

CASE STUDY



NEW PAYMENTS PLATFORM INTEGRATION HERITAGE

Today, Heritage Bank has grown to become Australia's largest customer-owned bank and is one of the longest-running financial institutions in the country. Its origins can be traced back to 1875, when the Toowoomba Permanent Building Society was established. That was followed by the formation of the Darling Downs Building Society in 1897. The two organisations co-existed side-by-side in Toowoomba until 1981, when they merged to become Heritage Building Society. In 1983, the group established its head office in the newly constructed Heritage Plaza complex on Ruthven Street, the first high-rise office facility to be built in the Toowoomba CBD. In 2011, the society changed its name to Heritage Bank (though the customer-owned structure remained the same).

THE CHALLENGE

The New Payments Platform (NPP) is a major industry-wide initiative to develop a new infrastructure for Australian payments. It's a fast, flexible and data-rich payments system for Australian governments, businesses and consumers to meet their payment needs.

Heritage Bank had an inflight project that had been struggling to achieve some of the broader business outcomes necessary to enable NPP.

Heritage Bank needed to integrate their core banking, web banking, mobile banking and fraud systems with the new NPP.

RedHat and Integral partnered with Heritage Bank to provide an innovation lab team including experienced project managers, Java developers and Red Hat OpenShift specialists to deliver the integration necessary to enable NPP. These technical skills were previously an issue for Heritage as they had no resources with knowledge in these areas. With the assistance of Integral, Heritage successfully launched their new NPP system in singular months, rather than years.

BENEFITS

Integral was involved in the Agile delivery method alongside Heritage resources with knowledge of the core banking systems. Integral was also involved in helping upskill internal Heritage staff who are now responsible for supporting the system.

As a result of this project, Heritage Bank now have the ability for customers to manage their NPP PayID and receive real-time payments. Internal Heritage staff can now support their applications.

THE SOLUTION

The solution built on industry-recognised tools ensured readily available skills in the market. The solution was a combination of:

- OpenShift container platform established to support all requisite environments being development, testing, staging and production
- architectural and design documentation
- establishment of microservices for handling inbound/outbound NPP calls to Heritage Bank
- service registry documentation for all created applications
- security and monitoring frameworks to further manage the solution.



INTEGRAL VALUE-ADD

Integral developed and implemented an integration platform that not only serviced Heritage's immediate NPP needs, but would also meet their future integration needs. Integral's value-add was the open architectural principles used on this important project—in effect future-proofing the solution for many years to come. The delivery team, as in all Integral engagements, were successful in upskilling of internal staff for production support moving forward.

ABOUT INTEGRAL

At Integral, we specialise in delivering the complex. If your business relies on IT and it is critical to your success, we can help make it simple and provide great outcomes.

Integral's solutions and support can bridge the gap between banking legacy systems and software to third-party partnerships and access—making way for exceptional customer experiences, products and services.

Our solutions for mid-tier banks address the technical demands of Open Banking and provide strategic support for cultural and behavioural change. Every new approach starts inside and that's where we step in.

We work with banks to meet the evolving needs of their customers through tailored open access technology solutions.

Let us help you turn your obstacles into opportunities.

TALK TO US TODAY.

BRISBANE

Level 2, 201 Leichhardt St, SPRING HILL QLD 4000

MELBOURNE

Level 5, 171 Collins St, MELBOURNE VIC 3000

SYDNEY

Level 12, Plaza Building Australia Square 95 Pitt St, SYDNEY NSW 2000

CANBERRA

Level 1, 10 Moore Street, CANBERRA ACT 2601

Visit us: integraltech.com.au

Email us: info@integraltech.com.au



integral

delivering the complex

