

OTP GROUP

Case study

HOW ILIAD SOLUTIONS' TESTING PLATFORM ENABLED GLOBAL BANK OTP GROUP TO MIGRATE TO A NEW PAYMENT SYSTEM

Hungary's largest commercial bank, OTP Group, grew out of a state-run entity that began life in the 1940s.

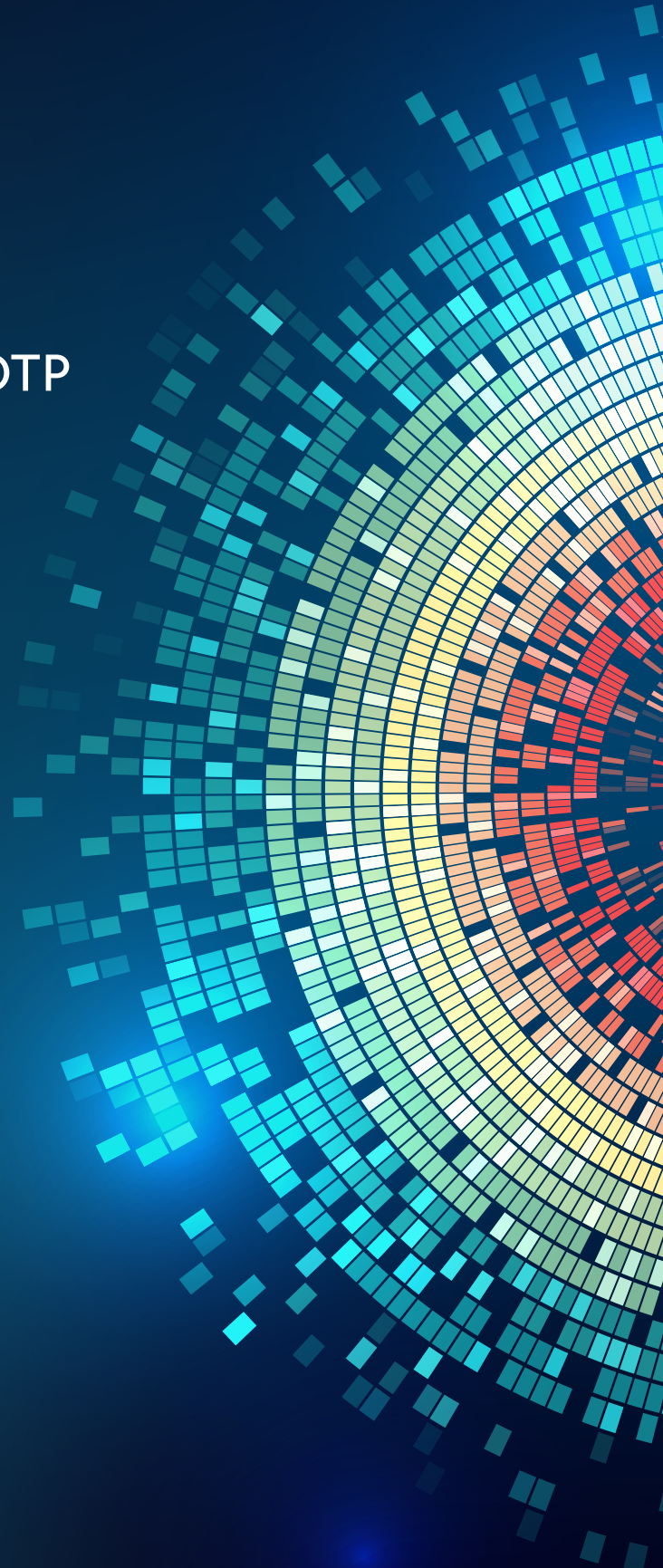
Today, it serves a mixture of business and retail customers in both its domestic market and 11 Central and Eastern European countries, as well as Uzbekistan in Central Asia.

Yet OTP Group's size and longevity are no impediment to its innovative spirit. On top of its impressive commitment to sustainability and social responsibility, the group has a reputation for providing a modern customer experience through its myriad digital offerings.

And it's this continued evolution in banking tech that led it to Iliad Solutions' t3 platform.

“If you're looking for a solution that reduces testing time, mitigates risk and improves overall system quality, Iliad Solutions is a fantastic choice.”

