

- 40+ new business critical applications to be integrated to IAM as part of IAM evolution
- Collaborate with ISG to perform the IAM gap assessment

IAM Implementation Status



IAM IMPLEMENTATION APPLICATION STATS – BY TECH UNITS

Technology Unit	Completed	Planned-2024	In Progress	Planned-2025	Out Of Scope	Grand Total
Advance Analytics (CIBG & IBG) & Data	17	1	4	4	22	48
Core and Treasury Technology	14			5	3	22
Corporate & Enterprise Risk Technology	20	6	13	5	64	108
Information Security	1			1	7	9
Infrastructure Operations	4			1	87	92
International Banking Group (IBG)	1			3	20	24
Oman-Setup			12			12
Payments, Digital Services	30	6	1	6	64	107
PK Set up	3		17			20
Retail Banking Technology	21	17	3	11	316	368
T24 Replacement			6			6
Technology GRC	6					6
Technology Service Management	1			1	3	5
Grand Total	118	30	56	37	586	827

Payments and Digital Services – Intranet Portal



Launching our Payments and Digital Services intranet portal - gateway to the latest updates and innovations in Payments and Digital banking technology!

[Payments and Digital Services \(mashreq.com\)](https://mashreq.com)



Rewards And Recognitions (Jan'24 – May'24)

Spot Awards (32)



Ashwini M
Jan



Dhivya R
Jan



Iram Fatema
Jan



Ashwin NA
Jan



Aniket Bhosale
Jan



Abhiram R
Jan



Madhava Reddy
Jan



Aarthya A
Feb



Ashutosh Tiwari
Feb



Bhargav Samala
Feb



Karthik Arumugam
Feb



Vikas Chandra
Feb



Vemula Veeresh
Feb



Venkata siva Busani
Feb



Muhammad Anwar
Feb



Arpana Patel
Mar



Ajith Shetty
Mar



Dande Sreenivasulu
Mar



Jayakrishnan
Mar



Naveen Rapuru
Mar



Sama Reddy
Mar



Anuradha P
Apr



Abilash V
Apr



G Harinath Reddy
Apr



Manekanda Prabhu
Apr



Mayur Thakur
Apr



Laxman Dhawale
Apr



Pavan Kumar Thota
Apr



Prasanna S Diggiker
Apr



Brajesh Kumar
May



Inderpal Singh Pun
May



Naveen Chandar
May



Rewards And Recognitions (June'24)



Spot : Ms. Shruthi H N

Shruthi has done an exceptional job on delivering Trade SWIFT SFMS integration project for India. Her dedication, attention to detail, and tireless effort have been invaluable. She has not only met the RBI deadline but has also gone above and beyond to support all teams, ensuring a smooth and successful UAT sign-off. Her outstanding performance and unwavering commitment have significantly contributed to the production deployment.

Her dedication and commitment to excellence were truly evident throughout the entire year and we greatly appreciate her exceptional efforts .



Spot : Ms. Mowna Geetha

Mowna has successfully delivered crucial enhancements that have significantly improved system functionality and performance. She has been instrumental in maintaining and upgrading our application servers, ensuring they remain secure, up-to-date, and efficient. As one of the key persons for the FIL-FLAN application, Mowna has expertly managed the Business as Usual (BAU) support, consistently providing timely and effective solutions that ensure smooth operations and high user satisfaction. She has also coordinated with users for end-to-end testing, ensuring smooth deployment and post-production verification with zero incidents. Her dedication, exceptional multitasking skills, and proactive approach have been vital in upholding our high standards of service and innovation, paving the way for future growth and success.



Focus Groups

Focus Group Updates – New Initiatives



SmartFinance Advisor

Description:

SmartFinance Advisor analyzes transaction data to offer personalized guidance on budgeting, savings, debt management, and investments, helping users make informed financial decisions based on their individual data. Personalized Advice: Offers customized financial recommendations based on individual user data.

