Introduction to Opus

Our Growth Story - 25 Years of Stellar Performance

Payments for the Digital Age - Outcomes-driven Payments Strategies, Solutions, and Systems
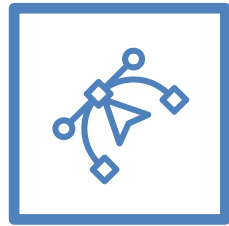
1997

Founded and set off on a journey to build solutions for Retail payments and securities.

1998

Pioneered a leading cross-border remittance solution for Western Union.
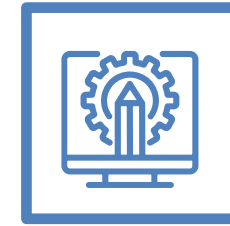
2005

Electra Card Services (ECS), subsidiary of Opus was established with a key focus on Acquiring and Payment Processing
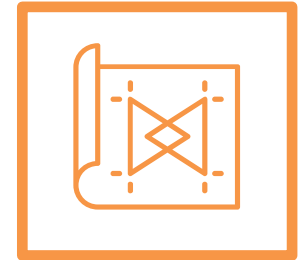
2014

Pioneered ATM Network & Payment Gateways. MasterCard acquired Opus' product division i.e. ECS with over 100 customers in Asia.

2017

Focused on driving digital transformation in North America. Western Union acquired its Opus captive (onsite and offshore).

2022

Continued expansion (700+headcount) – Customer acquisitions, Partnerships, and Talent Growth.

Key Partnerships

API Modernization

MuleSoft · apigee · noname · WSO2

Cloud Transformation

aws · Azure · Google Cloud Platform

Industry Partners

FIS · NCR · FEATURE SPACE

Our Marquee Clients

We help leading global organizations build payment solutions for the future using next-gen technologies

Cards & Commerce

- mastercard
- NCR
- FIS
- The Clearing House
- First Data is now fiserv.
- paya
- worldpay from FIS
- DISCOVER GLOBAL NETWORK
- T··Mobile·

Money Movement & Transaction Processing

- ACI Worldwide
- The Clearing House
- DISCOVER GLOBAL NETWORK
- WESTERN UNION WU moving money for better
- Paysafe
- MoneyGram
- NCR
- CURRENCY PAY
- First Data is now fiserv.

Offerings @ Opus

CORE COMPETENCIES

VERTICAL OFFERINGS

Cards
- Unified Platform approach
- Buy Now Pay Later (BNPL)
- Digital Gift-Cards Cards
- Virtual Cards with Wallets
- Crypto-linked Cards
- Loyalty

Money Movement
- Payments Cloud (PaaS)
- Real-time Payments
- xBorder – B2B, B2C
- Bill Payments / AR / AP
- Payments Hub – SWIFT, ACH, Wire, ISO20022

Commerce
- eCommerce / mCommerce
- Omnichannel
- Checkout / SCO
- Merchant Onboarding
- Merchant Management
- PayFacs

Transaction Processing
- Payments Switch / EFT
- Switch Modernization
- Acquiring Systems
- Issuing Systems
- Back Office Systems (Settlement, Reconciliation & Dispute management)
- Fraud / Risk Management

SERVICE OFFERINGS

Product Engineering
Product & Platform Engineering
Product Sustenance & Support
Product Modernization

Cloud Transformation
Application Migration & Modernization
Cost benefit analysis
Multi cloud strategy

Enterprise Integration (API)
Modernization & API portal implementation
Integration Platform Implementation
C4E Framework Enablement

CX Transformation
Maturity Assessment
Enabling Engagement Platforms
Customer Journey Mapping

Data & Analytics
Data Platform Engineering
Advanced Analytics
Enterprise Data Warehousing
Analytics as a Service

