



Accutive FinTech Case Study: Delivering a Zero Defect Banking Integration Project with MuleSoft

Accutive FinTech was tasked with delivering an integrated solution to enable a new customer-facing bill payment system for a national bank. This solution was for the bank's commercial clients, which includes businesses ranging from small businesses to major corporations.

The Challenge: Integrating a Seamless Digital Payments Solution

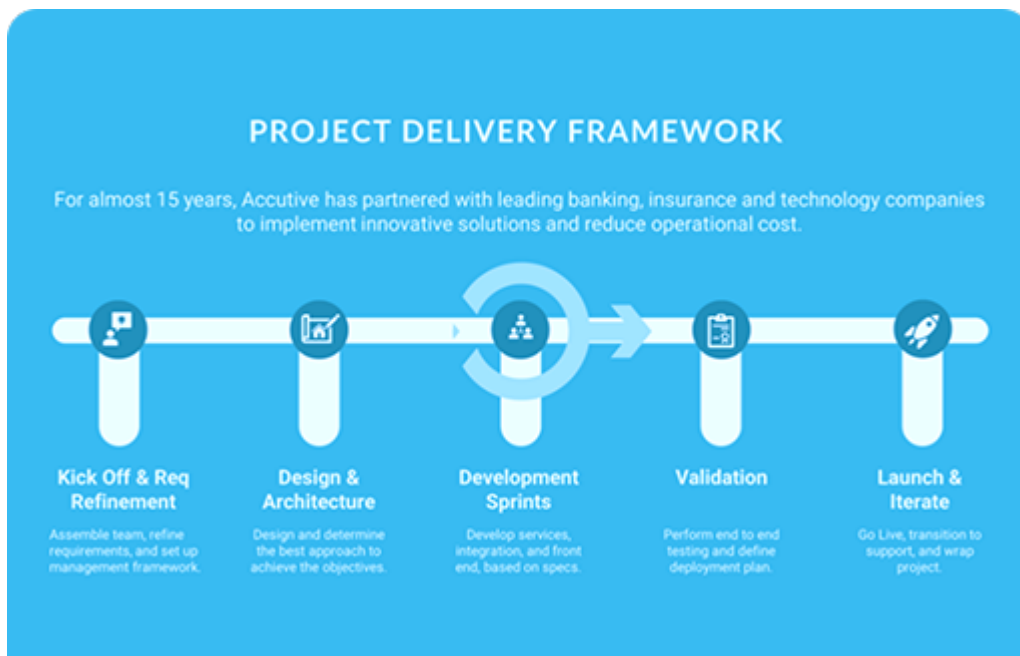
The new frontend system would enable the bank's business banking clients to easily pay bills and manage their list of payees. Additionally, integrations were required to enable timely and accurate notifications to be sent to business clients to notify them of alerts related to bill payments and end of day transaction alerts.

Enabling regulatory compliance and FinCrime mitigation were also within the scope of this project, through the development of notifications for fraud and transaction monitoring.

These challenges were compounded by the need to manage and remediate defects related to work that was completed by a previous vendor.

Accutive's Agile Project Delivery Framework

This project was successfully executed using Accutive's agile Project Delivery Framework, which extends across the entire software development lifecycle (SDLC). Our highly collaborative agile approach can best be described as an extending our client's team through close alignment and frequent touch points. Our priority is executing the project to meet the client's requirements and business needs, no matter how exacting they may be.



Applying Accutive's Quality First Approach

Considering the existing defects within APIs that were inherited by the project, quality was a top priority for this integration project.

Expert Resources with a Track Record of High Quality Work

Accutive FinTech staffed the project with MuleSoft certified resources to:

- Ensure that existing defects inherited from the previous vendor would be identified, analyzed, prioritized, and remediated
- Enable rigorous, comprehensive testing throughout the project, prior to code deployment, to ensure that no defects were created
- Early issue identification and remediation

Deep Requirement Analysis with Mutual Understanding

Accutive FinTech and the client began the project with a deep examination of the requirements, including an analysis of the related work that had been completed by another vendor. Accutive FinTech worked with the client to develop a holistic, mutual understanding of the requirements for the project to reduce the risk of change requests and misalignment with the business' needs. By the end of our requirements gathering and analysis, both Accutive FinTech and the client were on the same page with clear and aligned expectations.

Zero Defect Mentality, Zero Defects Delivered

As always, Accutive FinTech approached this project with the goal of zero defect delivery. Our culture of continuous improvement means that we begin each project with a review of our lessons learned from previous MuleSoft implementation and integration projects. Based on the requirements and our analysis, we identify and prioritize risks that may lead to the production of defects and develop and implement mitigation strategies. Additionally, our developers and QA resources are closely aligned throughout the project for rapid testing and remediation of any defects prior to code deployment.