Benefits:

- 1. **Improved Financial Health:** Helps users better manage their finances, leading to improved financial stability and savings.
- 2. **Time Efficiency:** Automates financial planning, reducing the time users spend on managing their finances.
- 3. **Enhanced User Engagement:** Provides interactive and engaging tools for financial management, increasing user satisfaction and loyalty.

IAM Approvals on Teams

Description

IAM Approvals on Microsoft Teams streamline access requests by integrating IAM functionalities into Teams. This allows approvers to efficiently review and approve requests, boosting productivity and ensuring security compliance.

Benefits:

- 1. **Efficiency:** Simplifies access approvals within Microsoft Teams, reducing platform-switching.
- 2. **Security:** Strengthens compliance by centralizing IAM processes for consistent, auditable access management.
- 3. **User Experience:** Enhances productivity with a familiar interface, facilitating quicker responses and smoother workflows for administrators.



Payment tracking via digital channels - WhatsApp/BOTIM

Description:

Currently, users must log in to the app or have a bank employee log in via VDI to access Payment Tracker APIs on our internal API gateway. We aim to integrate an app-based tracking system with an external API Gateway, enabling real-time payment status updates through WhatsApp/BOTIM.

Benefits:

- 1. Enhanced payment tracking solution
- 2. Real-time updates accessible anytime, anywhere
- 3. Reduced dependency on Ops/VDI machines, saving infrastructure and manpower costs.

Cheque Tracking System

Description:

After depositing a cheque for clearing, a tracking system is needed to show its journey until it reaches the beneficiary. We're propose to integrate and develop a Cheque Tracker for this purpose.

Benefits:

- 1. Would offer a complete overview of the journey of the cheque.
- 2. By setting service level thresholds for each stage, we can monitor progress and take timely actions as needed.
- 3. Proactively prepare for high-volume days and post-holiday increases in cheque volume.

Smart Converse

Problem Statement:

Researching public investment documents is manual and time-consuming, hindering efficient extraction of key insights and informed investment decisions

Solution:

The proposed system integrates Azure OpenAI Service and the LangChain Framework to create an intelligent question-and-answer (QA) system.

What's next:

Further development will focus on refining the system's ability to handle a wide range of research-related questions, including both factual and open-ended inquiries.

Teams Approval Utility

Problem Statement:

Tracking the Flexcube voucher posting mail approval process is challenging due to the high volume of daily emails.

Current progress:

Around 13 low-complexity processes have been completed and are currently in the UAT sign-off stage with Ops. Phase 2, consisting of 13 processes, is now in the development phase.

POC outcome:

The process is being migrated to a new tool with a lower annual license cost.



NLP to SQL

Problem Statement:

In today's data-driven world, organizations collect vast amounts of data in structured databases, crucial for informed business decisions. However, accessing this data usually requires SQL knowledge, which many non-technical employees lack.

Current progress :

NLP to SQL conversion lets users input database queries in natural language, which are then translated into SQL queries. Azure OpenAI Service interprets the input, identifies intent and key entities, and constructs the SQL query. The query is executed against an Azure SQL Database, and results are returned in a user-friendly format.

POC outcome :

Our AI solution converts natural language inputs into SQL queries, allowing non-technical users to access and analyze data independently. The scalable Azure services ensure it grows with the organization and supports more users.

QC Modernization POC

Problem Statement:

Currently quality check is carried out manually in CIBG/ RBG

Current Progress:

Initial POC demo completed. Demo sessions scheduled for further discussions.

Outcome:

Acquired knowledge and Implemented functional layout for quality check automation for Business Operations with in MOFT Framework.



