

# Clearing Connect

**A Key Component of Capgemini's integrated Payment Hub Solution Lets You Simplify Clearing Certifications**



**Capgemini's Clearing Connect is a unique use case maturity model that makes clearing certification of your payment hub simple and comprehensive**

The payments business is undergoing a profound transformation as technologies change the traditional ways banks handle payment transactions. Payments IT platforms used by banks are fast becoming bottlenecks. Almost all major global banks and regional banks are moving away from country-specific payment processing to a consolidated payment hub solution. The payment hub is predominantly an IT-based solution that allows centralized processing of payments for the entire bank or a region within the bank. But the journey to a payment hub presents many challenges:

- **Highly customized rules:** Every bank involved in payments transactions has its own business rules and processes.
- **Clearing house rules diversity:** A mature payment hub may have clearing houses across several countries and each one has specific rules, regulations, and processes.
- **Internal complexity:** A payment hub journey is a multi-year transformation involving various departments, countries, and regions within the bank.
- **Engine configuration:** For every clearing house, the bank must configure their business rules within the payment engine. This complex process is one of the biggest implementation challenges for a payment hub journey.

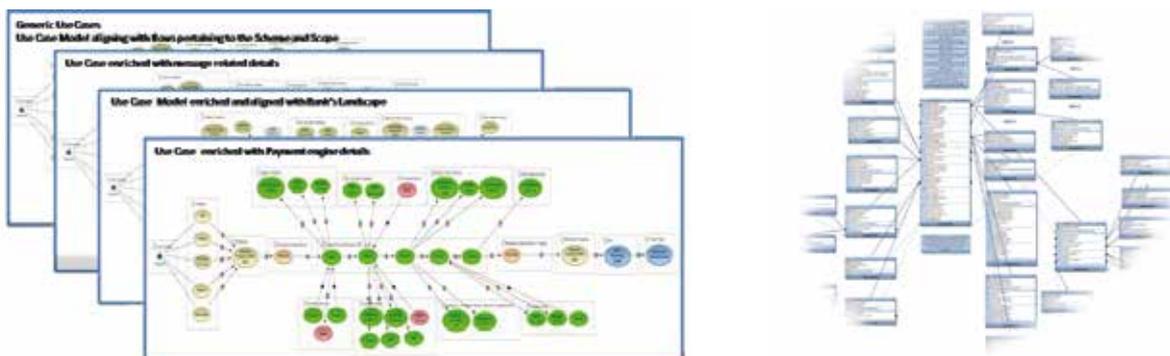
# Stabilize Your Payment Hub with Capgemini's Clearing Connect

A mature payment hub might encompass 20-40 clearinghouses. Implementing a new clearing requires an end-to-end change view, steered by the core payment engine. To support each clearinghouse, payment engine vendors provide product configurations, software patches and a basic techno-functional business set ups. Banks also have their own set of requirements. This can result in additional code changes and configuration of the payment engine. The installation, configuration and test process can take 6 to 12 months per clearing. To ensure a stable payment hub, banks must start with a few schemes in the hub then add in new ones as they are built and tested.

Capgemini's **Clearing Connect** can help banks jump start this process. Our unique, use case maturity model and clearing certification factory, allows you to do a simple and comprehensive clearing certification of your payment hub. Clearing Connect provides a series of use cases, maturing from one level to another through a clearing certification factory. This approach allows validation and defining business requirements, validates functional flows and designs, automatic generation of detailed test cases for quality assurance

As a new clearing scheme gets rolled into the hub, changes can impact previous country setups and add instability. Capgemini's knowledge repository and use cases for clearing and settlement schemes across various geographies provides a holistic mitigation approach. We use a comprehensive centralized methodology to bring consistency and stability to the process whether you're a large multinational bank or small individual branch. Our methodology reduces the work to gather clearing-specific requirements.

Capgemini's use case models mature from level 1 to 4 and each model includes detailed use cases



# How it Works

## Clearing Connect helps banks:

- Accelerate multiple clearing scheme rollouts
- Industrialize the addition of new clearing
- Ensure comprehensive and complete coverage
- Support quality assurance processes for payment engine code
- Enhance change control mechanisms
- Improve productivity

Clearing Connect validates that your payment hub is ready to process payment through a specific clearing and settlement (CSM) system using an iterative process that can be repeated for each new CSM.

**Step 1: Create detailed knowledge repository.** Drawing on Capgemini's extensive payments experience, we create an easy-to-use document of general clearing house information to serve as a knowledge repository for the clearing. Our documentation provides clearing-specific details including operational procedures, infrastructure, messages, clearing and settlement mechanism, and transaction statistics.

**Step 2: Build Level 1 use cases.** We focus on how a member bank interacts with specific clearing houses by identifying all flows between the two and generating a series of Level 1 use cases that highlight which services are used in which sequence. The goal is to build the use case model from a message flow perspective.

**Step 3: Augment use cases with clearing specific message data elements.** At this step, we enhance Level 1 use cases with clearing message data elements to develop Level 2 use cases which include details of input and output messages for every possible flow. We look at services within the identified message flow and update service level use cases to cover all the possible flow paths.

**Step 4: Map use cases to the payment architecture.** Next we map the Level 2 use cases to the bank's payment architecture to create Level 3 use cases. We also add elements of the bank's business and operation rules to enhance each applicable use case.

**Step 5: Synchronize use cases to the payment engine.** Finally, we design Level 4 use cases that are engine-specific for the bank's payment engine or payment hub solution. We add details about the exact business rules configuration. Here in we transform the business-centric use cases to testing-centric use cases.

Throughout the process, we work closely with our clients to slowly transform the clearing-specific generic requirements to client-specific and payment hub solution-specific requirements customized for the bank. Our modular construct allows a bank to plug in additional payment types as needed, leveraging Capgemini's extensive payments experience.

## Six Reasons

### Clearing Connect is Right for Your Bank!

- 1 Fastens up the requirement gathering process.
- 2 Compliance with regulations.
- 2 Early problem detection.
- 4 Facilitates automated downstream testing.
- 5 Industrialized model with increasing returns to investment.
- 6 Helps in payment flow standardization across various schemes.

## Capgemini is A Payments Partner You Can Trust

When you turn to Capgemini, you are tapping a world of global experience in payments. The payments hub is the primary focus for our global Payment practice which includes over 450 associates currently working in payment programs for leading financial institutions.

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For more details contact:

Get started today by visiting us at [www.capgemini.com/payments](http://www.capgemini.com/payments).  
or contacting us at [payments@capgemini.com](mailto:payments@capgemini.com).



## About Capgemini

With almost 145,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2014 global revenues of EUR 10.573 billion.

Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want.

A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

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