

Payments transformation for a digital first, data driven world

The drive for action

A myriad of changes for payments are upon us. Instant payments, Open Banking, ISO20022, rising customer expectations, and a tsunami of payment volumes, will ultimately result in the need to deliver significantly more value at a much lower cost. **Think at least a 50% reduction in spend...** so is this 'mission impossible'? How do you find the opportunity in amongst the challenges?

Icon Solutions empowers financial services clients to accelerate their payments transformation by laying the foundations to innovate, drive new revenue streams and tackle the market disruptors.

Accelerating your payments transformation through our:



Value driven approach
focused on driving down TCO and providing high ROI



Deep industry expertise
which provides practical guidance on achieving lasting benefits



Methodology, tools and blueprints
accumulated from years of successful payments project delivery



Leading, open source, cloud native technology
which accelerates transformation and empowers our clients in a digital economy

End-to-end services to support your journey to transformation

Our portfolio of services is tailored to each stage of the payments transformation journey

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Implement

Develop lifecycle activities, products and tools needed to build new services.

Accelerator tools include: System Integration and configuration, IPF, Programme management and delivery methodologies (eg DevOps, CI/CD, BDD).

1

Strategy Outline

Define the payment strategy by identifying opportunities that support the business case.

Accelerator tools include: Market Study Report, Payments Capability Assessment, Payments TCO Calculator.

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Operate & Optimise

Deliver business outcomes and reassess to produce actionable operational improvements.

Accelerator tools include: DevOps transformation enablement, service migration and transition, application, rationalisation and decommissioning.

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Design & Plan

Prioritise and define the transition roadmap, which drives the planning and scoping of workstreams.

Accelerator tools include: Target Architecture Roadmap, E2E Payments Flows design, Target Operating Model.

Our accelerator tools are an important part of the process. For example, our:



Market Study Report provides a summary of the factors impacting the industry, an overview on competitors and an insight into business and technology strategies.



Payments TCO Calculator forms the foundation for the transformation business case. It helps identify implementation and optimisation opportunities, and enables informed decision making.



Payments Target Architecture identifies what 'good looks like' when it comes to transforming your payments systems. It helps reduce the time to market and delivers value quickly at lower cost and risk.



IPF is our real-time solution for payments transformation. A cloud native, collaborative payments platform, it combines open source technology with lightweight integration, to process payments at a fraction of existing costs.

Payments transformation in practice



BNP PARIBAS

BNP Paribas had committed to delivering on a transformation strategy for their architecture and technology, starting with implementing instant payments.

We delivered

- A market study on current payments landscape, key trends and recommendations for the target architecture
- An updated future state architecture that aligned with BNP Paribas' business vision.
- A roadmap for transformation, which identified the projects to implement and the governance model to successfully deliver it
- A transformative architecture founded by our IPF platform which delivered at speed and in unison with legacy solutions

As a result, we empowered BNP Paribas to respond to future needs such as volatile transaction volumes and demand for value-added services, with greater speed and reduced costs.

How can we help you?

We bring a unique combination of raw experience in the real world and leading-edge technology insight. Our payments experience comes direct from working with global financial institutions such as BNP Paribas, Citi, HSBC, Lloyds and Nationwide.

Harnessing the right partner will empower you to deliver more compelling services and experiences for your customers - enabling you to lay the foundations for success in a digital first, data driven economy.

Speak to us today to find out how we can help with your payments transformation challenge.

**DISCOVER HOW ICON SOLUTIONS CAN HELP
WITH YOUR PAYMENTS TRANSFORMATION**

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