Cards @ Opus

Modernizing Card Issuing Platforms – API first approach

Cards Modernization
Digital-first, NextGen Platform re-architecture for Card Issuers and Service Providers
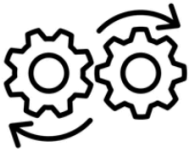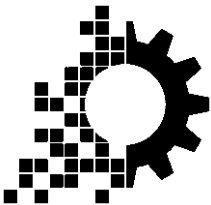
Run & Change Efficiency
Automated service deployment and governance aiming for zero end user computing
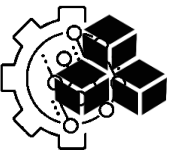
Revenue Drivers
Helping build differentiated use cases in Card Issuing space –
- Digital Wallet Push Provisioning
- Buy Now Pay Later
- Virtual Cards,
- Multi-currency Cards
- Digital PIN
- Card Controls

Transformational
Monetize through Marketplace APIs delivering experience beyond legacy offering

Solution Accelerators
Packaged solutions frameworks, Deep industry experience , Non-repeatable, Faster rollouts

Practice Overview

Industry leading Cards Practice helping Issuers transform by leading with Open Banking, BIAN standards, and API first cloud-native solutions

15+ years of deep industry experience

100+ Cards Consultants from spread across global locations

Experience across Debit, Credit, and Prepaid issuing Card Products

Google Cloud   Microsoft Azure   BIAN Banking Industry Architecture Network

EMVCo   PCI Security Standards Council

Case Studies

| Co-developed a modern cloud-native issuing platform for one of the industry leading payment technology provider in the US | API-led transformation for a large card issuing system in the US , delivering a FinTech marketplace | Enabled a large financial institution in the UK to refresh their card processing business as part of their digital transformation goals. | Partnered with a payment provider in Eastern Europe to modernize their issuing platform by implementing partner solution |

Our Offerings

Assessments
- Platform Modernization Strategy & Planning
- Market Capabilities Study / fitment analysis
- Technology Blueprint

API Marketplace / DevX
- Developer Experience API Strategy & Design
- Consulting on BIAN Architecture framework
- Approach to Orchestration capabilities

Platform Engineering
- Cloud-native API/Microservices architecture approach
- Re-architecture for foundational capabilities - Event driven system, & Enterprise integration
- Flexible workflow engine

Systems Integration
- Implementations
- Migrations
- Upgrade
- Compliance

Money Movement @ Opus
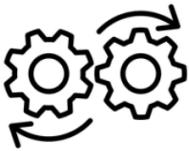
Leading with differentiation and Subject Matter Expertise

Payment Modernization
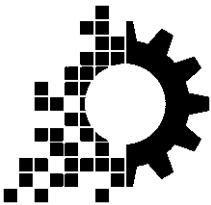Digital-first, NextGen Platform re-architecture for Financial Institutions, Retailers, and Solution Providers

Run & Change Efficiency
Automated service deployment and governance aiming for zero end user computing

Revenue Drivers
Helping build differentiated use cases with emerging Payment rails, also optimize the TCO

Transformational
Monetize through Marketplace APIs delivering experience beyond legacy offering

Solution Accelerators
Packaged solutions frameworks, Deep industry experience, Non-repeatable, and Faster rollouts

Practice Overview

- Opus brings differentiated capabilities and experience in the fast-innovating Payments space
- We help our clients with Payments Strategy, Consulting, and Systems Integration
- We are a member of US Faster Payments Council who is harmonizing instant payments in USA
- We are partnered with leading providers of Payments Platform, Solutions (hub), and Gateways
- Key competency – ACH, Wire, SWIFT, ISO20022, RTP, Zelle, Cross-border rails
- Key Offerings – Payment modernization with API first strategy, MT to MX/ISO20022 migration, Assessment and deployment of Payment hubs

PROUD MEMBER OF THE
US Faster Payments Council

FedNOW
INSTANT PAYMENTS

Case Studies

Faster Payments Gateway

- ✓ Ongoing engagement. Opus has been a key partner for NCR for 15+ years
- ✓ Partnered in the deployment of Platform as a Service (PaaS) offering for UK Faster Payments for a leading Payment Provider

