Yethi
Innovation for Quality

Yethi Helps a $170M Indian Bank Achieve **Robust Cross-Border Payments Validation with OBPM**

The Client

A leading Indian bank with 12.5M customer base and a strong presence in cross-border payments, treasury operations, and foreign exchange services, focused on modernizing its remittance and SWIFT processing capabilities

The Challenge

The bank faced complexities in validating end-to-end outward remittance workflows involving multiple systems, currencies, and regulatory layers. Ensuring accuracy across FX conversion, SWIFT message generation, compliance checks, and reconciliation processes was critical. Additionally, dependencies on external compliance systems and reconciliation frameworks introduced risks in achieving consistent and reliable validation.

The Scope of Work

- SIT & UAT for OBPM cross-border payment workflows
- End-to-end validation of A2 outward remittance lifecycle
- Coverage included:
  - Payment initiation via OBPM
  - FX conversion (INR to FCY and cross-currency scenarios)
  - SWIFT message generation (MT103 / MT202)
  - Accounting entries and charge handling (OUR/BEN/SHA)
  - Compliance checks (AML, FEMA, LRS, TDS)
  - Duplicate validation and message acknowledgments (ACK/NACK)
  - Nostro/Vostro reconciliation and EEFC account handling
  - Interbank transfers, returns, investigations, & exception flows
  - Reporting, notifications, and exception handling
- Integration validation across OBPM, FCR, and SWIFT interfaces ensuring STP capability

Company & Asset Size

Headquarters: Mumbai, India
Customer Base:~ 12.5 Million
Employees: ~ 59,872
Branches: ~ 2,726
Net Income: ~ $170 million

Application Involved

- Oracle Banking Payments Module (OBPM)
- Flexcube (FCUBS)
- SWIFT Interface (MT103 / MT202)
- FCR (Financial Control & Reconciliation systems

Business Impact

- Enabled seamless cross-border outward remittance processing with improved STP rates
- Strengthened compliance adherence across AML, FEMA, and regulatory checks
- Reduced reconciliation breaks through accurate Nostro/Vostro validation
- Improved operational efficiency across multi-currency transactions (USD, EUR, GBP, AED, CAD)
- Enhanced audit readiness and traceability across payment workflows

The Solution

Yethi deployed a structured, accelerator-led testing approach leveraging Tenjin's capabilities for end-to-end orchestration and validation.

- Built reusable test scenarios covering complete remittance lifecycle
- Automated validation across SWIFT messages, accounting entries, and compliance rules
- Enabled multi-system orchestration across OBPM, Flexcube, and reconciliation systems
- Implemented data-driven testing for multi-currency scenarios
- Ensured traceability and observability across all test executions
- Strengthened integration validation for external compliance and reconciliation dependencies

Conclusion

Yethi successfully enabled the bank to achieve robust validation of its cross-border outward remittance processes, ensuring seamless SWIFT integration and accurate multi-currency transaction handling. The engagement established strong functional readiness for A2 remittance flows while mitigating risks associated with compliance dependencies and reconciliation gaps. As a result, the bank improved operational reliability, strengthened regulatory compliance, and accelerated its readiness for high-volume, real-time cross-border payment processing.

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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