Gergő Iglódi, IT Business Analyst OTP Group



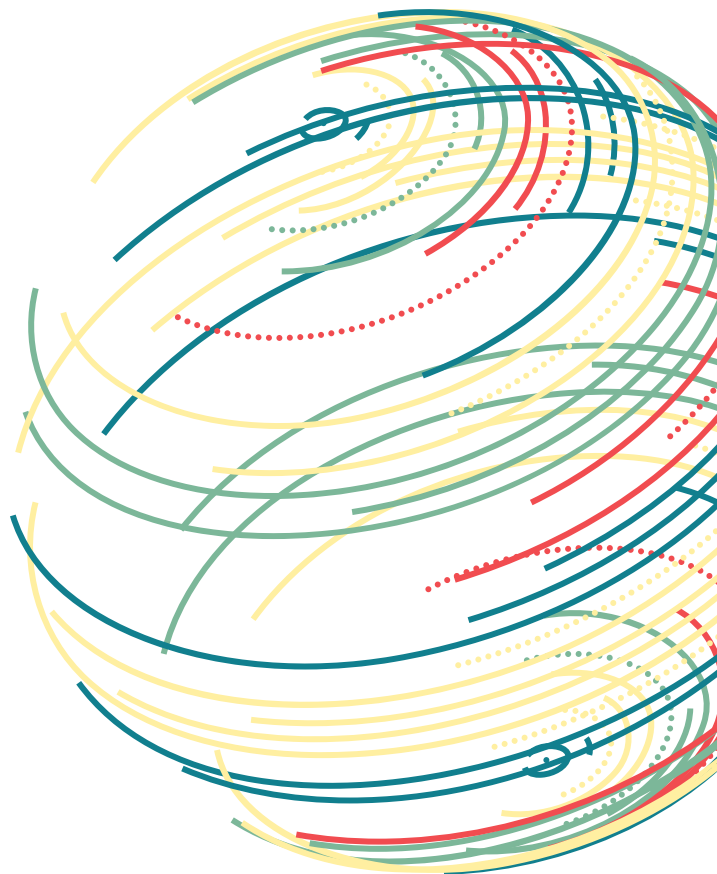


AN IMPRESSIVE SUITE OF PRODUCTS AND SERVICES

OTP Group's product suite spans the full spectrum of individual and corporate banking services.

Retail customers benefit from current accounts, bank cards and digital banking, while commercial clients can access account management, investment and digital services.

The business also has a strong presence in local and international money and capital markets.



WHY OTP GROUP NEEDED A MODERN TESTING SOLUTION

When OTP Group decided to migrate its card authorisation system to a new platform, it was clear that the business needed a testing partner capable of handling complexity, critical processes, diverse software and high transaction volumes.

A key challenge was to ensure that the new payment system could seamlessly integrate with a range of channels and third-party platforms based on different technologies, built in different eras.

The migration project required a comprehensive solution to simulate real-world scenarios and stress test payments. It also had to be capable of accelerating testing, providing accurate results and supporting a vast array of financial protocols.

All without interrupting OTP Group's operations.



HOW ILIAD SOLUTIONS CAME TO SUPPORT OTP GROUP

OTP Group's business case for using Iliad Solutions' t3 platform was simple. Without a comprehensive testing environment, the migration project would be fraught with risks, such as system failures, transaction errors and potential regulatory compliance breaches.

A cost-benefit analysis further underscored the business case for Iliad Solutions when it showed that the t3 platform would significantly reduce testing time and the risk of system outages, while improving the overall quality of the migration.

The logo for the t3 platform, featuring the lowercase letters 't3' in a white, sans-serif font on a red background.

PLATFORM

Furthermore, Iliad Solutions came recommended to OTP Group, thanks to its expertise in providing robust, customisable testing tools that:

- ✔ Offer the functionality needed to perform infinite test cases covering transaction simulations and integration.
- ✔ Are accompanied by an attentive support team that is passionate about meeting customers' exacting specifications.
- ✔ Are trusted by major financial institutions around the world.



A SUPPORTIVE ONBOARDING PROCESS KICKSTARTED THE MIGRATION

“During the project initiation phase, Iliad Solutions was extremely responsive, providing guidance on how to maximise the tool’s capabilities and addressing any questions we had.”

Gergő Iglódi, IT Business Analyst OTP Group

OTP Group opted for an on-premise install of t3, although a SaaS version is available.

