



Payments – Enhancing Resilience and Stability

- A Large Building Society

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PAYMENTS: ENHANCING RESILIENCE & STABILITY

CLIENT CONTEXT

The client is a retail bank in the UK, and a large Building Society providing retail payments – Faster Payments, Image Cheques, Direct Debits, BACS, ATM and POS , supporting 20m transactions per peak day. Accenture has been engaged in driving regulatory, resilience and efficiency requirements through our AD and AM services in Payments

THE CHALLENGE



- **Resilience** : 100% service availability during planned & unplanned outages



- **Stability** : ~ **8500 incidents** per month; ~**250 service requests** per month resulting in high turnaround time (~**5 days delay**) due to



Infrastructure & network issues



- **Performance** : Capacity constraints to meet Scheme SLA



- **Reduce TOIL /Resource optimization**: High volume of manual keying into legacy system; manual monitoring

- **Maintainability**: Tightly coupled architecture

THE JOURNEY



Improved Resilience, performance & platform stability

- **Active-Active payments** gateway enablement
- Improved **Payments processing throughput to 70 TPS**
- Overnight payments batch job optimizations to help consistently meet Faster Payments Scheme SLAs
- Front Runners on **Image Clearing System** implementation
- Implemented **CHAPS/SWIFT Auto Keying** for Payments Business Operations team
- Enhanced monitoring and alerting through **App Dynamics** to proactively identify issues/outages
- Eliminated downtime for Open Banking Payments during Payments deployments

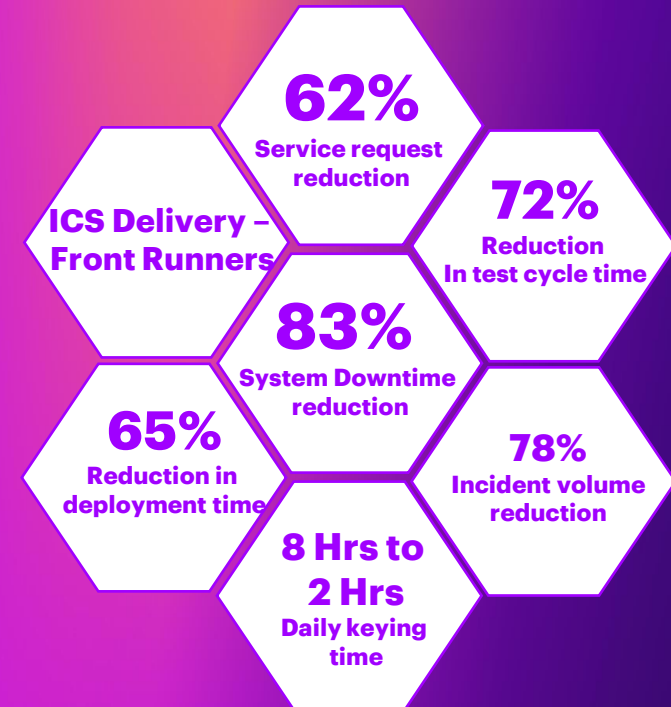


Simplified Change Delivery

- Setup Agile delivery-based **Value stream model**,
- Automated Build & packaging leveraging **Power shell**
- **ST/SIT automation** leveraging **UFT/SOAP UI** and Bespoke test framework
- AD-AM synergies established



KEY IMPACT



CLIENT TESTIMONY



I just wanted to take this opportunity to thank you for your work and support over the Black Friday weekend. Whilst being new to the organisation, I can already see the great commitment from teams and individuals to ensure that service is paramount and our customers are able to transact without issue. I and the leadership team really appreciate everything you do.

Suresh Viswanathan
Chief Operating Officer, Nationwide



Well done on a difficult and complex but successful completion of the PPU Close out and DR Update. It will be appreciated by the wider society and our members. It is my pleasure to send a little reward by way of 'thank you' to you and your fellow team colleagues

Gary Delooze
Group Chief Information Officer, Nationwide



Thanks to all of you who have been working on our payments platform upgrade. I know it's been a long and difficult journey to get this far, and the implementation has had plenty of issues to resolve. The upgrades really do make a genuine difference for the stability of the systems for our members, and we have had a lot of focus from with Nationwide as well as from regulators to get the upgrades done, and to achieve the implementation with minimum impact. Thank you for all your support.

Otto Benz Von Albkron
Director of Payments, Nationwide



Thank you.