

Yethi Helps a Caribbean Bank Ensure Temenos CBS, Cards & Digital Channel (IB & MB) Readiness with Robust Performance Testing

The Client

A leading commercial bank in Curaçao embarked on a significant digital transformation journey by implementing the Temenos Core Banking System, integrating various channels such as Transact, Infinity Internet Banking (IB), Infinity Mobile Banking (MB), and Cards APIs. The objective was to ensure a robust, scalable, and high-performing banking system capable of supporting increasing transaction volumes and concurrent users projected for the next five years.

Yethi was entrusted with conducting end-to-end performance testing to evaluate the system's readiness for go-live, ensuring all applications could meet the expected load, stress, and endurance conditions.

The Challenge

With rising customer expectations and the rapid digital shift in the banking sector, the bank needed to ensure that its new core banking ecosystem could:

- Handle a large number of concurrent users and transactions, projected for five years into the future.
- Ensure consistent performance across applications during peak usage.
- Identify and mitigate any system bottlenecks or performance degradation under stress and long-duration usage.
- Provide a seamless and reliable digital experience across web, mobile, and API interfaces.
- Performance validation was crucial before go-live to avoid service disruptions and ensure business continuity.

Industry

Commercial Bank

Company & Asset Size

- 21,200 customers
- Over 200 employees
- 5.887 billion NAf (~US 3.3 billion) Asset Size (Parent Group Asset)

**Headquarters:
Willemstad, Curaçao**

Yethi's Delivery

- Simulated over 2000+ concurrent users across mobile, internet banking, and Cards channels and achieved up to 0.2 million transactions
- Executed multi-cycle performance tests (Load, Stress, and Endurance) covering 30 different business-critical scenarios across multiple channels.
- Identified edge-case issues like save-time delays, API timeouts, and login anomalies under high load.
- Delivered actionable insights with detailed TPS, latency, and failure pattern analytics to guide system tuning.
- Ensured end-to-end validation across web, mobile, and backend systems under realistic operating conditions.

The Solution

The bank partnered with Yethi to execute a comprehensive Performance Testing Program across all critical applications. The scope included:

Applications Tested:

- Transact (with FCM & TDH)
- Infinity Internet Banking (IB)
- Infinity Mobile Banking (MB)
- Cards APIs (Credit, Debit, Virtual)

Types of Performance Tests Conducted:

- Load Testing: Incremental load cycles to understand the application scalability between 10 to 100%.
- Stress Testing: Progressive load increments beyond 100%, reaching 150%, to pinpoint system breakpoints.
- Endurance Testing: Maintained steady 50% load for a 3-hour duration to assess sustained performance stability.

Each application was tested with realistic user scenarios such as account creation, fund transfers, salary processing, loan repayments, card transactions, and utility bill payments. The team also validated TPS (transactions per second), API failures, and end-user response times.

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.

Learn more on www.yethi.in

Business Impact

- Validated readiness for go-live with performance benchmarks aligned to 5-year growth projections.
- Minimized production risks by identifying potential failure points early in the lifecycle.
- Improved system resilience - applications sustained up to 150% load with minimal performance degradation.
- Protected customer experience across all digital channels by addressing performance bottlenecks pre-launch.
- Enabled informed decision-making for IT and leadership teams through data-backed performance reporting.

Conclusion

Yethi played a critical role in helping the bank ensure its Temenos CBS (R23) implementation met the highest standards of performance, resilience, and scalability. With rigorous testing, transparent reporting, and actionable insights, Yethi enabled the bank to launch confidently, ready to serve its growing digital customer base.

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