



## **Design & Specification of In-Country Banking Formats for Channel Integration**

A Tier 1 UK bank wishing to completely re-engineer its channel banking offering to corporates turned to B2 for expertise in payment and statement formats for standard messages such as ISO20022 and specialised in-country banking formats. B2 were first engaged by the bank in 2010, and worked continuously until the end of 2013 to provide a diverse range of designs and specifications. The project required multi-language capability (including Spanish, one of the few mainstream languages B2 did not support at the time – a Spanish speaking payments expert had to be found and hired at short notice), and involved delivery of documentation to an extremely detailed level. The B2 team utilised its own ChannelDoc Generator product to produce the Message Implementation Guides to achieve this. As a result, B2 was able to produce concise specifications that the bank could pass directly to its off-shore development department in India, without the need of additional support from expensive and scarce expert bank business analysts or B2 consultants. The off-shore team was then able to code directly from these specifications to deploy integrated IT solutions for the roll-out of the bank's new channel platform.

B2 also audited the bank's design for MT940 processing as part of the project, advising on market best practice for the bank's underlying technical schema design within its technical message transformation layer for outgoing statements and payment status reports.

Whilst the main bulk of the roll-out is now complete, and the bank is now able to on-board corporates in many European and other territories, B2 continues to supply consultancy on an ad-hoc basis as and when the bank needs to accommodate additional in-country message formats.