Remittance Platform

- ✓ Strategic partner for Western Union for 18+ years for their Remittance platforms. Headcount of 500+
- ✓ Developed 'Open APIs' as a single access point for merchants / partners consuming services along with backward compatibility with existing Gateway partners

RTP Platform

- ✓ Designed a highly scalable and configurable solution for RTP Release Automation, Test simulation (ISO20022 messages), and Rule quality checks
- ✓ The solution offers black box testing with an ability to capture predefined snapshot of over a million messages before any rollout for RTP engine

Commerce @ Opus

Driving the shift towards Omni Commerce and bundled solutions

360 degree Customer View
Holistic engagement and interaction strategy for Customers through the lifecycle - Acquisition, Sales, Onboarding, and Servicing
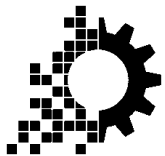
Cohesiveness
Integration with key systems - KYC, OFAC, AML, Credit Risk Scoring, Treasury, Fraud, and fintech solutions enriching the customer experience

Revenue Drivers
- Omni Commerce
- Least cost routing to Acquirers
- Checkout modernization - BNPL, Pay by Account
- Bundled POS, Payments & Loyalty
- PayFac opportunity

Transformation
API led Marketplace approach for delivering experience beyond legacy offerings

Solution Accelerators
Packaged solutions frameworks that allows Merchant onboarding through various CRM and serve merchants

Practice Overview

- Opus has been serving variety of Retailer segments including Grocery, PCR, Restaurants, and SMB
- We are member of emerging standards and industry associations - including Nexo and ETA
- We offer our Consulting and Integration Services for - Merchants Management, Onboarding, Merchant Risk Assessment, CRM Integration, Inventory Management, Integration Gateways
- We enable Merchants to enrich their checkout options accepting various forms of Payments, manage the Clearing & Settlement with networks and FIs
- We support capabilities like – Multicurrency, Multi-time-zone settlement, Currency conversion, etc.
- We have several accelerators like Merchant onboarding developed using Salesforce

Case Studies

mPOS to Acquirer integration

- ✓ Integrated the smart POS terminal to the preferred acquirer
- ✓ Certified the acquirer/processor for L3 EMV card scheme certification which includes contact and contactless interface
- ✓ Implemented Payload message from internal (JSON) to external(JSON/ISO 8583, ISO 200022, XML , Hypercom, cyber net and any proprietary) message format and vice versa

Back Office Modernization

- ✓ With this platform, Payments and finance teams can track, manage & resolve all their data ingestion, reconciliation & exception resolution activities to mitigate revenue leakage and write-offs in a secure cloud-based environment
- ✓ Pre-configured exception management workflows for timely case issue resolutions
- ✓ PCCI-DSS secure environment and SOX Compliant

Merchant Platform Consolidation

- ✓ Consolidation of multiple Payment Gateways resulting in savings of over $5m annually
- ✓ The initiative involved migration of 140k merchants to the consolidated platform
- ✓ Led the overall solution design, development and migration planning
- ✓ Co-development model embedding scrum teams within the client workforce

PCR (Forecourt Systems)

- ✓ Developed Payment Interfaces for First Data(ATL105 - Buypass), Heartland (NTS protocol), Chevron(ISO8583), Connexus POS
- ✓ Integrated with Loyalty platform like Comarch, Chevron loyalty hosts
- ✓ For Mobile payments, Certified with First Data using FD connector switch legacy interface

Transaction Processing @ Opus

Deep expertise with leading Payments Switch Solutions in the market

Our Experience

Acquiring/Issuing/Terminal Driving
- ATM Driving (NDC, DDC, nexo)
- POS Driving (SPDH, Hypercom, nexo)
- Ecom/Digital/Contactless
- Merchant Management

Authorization/Authentication
- Single and Dual Messaging
- Authorization Rules
- Transaction Security, EMV, Tokenization
- Balances, Usage and Limit Management

Routing/Switching/STIP
- Message orchestration, transformation and enrichment
- Single/Split Routing, Timer Management
- Stand In Processing, SAFing

Card Schemes Integration
- International Card Networks: VISA, MasterCard, Amex etc...
- Regional/Domestic Card Networks: VISA DPS, TSYS, LINK, Interac etc...

