

Xoriant WorkFlow Processor (WFP)



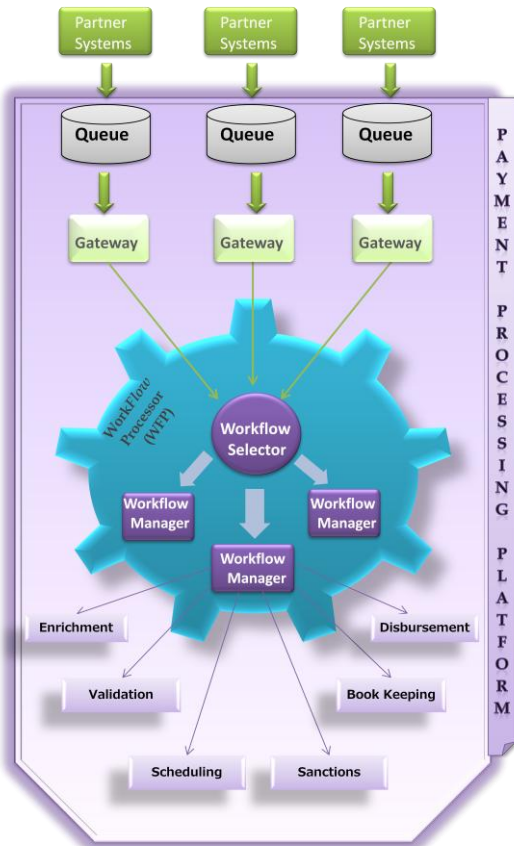
Xoriant partners with leading banks and financial services companies in the U.S. and globally to create technology solutions and systems for their complex business requirements. Xoriant's experience in software creation, integration, management, and maintenance helps the business and IT divisions within these companies remain agile, mitigate risk and innovate for tomorrow.

Xoriant has facilitated large global banking clients to integrate the complex low-value payment services across regions and countries by designing and developing a global end-to-end Payment Processing Platform to accommodate the local needs through extensions of implemented features. Xoriant's **Payment Processing Platform** is robust, secure and scalable and designed to support the processing of low-value payment schemes with multi-currency options for global banks.

The core component of this Payment Processing Solution is the Workflow Processor (**WFP**), which handles the lifecycle of instructions processing. It is the central component that orchestrates the sequencing of instruction processing. WFP provides workflow management capabilities for a payment flow and executes the stages configured in the workflow and simultaneously sends notifications to partner systems to enable continual tracking. It facilitates embedding new validations, enrichments, scheduling tasks and handling new clearing systems.

WFP, the framework component passes an instruction to various stages for processing based on a workflow definition. Some of the stages are listed below.

- Enrichment
- Validation
- Sanction
- Balance Check
- Book Keeping
- Warehouse/Disbursal



WFP Key Features

- Developed using industry standard frameworks and proven technologies
- Customizable based on geographic requirements, is scalable vertically and horizontally to accommodate the local needs of the low value payment services.
- Provides configurable framework to control and regulate the flow of payment messages in and out of the system.
- Design enrichment through application of technology upgrade to make the component more responsive to spurts in traffic.



WFP Key Benefits

- It automates, streamlines and enhances processes to save time, eliminate errors and improve overall efficiency.
- The workflow capabilities help create formal structure for collaboration processes.
- WFP can integrate with third-party systems and can generate in-depth analysis reports in real-time.
- Enables continual tracking and notification.
- Provides plug and play facilities for various stages as per the prevalent payment clearing systems.