**Results**

ThoughtFocus has successfully run the support and development program, with an in-place roadmap for the past years:

- Upgraded the platform with a second generation acquiring and issuing switch to increase the throughput from 20 tps to 300 tps
- Implemented new custom messaging layer, eliminating the 3rd party software dependency
- Implemented EMV support and integrations into China Union Pay and JCB networks
- A five year roadmap for updating the switch, providing support for mobile payment, P2P transfers, loyalty program, and other services

**Business benefits**

- Reduced turnaround time through redundant architecture
- Improved processes by upgraded support services and integrations

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**Client**

The largest bank in the Philippines and a member of the SM Group of Companies, one of the country’s largest and most successful conglomerates.

**Business challenge**

The largest card issuer, operates a transaction acquiring and issuing switch with authorization links to all major card associations. It processes 60% of the country’s credit authorization transactions with a volume of 3+ million transactions/week, and had challenges:

- Required development and support services to upgrade its technology, implement regulatory changes, develop custom enhancements, and produce a future release roadmap
- Required the implementation of a high availability redundant architecture with real-time failover processing nodes along with data redundancy to achieve 99.99% transaction processing uptime

**Approach**

ThoughtFocus was presented with the initial concept and tasked with the responsibility of developing the end-to-end solution from conducting the feasibility study to deploying in production:

- Designed multiple options as part of the solution architecture and presented feasibility and pros and cons for each option
- Selected the chosen architecture to ensure alignment of requirements and designed the final solution
- Designed clients user experience for a tablet form factor
- Developed and implemented the solution in production on schedule