3rd Party Integration
- Core Banking
- HSM
- Any message format: ISO 8583, ISO20022, XML, JSON etc...
- TCP/IP, HTTP, MQ

Back Office
- Clearing and Reconciliation
- Settlement
- Dispute and Chargeback Management

Practice Overview

- Pivoted on next generation technologies laying the foundation of the **'Switch of the future'**
- Partnering with the leading brands helping them modernize their legacy Switch offerings
- Anchored several Cloud certifications (like GCAF) and benchmarking exercises for the Switch
- Successful track record with marquee Financial institutions, acquirers /Issuers, PSPs and FinTechs
- Solid SMEs with deep expertise in Transaction Processing space

25+ years of deep industry experience

150+ Consultants from spread across global locations

20+ Major Banks

150+ Transaction processing practitioners

170+ customers served for Switch Solution

Retail Banking @ Opus

Driving towards unique user experiences leveraging Digital

Branch, Modernization
Modern service platform connecting legacy infrastructure- ATM, ITM, Branch with Digital Banking for account services, Sales, Onboarding and Marketing

Transaction Interoperability
Capability facilitating message interoperability from traditional formats NDC, NDCe, ISO, SOAP, XML based to Open API standards

Revenue Drivers
Helping build differentiated use cases with BaaS strategy
- Digital account opening
- Instant card issuance
- Issuer led Buy Now Pay Later offers
- Omni-channel banking platform
- Voice / Conversational Banking
- Promotions & Rewards
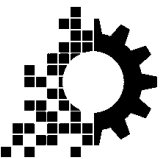
Transformational
Monetize through Marketplace APIs delivering experience beyond legacy offering

Integration Capability
Modern enterprise integration capability for multiple traditional Core Banking platforms

Practice Overview

- Opus brings differentiated capabilities and experience in the Retail Banking space
- We partner with key Solution providers helping them build modern platform solutions leading with a Digital-first strategy
- Key competency – Self-Service Banking, Branch modernization, Remote Check Deposit, Digital Account Opening, and DevX / Experience APIs
- Key Offerings – Strategy & Roadmap planning, Due Diligence, Impact Assessments, Prototyping, Cloud deployments, Product Development, and Systems Integration

NCR

Terafina

Case Studies

Channel Services Platform

✓ Branch, ITM/ATM modernization to support modern API integration capabilities

✓ The cloud-native solution delivers foundational capabilities and core integration adapters for NCR Channel Service to integrate with FIS IBS, Finastra, Hogan and several other core banking infrastructures

Digital Account Opening

✓ Partnered with NCR for a synchronized integration within banking infrastructure and Terfina to offer instant account opening along with card issuance

✓ Helped NCR with a strategy to deliver a unified solution encompassing its banking, card issuing , account opening and lending solutions.

Banking-as-a-Service

✓ Assisting the customer in introducing experience APIs on their marketplace for variety of Banking capabilities

✓ Developed orchestration layer between the marketplace APIs and the Core systems adopting API management platforms and choreography tools

Digital Banking

✓ Build adjunct use cases within NCR card platform for NCR digital banking platform to deliver several cards and accounts management use cases to its partner issuers, credit unions.

The cloud-native solution delivered on a GCP platform with end-to-end DevSecOps pipeline

Thank You.

2500 Northwinds Pkwy, Suite 350, Alpharetta 30009

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