Team Pictures





Town Hall & Team Outing

Town Hall & Team Outing



Town Hall & Team Outing





Q&A



Annexure

IAM Evolution



IAM Adherence to all regions and applications

- Automated Provisioning,deprovisioning
- Automated access recertification
- Customized user friendly Self Service Workflow
- Customized approvals
- Reports

Project	Total Applications	IAM Scoping	Completed	Remark
PK – IAM Implementation	94	36	07	17 – Phase 1 (Development completed) 12 – Phase 2 (Requirement gathering in progress) Sponsored by PK Project
Oman – IAM implementation	102	11	30	08- Phase 1 (Development in progress) 03 – Phase 2 (Requirement gathering in progress) Sponsored by OMAN Project
T-24 Replacement IAM Implementation for US/UK/HK Region <ul style="list-style-type: none"> ▪ Flexcube ▪ OBP 	03	03	--	BRD in progress Sponsored by T-24 Replacement Project
In-house applications	16	16	--	Titan (6 OB Products), FMC UAE, Egypt, Qualtrics, EDC, Axon, Comaarch, NMflow
New Applications	30	30	--	MOFT, GAS, RCMS, SMS Banking, Qarar, SFA, BANCA, FINIQ, CDP- Microsoft, NPSS, istatement IAM Gap Assessment

IAM Scoping for all above large programs defined by ISG (Umair Aziz)

Classification: Confidential

Large Program – IAM, Payments and Integration



Project Completion in percentage					Needs Attention		
Sl.No	Program	IAM	Payments	Integration	IAM	Payments	Integration
01	PK – Digital Bank Setup	70%	85%	80%	<ul style="list-style-type: none">PK – Infra setup unavailable for CPR PortalOman – Need business owner clarity on Azure sentinel applications & Interface unavailable for 2 applications	<ul style="list-style-type: none">Local payment application installation dependent on the vendor	<ul style="list-style-type: none">PK - ACL connectivity for PROD servers
02	Oman – Digital Bank Setup	40%	60%	50%			
03	T-24 Replacement Program	05%	05%	05%			
04	In-House Application integration Program	02%	--	--			
05	IAM Evolution – 2024 (30 Apps)	02%	--	--			

Achievements

Sl.No	Program	IAM	Payments	Integration
Overall Project completion		<div><div></div><div>38</div></div>	<div><div></div><div>50</div></div>	<div><div></div><div>45</div></div>
01	PK – Digital Bank Setup	<ul style="list-style-type: none">IAM Integration - 3 Application went LiveStorage upgrade/ resource upgraded3 Application SIT/UAT completed5 Application Development completed and SIT in progressPhase 2 application integration scoping was completed, with 12 out of 94 apps being finalized.	<ul style="list-style-type: none">Payments Platform OBPM – System Integration Testing was successfully completed and User testing in progress.Cross Border Payments Application SWIFT and Side Viewer – Profiles created for Business users and testing to commence shortlyTransaction Lifecycle Management(TLM) - User Testing in progress	<ul style="list-style-type: none">168 APIs developed , tested and delivered successfully to SIT/UATAPIs subscriptions has been provided to 17 applications.Supported the surrounding applications to complete the System Integration Testing successfully .ISG Testing and UAT is in progressInfra set-up is in progress (70 % completed)
02	Oman – Digital Bank Setup	<ul style="list-style-type: none">IAM Scoping - Out of 102 applications, 8 applications were finalized for IAM integrationAPI/AD Testing for 4 applications completed	<ul style="list-style-type: none">Payments Platform OBPM - System Integration Testing in progressCross Border Payments Application SWIFT and Side Viewer - System Integration Testing was successfully completed and User testing to commence shortlyTransaction Lifecycle Management – System Testing has commencedLocal Payments – Infra procurement completed and Integration testing to commence from July 1st week	<ul style="list-style-type: none">Integration and APIs analysis completed for the scoped applications30 APIs developed, tested and delivered successfully to SIT for testing.
03	T-24 Replacement Program	<ul style="list-style-type: none">IAM Scoping – Flex 14.7 –US, UK, HK	<ul style="list-style-type: none">Environment enrolment and Solution Design Working Groups – In Progress for TLM, Side viewer, SWIFT	<ul style="list-style-type: none">Integration analysis completed for scoped applications for all 3 regions

Focus Group Structure

