Synchrony success story - Transforming a modern Switch

OmniPayments

Agenda

- Synchrony Company Overview
- OmniPayments Company Overview
- Synchrony Payment Modernization
- JSON Flow Overview
- Success story benefits

Synchrony business

- **Largest provider of private label credit cards in the U.S.**
- **Provides private label credit cards for major brands**

- Amazon
- Cathay Pacific
- Discount Tire
- OneTravel
- Lowe’s
- Guitar Center
- Gap
- BP
- Ashley HomeStores
- CheapOAir
- JCPenney
- SAMS Club

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Synchrony today

Synchrony has four innovation centers located in:

- Stamford, Connecticut
- Chicago, Illinois
- Kettering, Ohio
- Hyderabad, India

The in-house, cross-functional teams use agile methodology to:

- Test new ideas
- Test new technologies
- Solve client problems
- Improve speed to market

Solution Review

- **OmniPayments reviewed the existing architecture**
- **Applications are in-house, self-built, front-end client based on VB6**
- **OmniPayments identified an improvement based on Web services and micro services**
- **Meet the Synchrony objectives of :**
  - Increase speed to market of new business features
  - Remove need for frequent upgrade of fat client
  - Ability to deploy quickly across customer base

Synchrony Challenges

Decided to add modern JSON APIs and interfaces to back-end systems

Requirements:

- Work with existing applications written in COBOL and C
- Quick development and deployment
- Cost effective
- Integration with a modern UI

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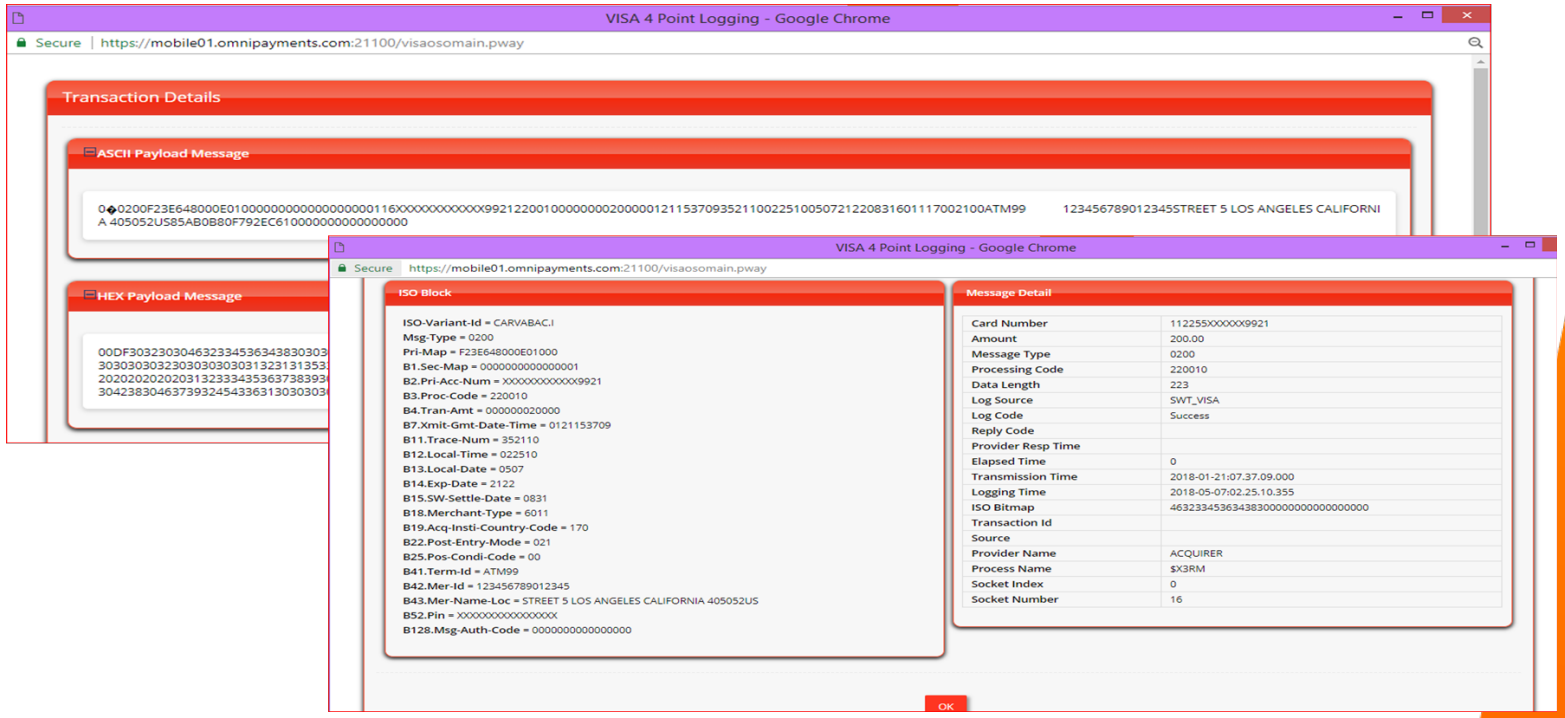
Synchrony Payment Modernization