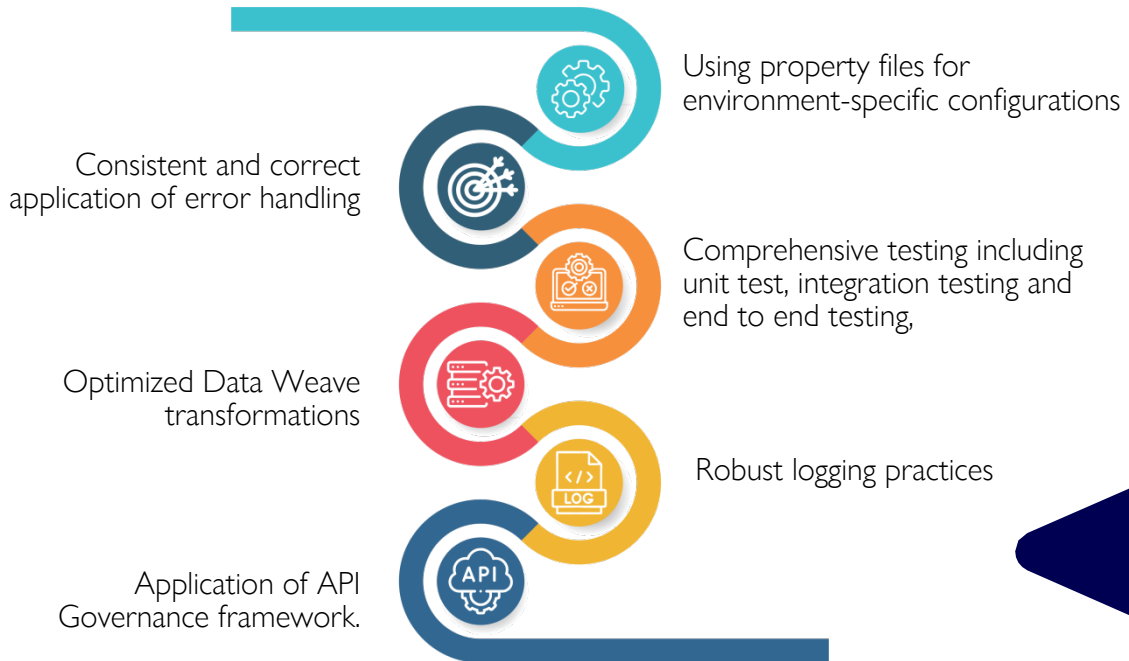
Core Banking Integration

A crucial component of this MuleSoft integration project was integrating the billing system with the core banking system to unlock timely and accurate bill payments and transfers. Specifically, the client required their frontend Intellect digital payments solution to be integrated with their core banking system.

Core banking integrations are often the most difficult integrations to complete due to a myriad of data, security and technological challenges. Fortunately, Accutive FinTech has been successfully completing core banking integrations for all major banking engines for over a decade. Although core banking integrations are often daunting, our MuleSoft certified experts have the experience and expertise to seamlessly and securely integrate with them with any software ecosystem.

Applying our MuleSoft Best Practices For Financial Services

Accutive FinTech applies our set of MuleSoft Best Practices for the Financial Services industry to every MuleSoft project that we execute for financial institutions. For this project, critical best practices we applied include:



The work to ensure the health of a MuleSoft Anypoint Platform doesn't stop when the project ends. Continuous alignment of your MuleSoft practice with industry best practices and incorporating evolving MuleSoft features and capabilities is key.

During every MuleSoft project, we work with our clients to establish MuleSoft best practices that are integrated into their operational processes and workflows. Effective knowledge transfer and the development of a robust MuleSoft and API governance framework tailored to the financial institution's needs is critical for the continued security, stability and efficiency of the Anypoint Platform.

The Outcome: MuleSoft Integrations Delivered with Zero Defects

The integrated digital billing platform for commercial banking clients was successfully delivered on time with zero defects. The new fully integrated billing system significantly enhanced the customer experience with an improved user interface, real time alerts, improved fraud detection, and seamless bill payments.

The client summed it up best: “0 MuleSoft issues or bugs so far. Excellent work by your entire team there.” Despite Accutive FinTech inheriting a number of defects and API issues from a previous vendor, we successfully delivered the project to the client with zero defects.



Delivering this project MuleSoft project on time and on budget enabled the financial institution to accurately plan and prepare for their launch and initial onboarding of clients onto the platform. Accurate estimating is critical because it provides organizations with the confidence to plan for the launch of their new products, features, and platforms. Our Quality First Approach is a critical enabler of our accurate estimates. Defects often derail project timelines, delaying the deployment and launch of key features.

The numbers speak for themselves: across Accutive FinTech’s first 9 projects of 2024, we estimated 16785 hours of work and the actual hours were 16594, a deviation of only 1%.

How did we accomplish this?

- ⇒ Applying our [Quality First Approach](#)
- ⇒ MuleSoft for Financial Services Expertise: Our experts are not only MuleSoft certified, they are specialists in MuleSoft for financial services. This industry expertise enables our MuleSoft team to execute complex integrations, such as core banking, seamlessly and with zero defects.
- ⇒ Adhering to our [Agile Software Delivery Framework](#)
- ⇒ Rigorous and comprehensive testing: unit, integration, and end to end testing
- ⇒ Close collaboration with the client to ensure complete alignment on requirements

Email letstalk@accutive.com to secure your complimentary assessment of your integration framework / platform.

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Accutive FinTech provides comprehensive solutions for the financial services industry including digital customer onboarding, FinTech integrations, loan origination and lending lifecycle management, core banking, and regulatory compliance. Our professional services span the full software development lifecycle, including custom software engineering, solutions architecture, project management, and beyond. With a fully onshore team of experts you can expect an exceptionally high quality of work with minimal defects – every time.

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