

# Payments engineering

Accelerating payments transformation through engineering excellence from Icon

Global banks modernise, accelerate and de-risk their technology transformations with Icon's deep payments domain, architecture and engineering expertise. Icon's breadth of experience in this space ensures a seamless flow from design to implementation.

## Software engineering for real outcomes

We start by defining real business outcomes and ensure that the systems we build are reliable, scalable and maintainable. We do this by combining proven architectural patterns with modern delivery practices, covering CI/CD, DevOps, cloud-native design and test automation to deliver engineering solutions in production.

Icon understands the full payments lifecycle from message schemas and clearing mechanics to real-time processing and regulatory compliance. What is more, we do not just advise on payments engineering but we have designed and built our own payments solution, the Icon Payments Framework (IPF), which financial institutions including Citi, NatWest, UBS and BNP Paribas are using for their payments transformations.

## Industry challenges and opportunities

### Payments engineering

- Regulation (ISO 20022, T2, CHAPS, CBPR+) requires efficient, low-risk modernisation
- Complex legacy estates, fragmented data and platforms as well as integration issues
- Real-time payments strain ageing systems
- Payments and cloud skills shortages
- Growing AI adoption pressures require stronger governance

### Broader financial services engineering

- Technical debt reduces delivery velocity
- Fragmented DevOps and CI/CD processes create bottlenecks
- Cloud migrations stall without cloud-native operating models
- Data silos restrict payments data value
- AI adoption outpaces engineering readiness

## Icon's engineering services

### Engineering delivery

We provide experienced engineers, technical SMEs and complete delivery teams. Whether augmenting your workforce or delivering against defined outcomes, our engineers integrate seamlessly into your teams and accelerate engineering success.

### Engineering best practice & innovation

Structured assessment and improvement of how engineering is done, covering ways of working, tooling, delivery metrics and team effectiveness. Incorporates AI-assisted development, modern DevOps practices and Icon's deep experience building production payments platforms.

Icon Solutions engineering services is anchored in practical, end-to-end enablement. We guide clients through the full application delivery lifecycle with structure, rigour and confidence, embedding experienced professionals who can accelerate transformation from within an organisation.

## 1 Software delivery lifecycle (SDLC) excellence

Icon works with clients to review and improve standards, methods and tooling, whether operating within existing ways of working as part of a delivery engagement, or advising on how to evolve SDLC practices through automation, quality and best practice.

## 2 Platform & cloud engineering

Icon assesses and modernises platforms, helping organisations exploit cloud (AWS, GCP, Azure), define standard operating models and reduce operational risk across their infrastructure.

# 3



## Data-centric architecture

Icon Solutions deep expertise in data architecture and event-driven design removes silos, improves data quality and makes data accessible as a value-added service across the organisation.

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## AI-embedded software development

Icon is actively embedding AI tools into software delivery using payments domain expertise to govern, guide and govern AI-assisted code generation, testing and operations tooling. We help clients adopt AI in engineering in a structured, responsible and high-quality way.

## Why Icon Solutions

Icon brings a distinctive combination of capabilities that set us apart from generalist consultancies and large system integrators applying an approach with proven hands-on delivery across the full engineering lifecycle.

### AI-enabled engineering

Icon helps clients implement AI and Generative AI within engineering and payments operations from AI-assisted delivery tooling and code generation through to compliance and operations solutions.

### Payments domain expertise

Icon's industry-leading knowledge of the full payments lifecycle is across instant, high-value and cross-border scenarios. This domain experience ensures every engineering solution aligns with the client's requirements.

### Proven track record

Icon supports organisations across the full lifecycle – from a single specialist or SME resource through to a complete delivery team with a track record at large, global, banks spanning over 16 years.

### IPF: Engineering credibility at scale

Icon built IPF, a scalable, cloud-native payments accelerator proven at Tier 1 institutions. This gives Icon engineers unmatched credibility and a real-world benchmark for payments best practices.

## Key outcomes from client engagements

### ISO 20022 compliance programme Global Tier 1 bank

A global bank faced a strict regulatory deadline for ISO 20022 compliance across T2, CHAPS and CBPR+ payments, with multiple legacy platforms lacking the required capability. Icon designed and delivered a resilient, active-active cloud-based translator solution – going live on time with no major defects, processing payments at peak volumes across multiple legacy estate platforms. Key outcomes: Solution live within regulatory deadline; active-active architecture with resilient Oracle and MQ layers; full T2, CHAPS and CBPR+ coverage delivered on time.

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Icon consultants got up to speed extremely quickly. The entire team have really been a credit to Icon, delivering something that some consultancies described as not possible.

**Payments transformation team,  
Global Tier 1 bank**

### CI/CD & DevOps transformation UK Tier 1 bank

A major UK bank payments engineering team was suffering from slow delivery cycles, manual testing bottlenecks and inconsistent deployment practices across multiple teams. Icon embedded experienced DevOps engineers who redesigned the CI/CD pipeline end-to-end – introducing automated testing, shift-left security scanning and cloud-based deployment for critical payment services. Key outcomes: Delivery velocity increased significantly; onboarding time for new teams reduced by reusable pipeline templates; security posture strengthened through automated scanning at build time.

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The difference in pace was immediate. Having engineers who understood both the payments context and modern DevOps practices was exactly what we needed.

**Head of engineering,  
UK Tier 1 bank**

**Find out how we can help you on your transformation journey**

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