Architecture Review Board

Payment Initiation System

Payments Domain

28-May-2025

Executive Summary of the Project / Application

Application Background
The **Payment Initiation System** is a centralized platform for ABC Bank designed to facilitate financial transactions initiated either from bank offices or by retail consumers. It operates exclusively within the European region, ensuring secure and efficient processing of payments across various banking and retail channels.

Reason for the submission
To enable international transactions, a cross-border payment initiation feature has been integrated into the Payment Initiation System. This enhancement extends the system's capabilities beyond domestic boundaries and necessitated significant technical changes, including the introduction of new microservices and infrastructure upgrades to support the expanded functionality.

Options Considered

•Option 1 (**Recommended**): Extend Existing Application
Integrate cross-border functionality into the current Payment System to maximize reuse and maintain a unified user experience.

•Option 2: Build a Separate Application
Develop a standalone solution dedicated to cross-border payments, offering design flexibility at the cost of added complexity.

Change Scope Checklist	
Functional	Yes
Data	New Interface / Enhance Existing Interface
Infrastructure	Yes
Cloud Migration	No
Tech Radar Alignment	Yes
AI Use Case	No
Other (please specify, e.g., enhanced UI)	New microservices, infra upgrades

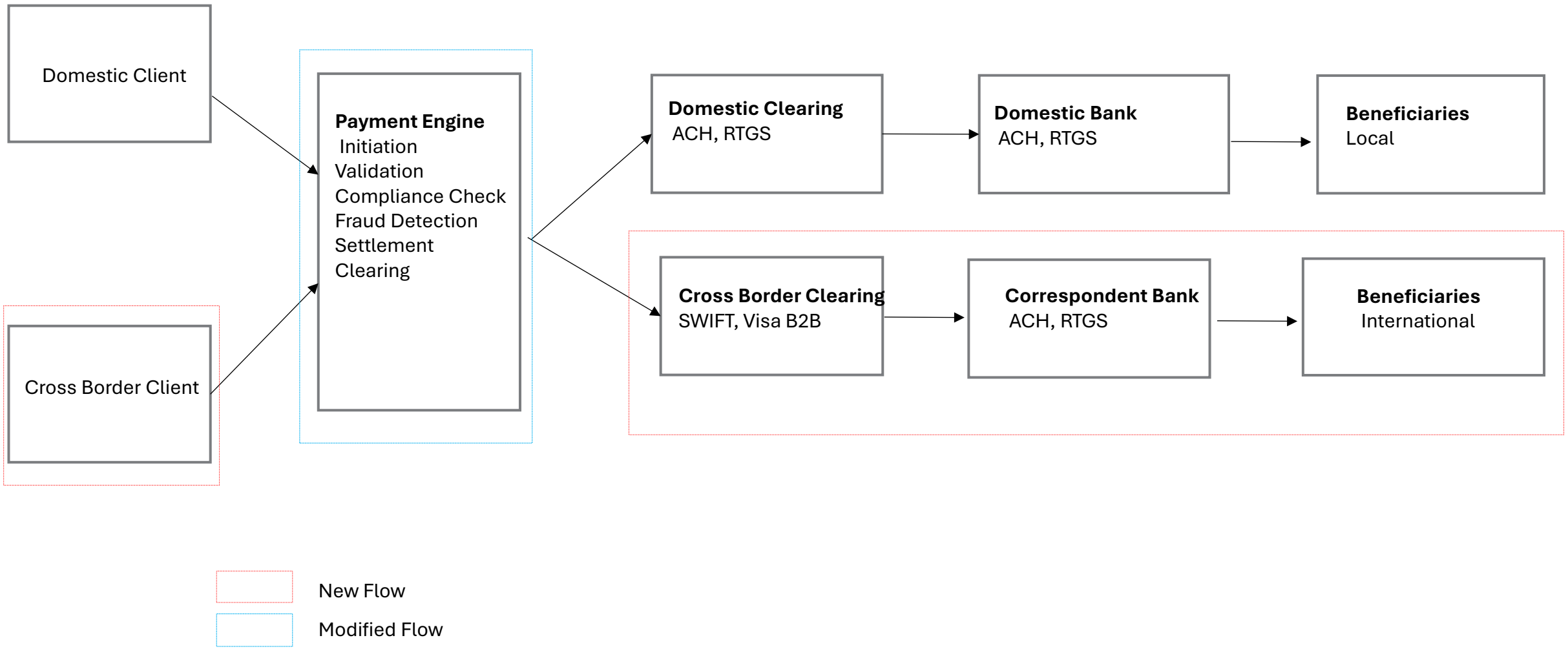
Submission Cover Sheet

Question	Required Information	
Application Name	Payment System	
Application ID	APP12345	
App Strategy (Tech Radar)	Invest	
App End Date	N/A	
Any changes to Legal Entities	Yes, (Payment Initiation Mainframe Modules, Validation Modules)	
Regulatory Application	No	
Service Now Request	RITM1234567890	
	Current	**Proposed**
Data Classification	Confidential	Confidential
CIA Rating	1	1
Data Zone	Red, Green	Red, Green