This was where Iliad Solutions’ team was able to demonstrate its flexibility and supportive approach, driven by an understanding that each customer’s needs are unique.

The primary objective was to ensure the correct setup of the environment, with all configurations tailored to OTP Group’s processes.

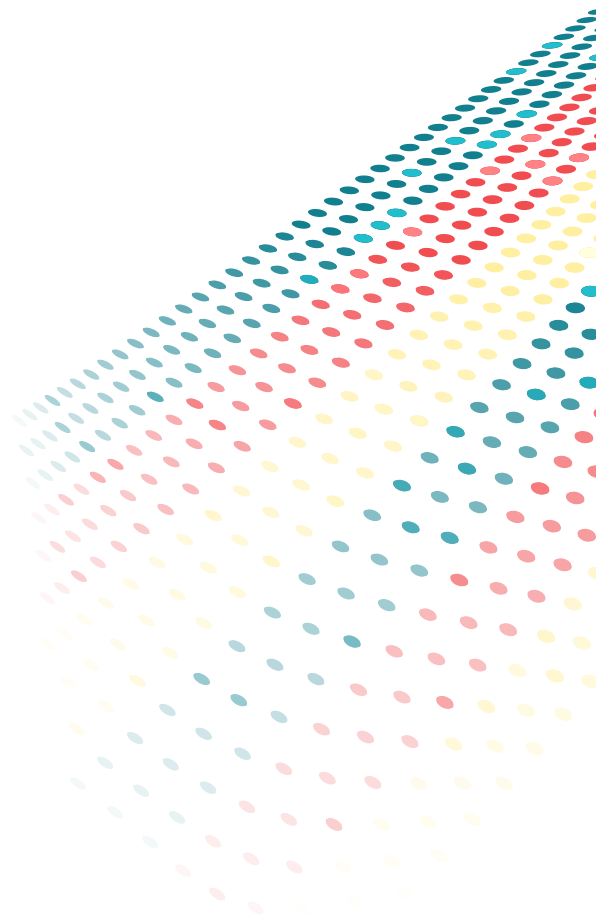
In taking a proactive approach to support, Iliad Solutions enabled OTP Group to meet its testing deadlines, meaning that the simulator was fully operational in a timely manner.

SELF-SERVICE TECHNOLOGY TO EMPOWER PAYMENT INNOVATION TEAMS

Iliad Solution’s t3 platform is designed for self-service, a feature OTP Group’s payment team used to good effect in a number of areas:

1. A hardware bottleneck was preventing OTP Group from achieving its desired transaction-per-second (TPS) numbers. As a workaround, developers doubled a testing harness in t3. With the necessary configurations, it proved easy to double TPS on command.
2. OTP Group’s team independently created test cases based on test templates provided by Iliad Solutions.

t3’s self-service functionality is fully supported by interactive training, which gives teams the necessary competencies to perform any operation, including creating new payment protocols.



T3: THE RESULTS SPEAK FOR THEMSELVES

Iliad Solutions' software had a significant impact on OTP Group's innovation roadmap, resulting in:

"t3's flexibility means we can test new products and services more efficiently, enabling us to keep pace with our digital transformation goals."

Gergő Iglódi, IT Business Analyst OTP Group

30%

reduction in time spent on regression testing



A USER-FRIENDLY TESTING PLATFORM RICH IN FUNCTIONALITY

Described by clients as the Porsche of testing software, t3 is used by financial institutions large and small around the world. Its key features and capabilities include:

1. Out-of-the-box virtualisation of payment services for FedNow, TCH Real-Time Payments, SEPA SCT Inst, VISA, Mastercard, AmEx, CUPS, ATM and POS.
2. Testing for Open API, ISO20022, ISO8583, as well as proprietary interfaces.
3. All types of automation, regression, functional, stress, clearing and bulk file testing.
4. Scalable, containerised and capable of seamless integration with external DevOps tools for fully automated test execution.
5. t3 can be run in the cloud, shipped in containers, VMs or traditional on-premise deployment.



WHERE NEXT FOR OTP GROUP AND ILIAD SOLUTIONS?

Through a combination of effective technology and deep expertise, Iliad Solutions has shown itself to be a strategic partner to OTP Group.

The experience has paved the way for future collaboration in three areas.

