

Yethi Helps an Indian Bank with **1.3 M Customers Deliver Large Scale OBPM Transformation with 4500+ Test Validations**

The Client

An Indian bank with 1.3M customer base undergoing a Phase-1 core transformation initiative to modernize its payments ecosystem and strengthen end-to-end transaction processing capabilities within a complex, multi-system environment.

The Challenge

The bank faced significant complexity in validating end-to-end payment workflows across multiple interconnected systems during a large-scale core transformation. Key challenges included:

- High dependency on EOD cycles impacting test execution windows
- Frequent requirement changes across payment workflows
- Managing defects across multiple integrated systems
- Ensuring accuracy in cross-border transactions and currency handling
- Lack of unified visibility across lifecycle validation, reconciliation, and interface testing across systems

The Scope of Work

- UAT (Rounds 1, 2 & 3), SIT, and Regression Testing for OBPM / Payments
- End-to-end validation of payment transactions including NEFT, RTGS, Direct Entry (DE), Standing Instructions (SI), and SWIFT remittances
- Lifecycle validation covering transaction initiation to settlement and reconciliation
- MT-MX message conversion validation for international payments
- Accounting entries and reconciliation testing
- Integration testing across FCUBS, OBDX, OBTF, OBVAM via ESB



Company & Asset Size

Headquarter: Thrissur, India

Customer Base: ~ 1.3 Million

Employees: ~ 4180

Branches: ~ 654

Total Assets: ~ \$5.7 billion

Application Involved

- Oracle Flexcube (Core Banking)
- OBPM (Oracle Banking Payments Module)
- OBDX (Digital Banking)
- OBTF (Trade Finance)
- OBVAM (Virtual Account Management)

Business Impact

- Enabled enterprise-wide validation of mission-critical payment flows across NEFT, RTGS, UPI, NACH, SWIFT, and Direct Entry systems
- Reduced risk exposure in high-value transaction processing and international remittances
- Strengthened regulatory compliance and reconciliation accuracy across accounting entries
- Accelerated transformation timelines through structured validation of MT-MX conversions and ESB integrations

The Solution

Yethi deployed a structured, accelerator-driven testing approach powered by domain expertise in payments and core banking:

- Designed and executed 4500+ customization test cases covering all critical payment modules (NEFT, RTGS, UPI, NACH)
- Enabled end-to-end orchestration of test scenarios across multiple systems, ensuring seamless validation of integrations
- Established robust regression suites to handle frequent change requests without impacting release timelines
- Implemented comprehensive validation frameworks for MT-MX conversions, accounting entries, and reconciliation processes
- Provided defect tracking and traceability mechanisms to ensure faster resolution and audit readiness

Conclusion

Yethi enabled the bank to successfully navigate the complexities of a large-scale OBPM transformation by delivering comprehensive, end-to-end validation across critical payment workflows. Despite challenges such as EOD dependencies, frequent changes, and open defects, the structured testing approach ensured high confidence in transaction processing, system integrations, and regulatory compliance. The engagement not only reduced operational risk but also accelerated the bank's transformation journey, establishing a scalable and resilient payments ecosystem ready for future growth.

About Yethi

Yethi Consulting Pvt Ltd is a leading provider of Quality Assurance, Test Automation, and Payments Modernization solutions for the global banking and financial services sector. Our mission is to ensure the reliability of financial applications, accelerating business success worldwide.

With over a decade of experience, Yethi combines deep domain expertise with a robust library of 1.2 million test cases covering 350+ financial applications. We've successfully delivered 700+ projects for 130+ customers across 30+ countries, offering a comprehensive suite of products, services, and solutions.

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