Question	Required Information
Pod / Project Name	Phoenix
Product Owner	ABC
Lead Architect	XYZ
Scrum Team	ArchMadeEasy
Team Lead	ABC
Presenter's Name	ABC
Presentation Date	28-May-2025
Release Date	3-June-2025
PRC Raised for this Change	Epic ID – AME-1234
How much will it cost to build this change?	100k USD

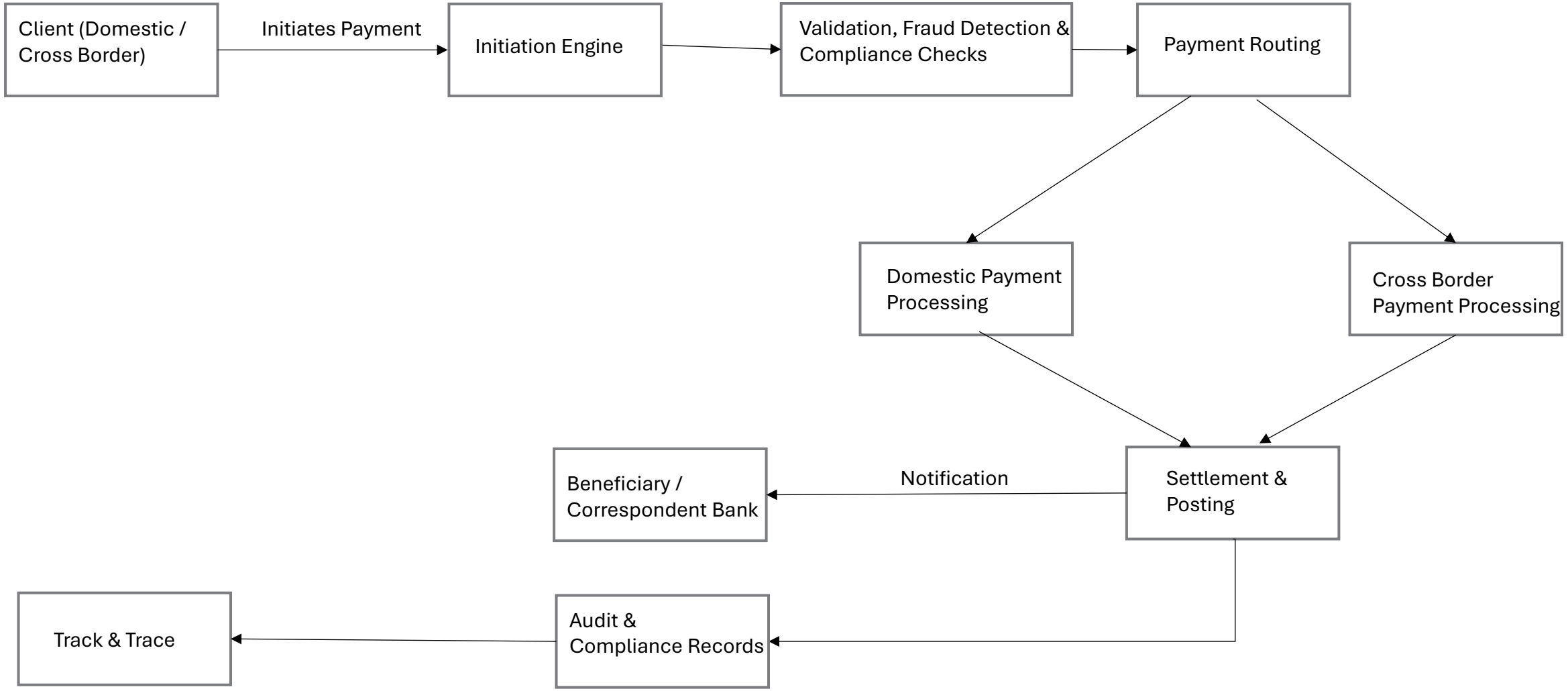
High Level Business Context Diagram (Target)

