The requirement
Earthport provides a white label cross-border payments service, powered by an innovative payments framework designed for high volumes of low value cross-border payments. In 2012, with the business growing rapidly, the company needed to onboard new clients quickly and efficiently, while giving them the freedom and convenience of submitting payment instructions in their own preferred formats.

The company thus faced significant pressure to deliver faster solutions to integrate both the client and the banking partner sides of the fast-expanding operation.

The solution
Following a careful evaluation, in 2012 Earthport selected Trace Financial's Transformer for its ability to build, test and deploy message transformations far faster than other methods. Since then Earthport staff have used Transformer extensively, to build, test and deliver new message transformations across all areas of the operation...
Client instructions
Using Transformer, Earthport is successfully supporting a wide and ever-growing range of client payment instruction formats, including EDIFACT, the ISO20022 (MX) Payment Clearing and Settlement (‘pacs’) messages, as well as a wide variety of proprietary formats. In the SWIFT standards arena, many variants of the SWIFT MT103 instruction are catered for, as well as the MT192/196 cancellation and response messages. The ability to support a specific usage of the SWIFT MT103 also simplifies the relevant client’s reconciliations and other operational tasks.

Overall, client integration and on-boarding is easier and faster - and Earthport’s clients can in turn offer a greater range of format options to their own end-customers in the retail and corporate zones.

Banking network
Earthport uses Transformer in the construction of the outbound payment files sent to its banking partners. Transformer also converts imported MT940/942 and MX format statement messages received from the partner banks, as well as for tax voucher messaging.

Additionally, Earthport are now members of the Eurogiro post offices network. Here Transformer is used to create the special variant ISO15022 (MT) format that is required by Eurogiro.

Internal applications
Internally Earthport have also benefited from some special features of the product. For example, although Transformer’s input and output messages are typically handled as text ‘strings’, Transformer is also able to directly process binary objects (Java objects), and this capability was essential for integration within the Earthport infrastructure.

Transformer is also being used to transform processing data exchanged between various internal applications using the company’s in-house canonical XML model.

Conclusion
In 2012 David Green, Head of Product Management at Earthport stated: “Transformer gives us more flexibility to support the diversity of our rapidly-growing client base, and to ease the integration process for new clients. Transformer is an integral tool within our technology infrastructure, helping to further accelerate the speed to market as we on-board additional clearing banking partners in new countries. In so doing, Transformer supports Earthport’s international network expansion strategy.”

As this case study shows, message transformation is key to all aspects of running a successful payments network. The ability to build and deploy these message transformations faster therefore helps Earthport to achieve their growth goals, while offering maximum flexibility to their clients.