



## At a Glance

### Client

A Fortune 500 financial services company specializing in money transfer services

### Challenge

Reduce the time and complexity of onboarding the company's new partners/agents

### Approach

Build a new partner integration system and provide multi-lingual support to deploy end-to-end onboarding services in compliance with each country's financial regulations

### Results

- Reduced partner onboarding time by 117 days
- Simplified and streamlined the partner onboarding process
- Ensured that all partners offer money transfer services compliant with local regulations

## Infinite Enables Global Partner Onboarding Through Application Integration Support

### The Challenge

A global leader in money transfer services has a rich history of providing fast, reliable, and convenient ways to move money and process consumer-to-consumer, account-to-account and consumer-to-account transactions. As thousands of agent integrations play a crucial role in the company's global reach and success, the company actively seeks new partners in the areas of banking, retail, mobile and digital payment. Because the process of bringing new partners on board was complex and time consuming, senior management decided that a new partner integration system was needed to fast track the onboarding process and support the end-to-end business needs of its partners.

However, building a partner integration system for a network of global partners would be a highly complex task because of the different regulatory compliance rules for financial transactions across different countries. In addition, the company wanted to work with a multi-lingual integration team that could understand not only the language, but also the nuances of the culture and the financial industry regulations in locations outside of the U.S. Infinite Computer Solutions came forward with the perfect combination of IT systems

experience, technical consulting and integration expertise, knowledge of the global financial services domain, and multi-lingual experts.

### The Approach

Infinite currently guides and enables partners to build approved money transfer solutions across products and channels through a Partner Integration Platform by:

- Providing end-to-end technical support for new and existing customers as well as multiple products for integration
- Configuring SSL certification for partners, performing system integration, troubleshooting, as well as certifying and launching the partner application
- Supporting partners in integrating their applications to ensure compliance with regional and national financial industry regulations
- Enabling partners to build approved digital money transfer solutions across multiple products and channels, such as Web, retail, POS, mobile, ATM, wallet, kiosk, IVR and APN (Account Pay Network)

Since the launch of the partner integration system, a team of Infinite's multi-lingual IT experts with deep knowledge of the global financial industry have been deployed to represent the company to bring new partners



on board. Infinite provides the onboarding services in a standardized, multi-phase process – Initiate, Implement, Certify and Launch. When a partner would like to integrate, they select the platform and channels they want to enable on the Partner Integration Platform, which includes banking, retail, and digital platforms such as Web, mobile wallets, and payment kiosks.

In the first phase of onboarding, the Infinite team sets up the front-end user interface integration of money transfer capabilities. They also help the partner determine which kinds of APIs will work best for their business in terms of the types of money transfer services they want to offer to customers. The Infinite team also guides the partner in adopting the actual money transfer services – either account-to-account, cash-to-cash, and account-to-cash. Infinite configures the SSL for secure transactions, and performs the business language certification for partners such as retail companies that have loyalty card programs tied to the system. Infinite can help a retailer, for example, adopt a combination of Agent Integrated Services, including integration of typical cash-to-cash transactions with loyalty service cards or a customer rewards system.

Once the partner is ready to go live in the system, the Infinite team conducts testing in the certification phase using an automated SoapUI

framework to accelerate the onboarding process. This standard approach is part of a combination of testing procedures which also includes an end-to-end checklist built in SharePoint that can be used across all partner integration situations. After Infinite completes and certifies the integration, the partner can go live.

The multi-language capabilities of Infinite team members also play a major role in successful partner onboarding. For example, Infinite provided onboarding services for over 50,000 outlets of a Russian financial institution that is the largest bank in its region. To date, Infinite’s language experts in Russian, Spanish, French, and Portuguese provide multi-cultural insight and deep knowledge of local financial regulatory compliance rules for the company’s partners in 55 countries.

**The Results**

As a result of Infinite’s standardized and repeatable processes, plus multi-language support, the company has been able to reduce the

onboarding process by approximately 117 days. Today, fast-tracked partner onboarding takes about 110 days.

In addition, the company was able to minimize the overall implementation time and cost of the partner integration system thanks to Infinite’s streamlined approach to system design, implementation, and testing. Most of all, Infinite has made it easier for new partners to come on board, which has helped the money transfer company expand its global presence.

As part of an ongoing, long-term engagement, Infinite has also delivered value by:

- Developing an integrated mobile-enabled solution with offline support to ensure business continuity
- Enabling successful partner integrations in 55 countries with complex compliance rules local to each country
- Supporting more than 190 partner integrations
- Deploying multi-lingual experts speaking Spanish, French, Portuguese and Russian to support more than 110 partner launches.

**About Infinite Computer Solutions**

Founded in 2001, Infinite Computer Solutions is a global digital technology solutions and services provider, headquartered in Rockville, Md. with more than 10,000 employees and half in the United States. The company provides proprietary frameworks, platforms, accelerators, and domain experts to deliver technology solutions and product engineering services for Healthcare, Banking & Finance, Telecommunications & Technology, Media & Publishing, Public Sector, Government and Consumer service industries. For more information, please visit [www.infinite.com](http://www.infinite.com).

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