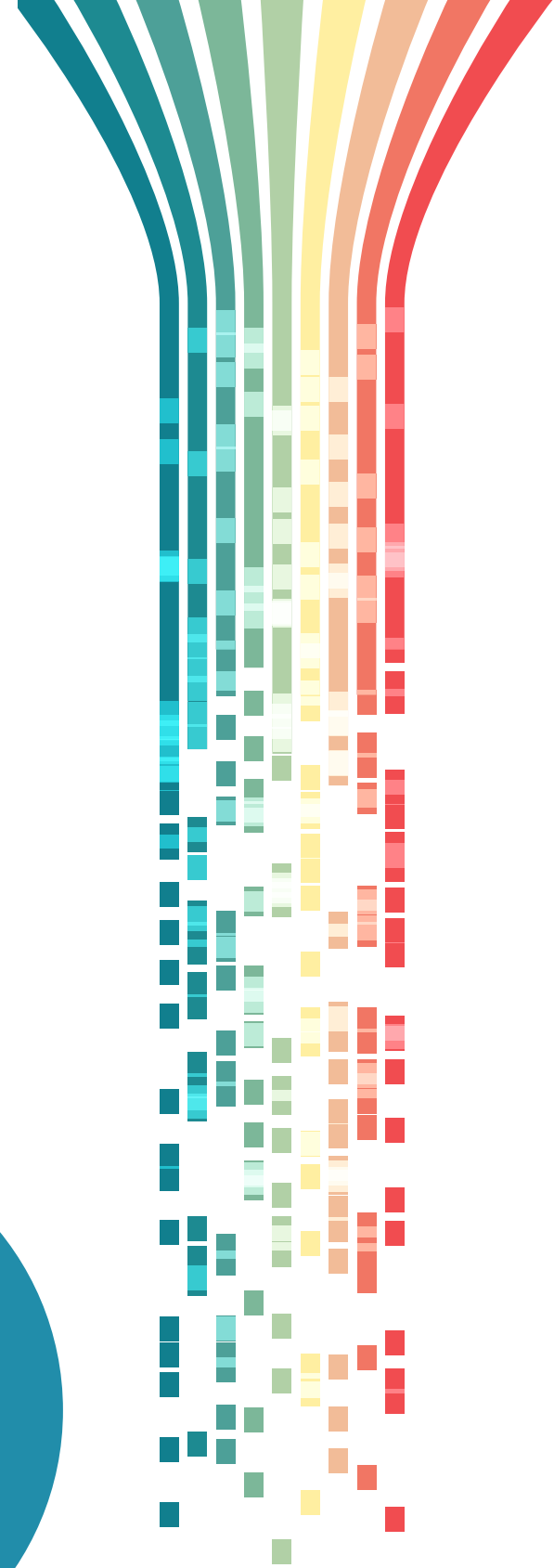
Firstly, t3 will continue to play an important role in testing new system connections as part of the ongoing migration project.

Secondly, it's expected that t3 will play a vital role in stress testing as OTP Group's transaction volumes rise.

Finally, the business sees a future role for t3 in the development and launch of separate product offerings and core banking platform optimisation initiatives.

“Iliad Solutions’ deep expertise in the financial industry, combined with the hyper configurability of their t3 software, makes them an ideal partner for complex projects. The support from their team is excellent, and the ability to simulate a wide range of scenarios has been invaluable to us during our core banking migration.”

Gergő Iglódi, IT Business Analyst OTP Group



ABOUT ILIAD SOLUTIONS

With proven expertise in financial services technology, Iliad Solutions is a trusted partner to major financial institutions around the world. And because we're uniquely platform agnostic, we are well placed to support your instant payment adoption ambitions.

Indeed, since founding in 2001 our specialists have supported organisations large and small to seamlessly integrate the latest banking technology. Major successes include supporting U.S. banks with their adoption of TCH Real-Time Payments, and assisting UK banks to onboard Faster Payments and Pay UK's NPA initiative.

Our approach works because we understand the financial services industry and develop tailored testing products that meet our clients' needs. We go beyond simply testing to ensure payments work; our platform leaves no stone unturned, enabling banks to test payment products to destruction upstream and downstream.

HOW TO CONTACT US

www.iliad-solutions.com
info@iliad-solutions.com

UK and Europe: +44 (0)113 243 0004
North America: +1.912.536.6467

 @iliad_solutions

 @iliad-solutions-ltd