User Interface Modernization

- Kicked off in late 2018
- Completed in three months, delivered in early 2019
- Moved from a fat-client platform to a browser-based solution
- Old solution had limitations



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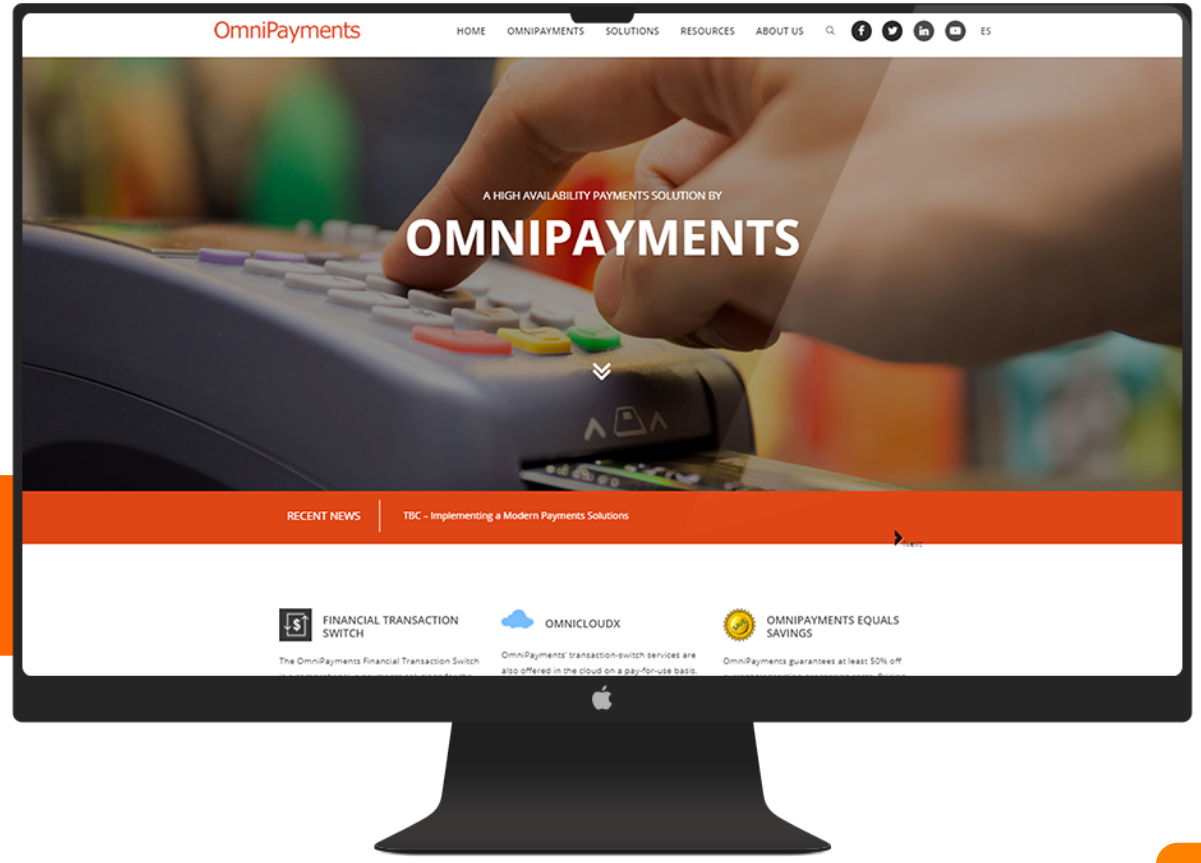
Who we are?

