

## Case Study

# Next-gen Digital Payment Solutions

# Sonata Drives Payment Transformation for Leading Retail Bank's Merchant Services



## Client Overview:

A leading Indian financial services provider with operations in 17 different nations. With more than 5000 locations, the client provides Corporate & Retail with a broad range of banking & financial service products and financial services.

Revenue  
**\$26.3 B**

Assets  
**\$211 B**

Employees  
**184,635**

## Pressure Points:

The client was looking for a partner to help them maintain and improve their UPI-based Payment Platform. This platform has a diverse ecosystem of APIs, a web portal, a mobile app, and an admin site for internal and external users. Besides maintaining and improving the platform, the client wanted to re-design it for Azure cloud.

The vendor engaged was not accountable for timely delivery

Delivery was being met only  
50% of the time, 50% delays

Lack of product feature prioritization

System experienced frequent downtime and was incapable of handling large transactions

## Single channel of POS onboarding

## Solutions:

**Sonata proposed a multi-phased method to establishing a COE team with the following goals:**

- Payment platform development - new features and additions
- Plan and carry out the platform's cloud transformation.
- Manage the modernized platform's cloud operations

**Services** - App Monitoring, Bug Fixes & Enhancements, Configuration Management, Modernization

**Technology** - Java, Angular, Oracle, WebSphere, spring, Azure, Datadog, Sumologic.

Introduced agile process techniques for prioritization

QA team was established to ensure quality outputs

Upgraded technology, reengineered performance, and provided a point of view for cloud migration

Introduced archiving policy, RabbitMQ,  
GIT, CI/CD, SonarQube

Integration points have been expanded to allow for omni-channel POS onboarding

## Results that Speak Volumes:

### Product enhancement

COE model – Value delivery,  
Innovation & Optimization

Easier Log management  
and analysis

Higher scalability

## Automated deployments

## Secure transactions with encryption

Rapid expansion of the consumer base

## By The Numbers:

Predictability of delivery  
**95%**

**10k +** merchants Integrated with the APIs

Transactions per day  
**12 Million**

Reduction in Incident  
volume **30%**