

Clear2Pay Experience – Francisco Revelles

At ISBAN (Santander Madrid, 2010–2011), I was responsible for the implementation and integration of the Clear2Pay Open Payment Framework (OPF) as part of Santander Group's SEPA compliance program and global payments modernization. My role combined analysis, architecture, and selective development of OPF modules, integration with Santander's proprietary BankSphere middleware (Java EE, JPA2, Hibernate, JSF), and cross-entity design covering both European subsidiaries such as Banesto (Spain) and U.S. acquisitions such as Sovereign Bank. This gave me end-to-end expertise in Clear2Pay across SEPA, ACH, and SWIFT payment domains.

Key OPF Use Cases Delivered

- UC001 – List/Search Transactions (with extensions for Related Messages queries)
- UC003 – Reject/Cancel Transactions (SCT, SDD, ICT cancellation flows with reconciliation and audit)
- UC004 – ICT Routing (routing for international credit transfers, BIC/IBAN enrichment, SWIFTNet validation, cut-off calculations)
- UC006 – Search Related Messages (retrieving SWIFT messages such as MT103, MT202, MT202-COV, pacs.008/009, CRAQ)
- XCT Flows – Exception and cancellation handling (MT192/196/195/199) including replies and queries
- Serial Cover Processing – Settlement reconciliation for cover vs. serial flows (MT103/202/910, pacs.008/009)

Payment Domains and Functional Areas

- ACH processing for U.S. acquisitions (Sovereign Bank), including direct debits, returns, dishonors, contested dishonors, Notification of Change (NOF)

Development, Integration and QA

- Wrote and extended OPF modules for reconciliation, audit/history, error handling, and cancellation events
- Modeled workflows in Vega, Rational Rose, Mira Lógico, Mira; deployed via IBM WebSphere
- Validated flows using OPFTest Visibility tools, SoapUI, and JMeter
- Collaborated with QA teams using SpiraTest and Jira for test design, regression, and defect management
- Worked in multiple OPF QA environments (ICT/SDD merges, XCT, Banesto integration,

Sovereign migration testing)

Validated OPF flows across multi-entity QA environments, ensuring consistent SEPA compliance for Santander Spain, Banesto, and Banco Pastor.

Santander U.S. Transformation

In 2011, I was brought onsite to Boston to lead the integration of Santander's payment architecture with Sovereign Bank operations. I completed the Sovereign Bank → Santander Bank transformation, aligning Santander's global Clear2Pay OPF and BankSphere stack with U.S. ACH systems and legacy payment flows.

Summary

My Clear2Pay experience spans SEPA, ACH, and SWIFT, covering transaction lifecycle use cases, settlement and reconciliation, exception handling, and compliance. It combines deep pre-acquisition OPF expertise, Santander BankSphere integration, and cross-border design for both European subsidiaries (Banesto, Banco Pastor) and U.S. acquisitions (Sovereign). This background provides the foundation to both stabilize existing Clear2Pay environments and architect their gradual migration into modern Java/Spring microservices platforms.