Yethi Helps launch Vietnamese Digital Bank

The Client

A leading Retail Bank in Vietnam is committed to offering a range of services like Commercial Banking, SME Banking, Corporate and Investment Banking, and more. The bank was launching their digital-only subsidiary. Yethi helped the bank in launching their digital operation and achieving the stature of "Digital-only Bank".

The Challenge

The bank was establishing its first foundation of a digital-only bank and selected Yethi as functional testing partner. We ensured an end-to-end validation of transactions from its mobile app and APIs our testing solution and services.

Yethi reviewed **24** end-to-end critical business transactions, which included more than **1000+** test cases to detected multiple high severity issues. Our domain expertise and understanding to migrate from client's digital payment platform.

The scope of work included,

- Test Automation enablement for APIs in scope via Tenjin, Yethi's flagship intuitive test automation solution
- Executing manual testing to validate transactions in mobile app
- Validating the transactions across the mobile app and Finacle 11.9 APIs
- Automating Current A/C and Super Saver
- Testing the flow of transaction through debit card and cash withdrawal using virtual card - Tutuka
- Integrating QR Payment, Fund Transfer, Recharge and Bill Payments through mobile app
- Designing, configuring and executing the automation test pack and validating the results

Industry

- Banking & Financial Services

Company & Asset Size of Parent Company

- ~ 230 branches
- 6.3 million customers
- 22,857 total employees
- 377.2 trillion VND asset size

Headquarters

- Vietnam

Yethi's Delivery

- Designing test cases for transactions via APIs and mobile apps based on requirements
- InScope transactions initiated via API's, mobile application and card payment platform (Tutuka)
- Tenjin Installation & Configuration for APIs in-scope
- Executing UAT in 2 batches

Business Impact

- Automating API's through Tenjin, minimizing manual efforts by increasing the productivity and allowing daily regression run during UAT
- Detecting 51 high severity issues with our domain expertise and understanding, which if remained unresolved could have been detrimental for marketization
- Automating Cash Deposit process at the branch, post office, CDM fund transfer process from the bank
- Enhancing operational efficiency by reducing manual effort by 33% and test-run time by 40%

The Solution

Following are the list of activities that Yethi performed during manual execution in mobile application and test automation execution through API.

1. Our business SME's designed test cases basis review of bank's documentation.
2. Initiating the InScope transactions via API's, mobile application and Tutuka-Simpos.
3. Front-to-back validation on transaction initiated via mobile app and serviced by Finacle API's.
4. Testing and validating the UX / UI elements of the mobile app
5. Eliminate errors in the entire cash flow and transaction process
6. Reconciliation of the in-scope transactions initiated by Yethi against Finacle Recon files and settlement files in bank's application and platform

Key Business Benefits

Yethi established an offshore model for the bank to execute testing of suggested API & mobile apk testing alongwith creating and executing the entire cycle of managed testing service. Following are the key benefits, which we achieved,

1. Automating the API transactions for smooth initiation of cash deposit and fund transfer through bank, application and CDM
2. Reducing Testing time for reversal transaction in Finacle
3. Enhancing testing efficiency by minimizing 40% manual effort required for testing
4. Facilitating system to track reversal entries for manual reversal and validating it in Finacle
5. Communicating the issues to Finacle, Back Base, bank team to fast track the defect resolution by 30%

Conclusion

Yethi carried out manual and automated testing to initiate and validate transactions such as cash deposit, fund transfer and more in mobile app and API testing. It enabled the bank to track and validate the changes in their CBS Finacle 11.9, simultaneously.

The transactions were validated with our test automation solution, Tenjin to ensure that the payment and transaction initiation are quick and hassle-free in mobile applications, API and Tutuka-Simpos and provide high ROI. Transaction initiated in both of these platform were validated through REST testing to ensure that the process is executed without any technical glitches and same was updated accurately in their CBS platform.

About Yethi

Founded by Fintech professionals with decades of domain experience, Yethi is invested in building the next generation of solutions to improve the quality of digital technologies being adopted within the BFSI industry.

About Tenjin

Tenjin is Yethi's scriptless test automation platform, a plug-and-play banking aware solution, with distinctive features like robotic capabilities to learn the application and re-learn after any updates, so regardless the complexity and number of updates, the test execution remains high-speed, minimizing manual effort.

To know more about how we can help you mitigate business risks associated with technology enabled operations, reach out to us at info@yethi.in.