Payment Initiation



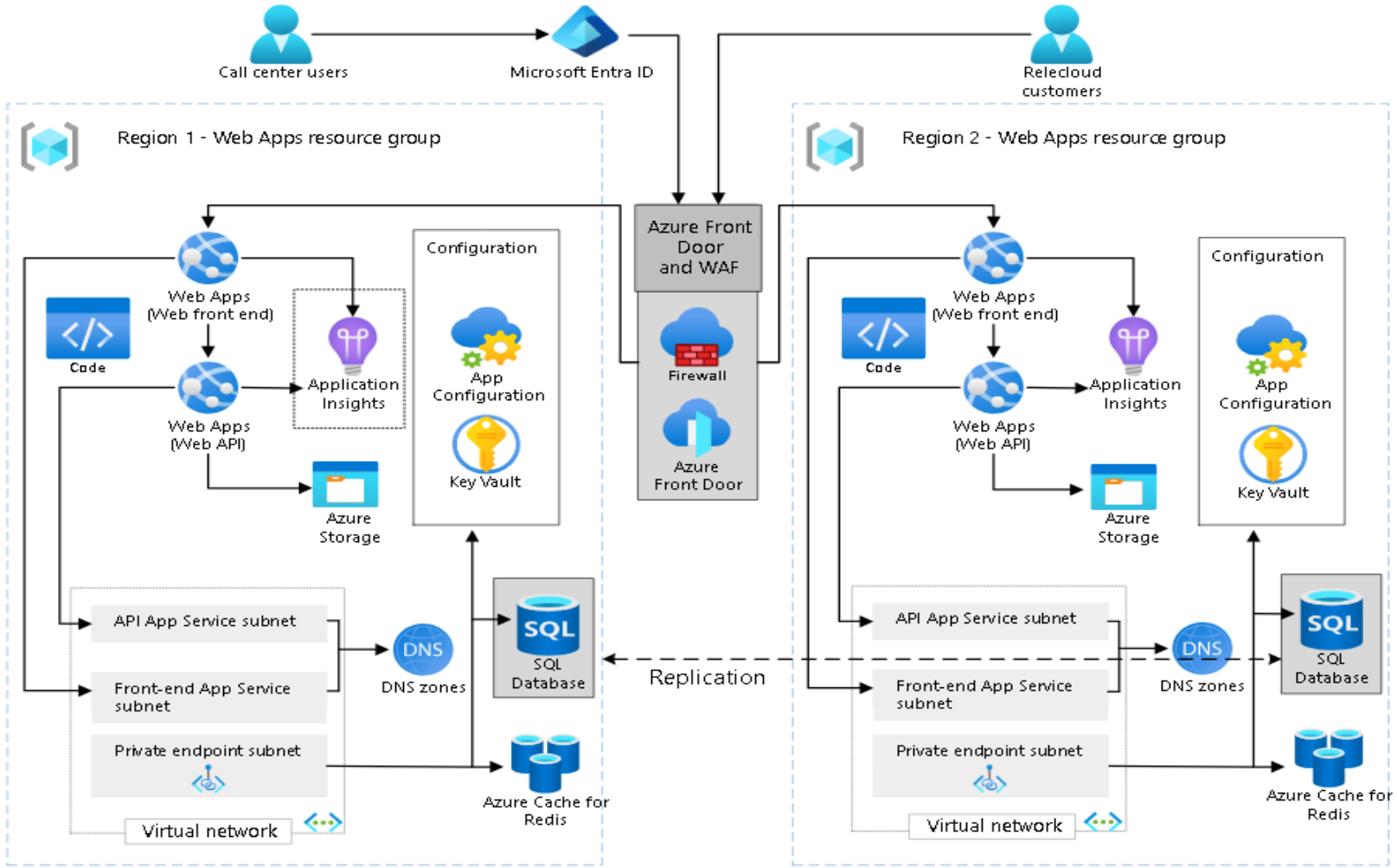
High Level Data Flow Diagram (Target)

Payment Initiation



High Level Architecture (Target)

Payment Initiation



FinOps Assessment

Payment Initiation

Questions	Deviation	Reason for Deviation
Are all services in the architecture aligned with the Tech Radar or preferred platform list?		
Are cost metrics integrated into observability tools?		
Are Azure Policies or Blueprints used to enforce cost-related controls (e.g., SKU restrictions, region limits)?		
Does the proposed architecture follow cost-efficient design patterns (e.g., serverless, autoscaling)?		
Are you using managed services where appropriate to reduce operational overhead?		

Security Assessment

Payment Initiation

Questions	Deviation	Reason for Deviation
Is role-based access control (RBAC) implemented at the resource group and subscription levels?		
Is the solution aligned with internal compliance frameworks (e.g., CIA rating, data zone classification)?		
Are security scans integrated into CI/CD pipelines?		
Are infrastructure-as-code templates reviewed for security misconfigurations?		
Are network security groups (NSGs), application security groups (ASGs), and firewalls configured to restrict access?		
Is traffic between services encrypted using private endpoints or service endpoints?		
Does the system ensure secret keys and credentials are stored in approved key stores?		
Does the system ensure that the application uses approved authentication providers for authenticating users?		

Data Assessment

Payment Initiation

Questions	Deviation	Reason for Deviation
Is data curated into Azure-native services (e.g., Data Lake, Synapse, Purview)?		
Are minimum and maximum retention periods defined?		
Is end-to-end data lineage documented for all critical data flows?		
Can data transformations and derivations be traced back to their source?		
Are data zones defined and aligned with enterprise standards?		
Is there any cross-tenancy access or data egress to on-prem systems?		
Does the system ensure that the application maintains data completeness?		

BCP Assessment (applies to Cloud only)

Payment Initiation

Questions	Deviation	Reason for Deviation
Is the BCP aligned with internal policies and regulatory standards?		
Is there a documented Business Continuity Plan for the application?		
Are backups configured for all critical data and services?		
Is Azure Site Recovery or a similar DR solution implemented?		
What are the defined Recovery Time Objective (RTO) and Recovery Point Objective (RPO)?		
Is there a runbook or escalation process for incident response?		

Architecture Decisions

Please list the architecture decisions made to date and the rationale for the decision. If you have Architecture Decision Records, then please link to those.

#	Decision	Rationale	If tactical what is the target solution and when will it be implemented?