We are a **multinational company**, located in Silicon Valley, we provide **world-class payments solutions** on robust HPE NonStop servers for **banks, processors and retailers**

We celebrate 26 years with satisfied customers !!!



The Omni Journey

TANDEM

Hewlett Packard Enterprise

1995

- Port Open Solutions to Tandem
- Atalla NonStop Software Development (Boxcar, ARM)
- Transaction Processing
- Security with OmniCrypto

2000

Telco
OmniMessaging

2004

OmniChannel

2008

Financial Services
OmniPayments Switch as Base24 Replacement

2013

- **Retail**
- **Dashboards**
- **Fraud Blocker**
- **Fingerprints**

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2017

- **OmniCloudX**
- **Faster Payments**

2018

- **Blockchain**
- **Visa Direct**
- **Visa Tokenization**
- **Visa Fraud**
- **Visa ISO**

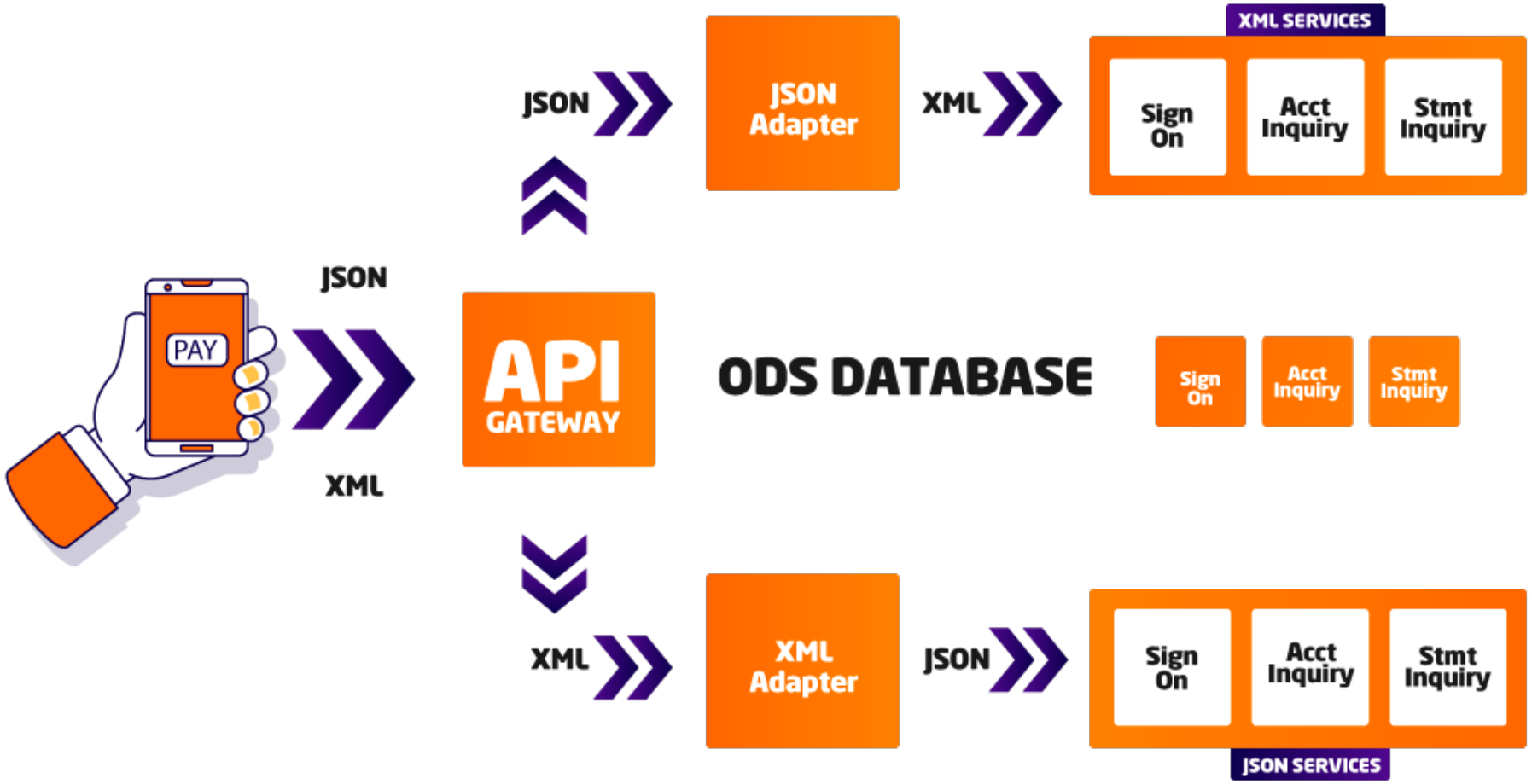
2019

- **Web services**
- **Mobile Payments**

2020

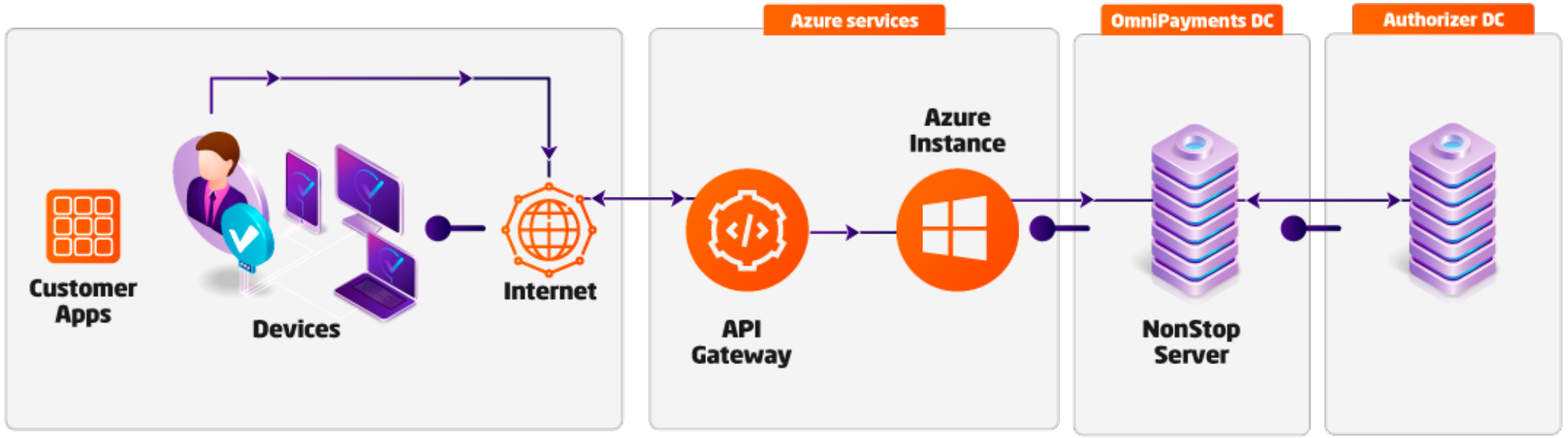
- **OmniCloudX Global**

OpenAPI Framework



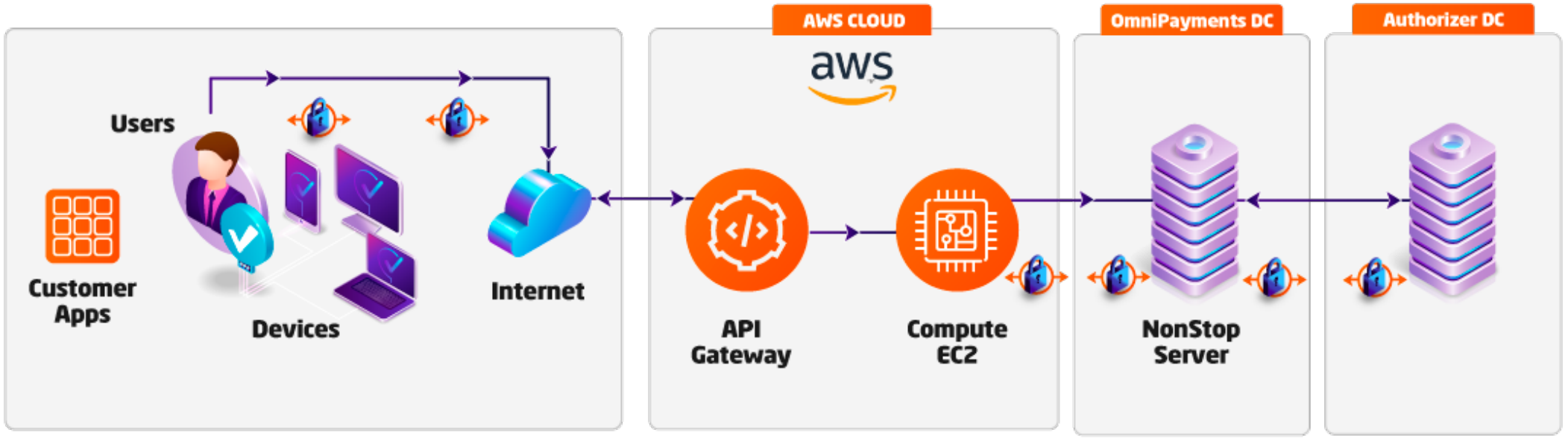
Azure integration web services

Client programs can communicate with **OmniPayments** using Azure



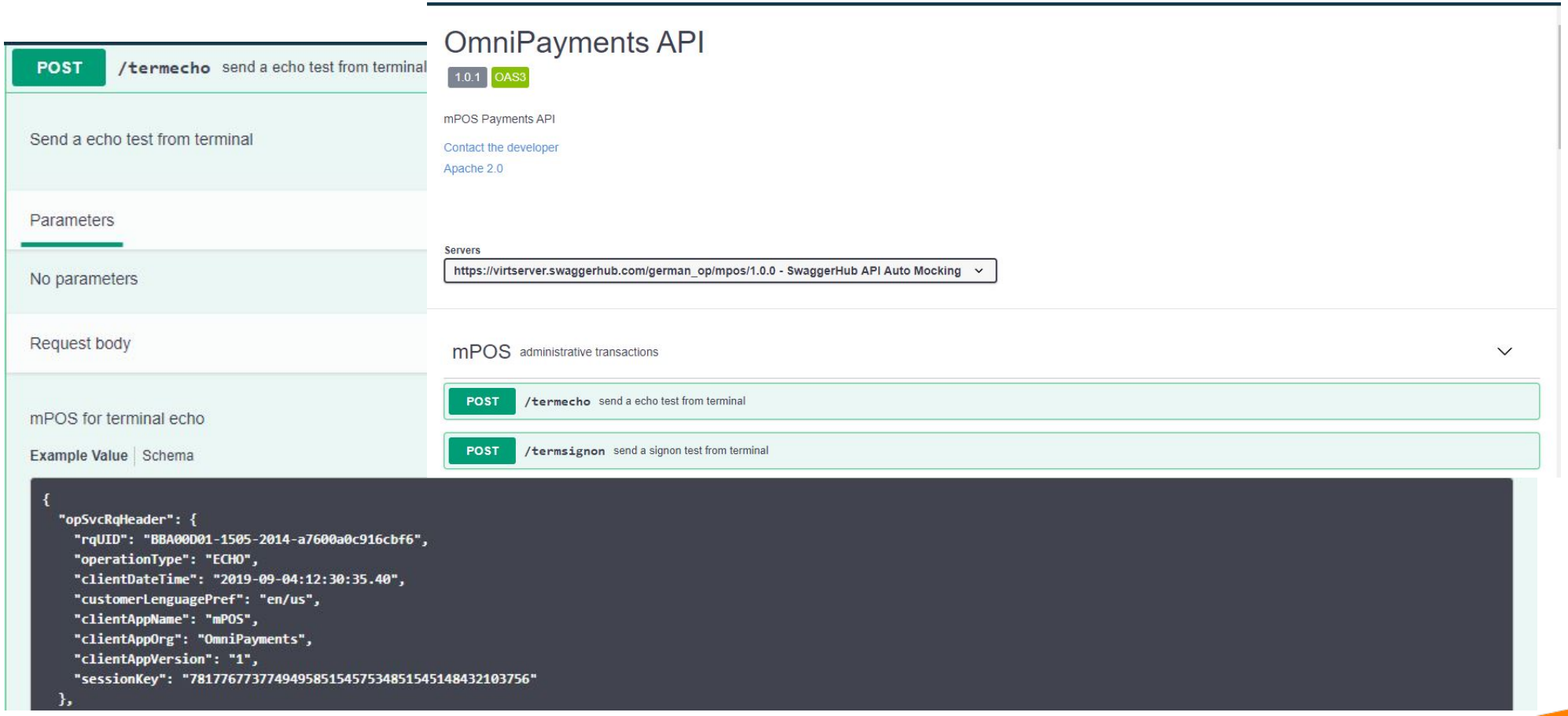
Integration with Amazon web services

Client programs can communicate with **OmniPayments** through Amazon Cloud



Swagger compliant APIs - sample

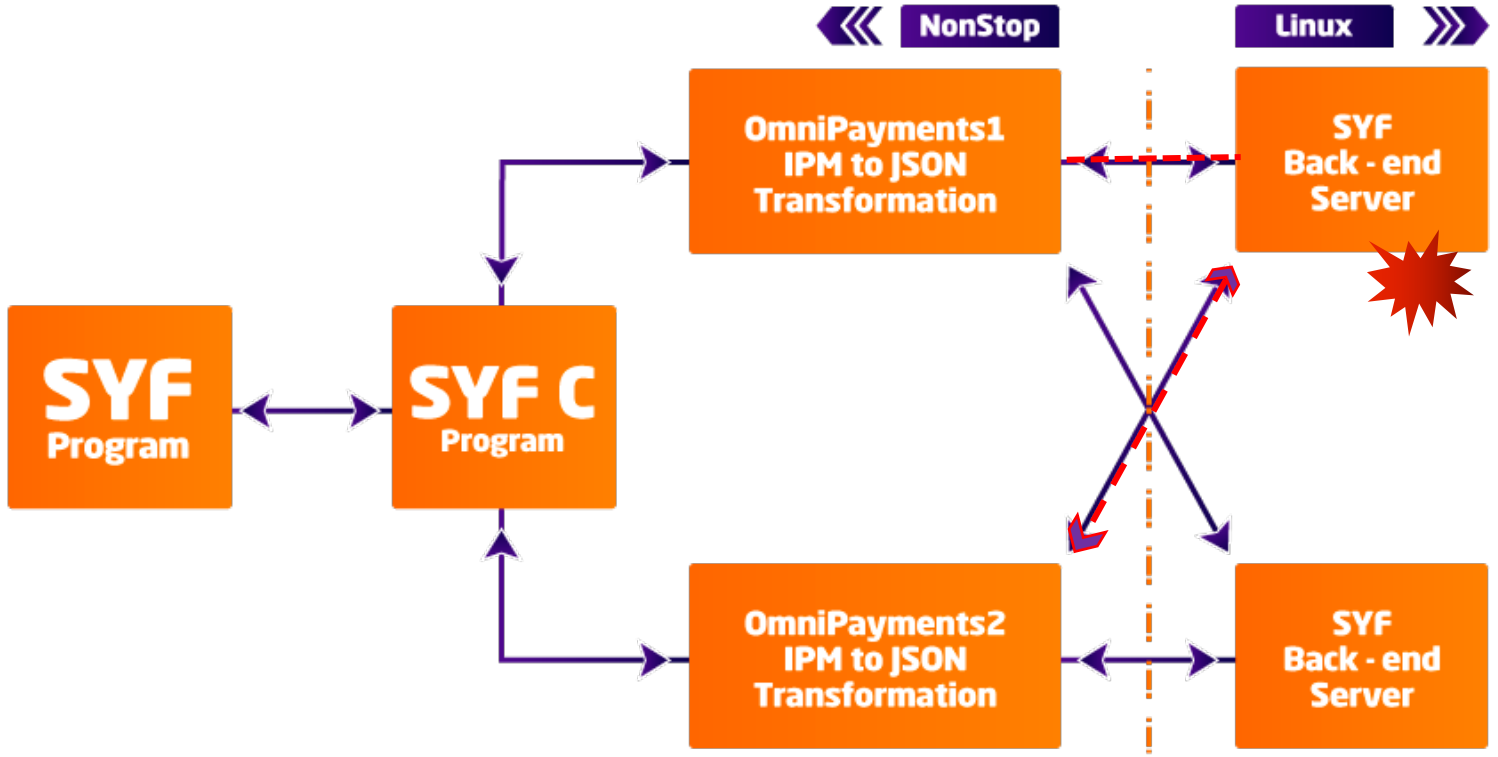
OmniPayments provides Swagger compliant APIs – a sample is depicted below



Synchrony Payment Modernization

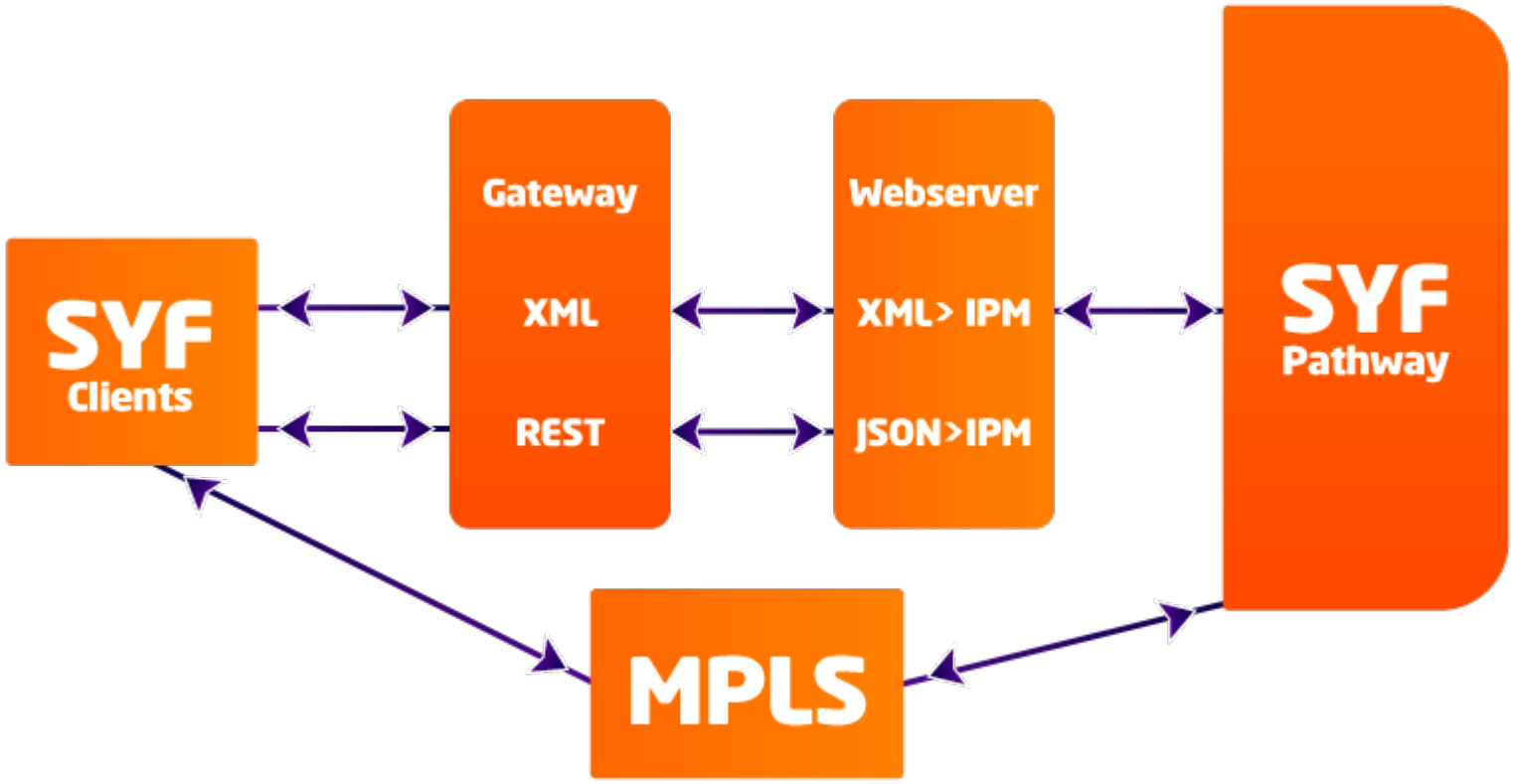
Phase 1 - JSON Message Flow

- Our Solution is fully active-active with load-balancing
- Automatic fail-over in the event of client failure or loss of communication



Synchrony Payment Modernization

Phase 2 - JSON Message Flow



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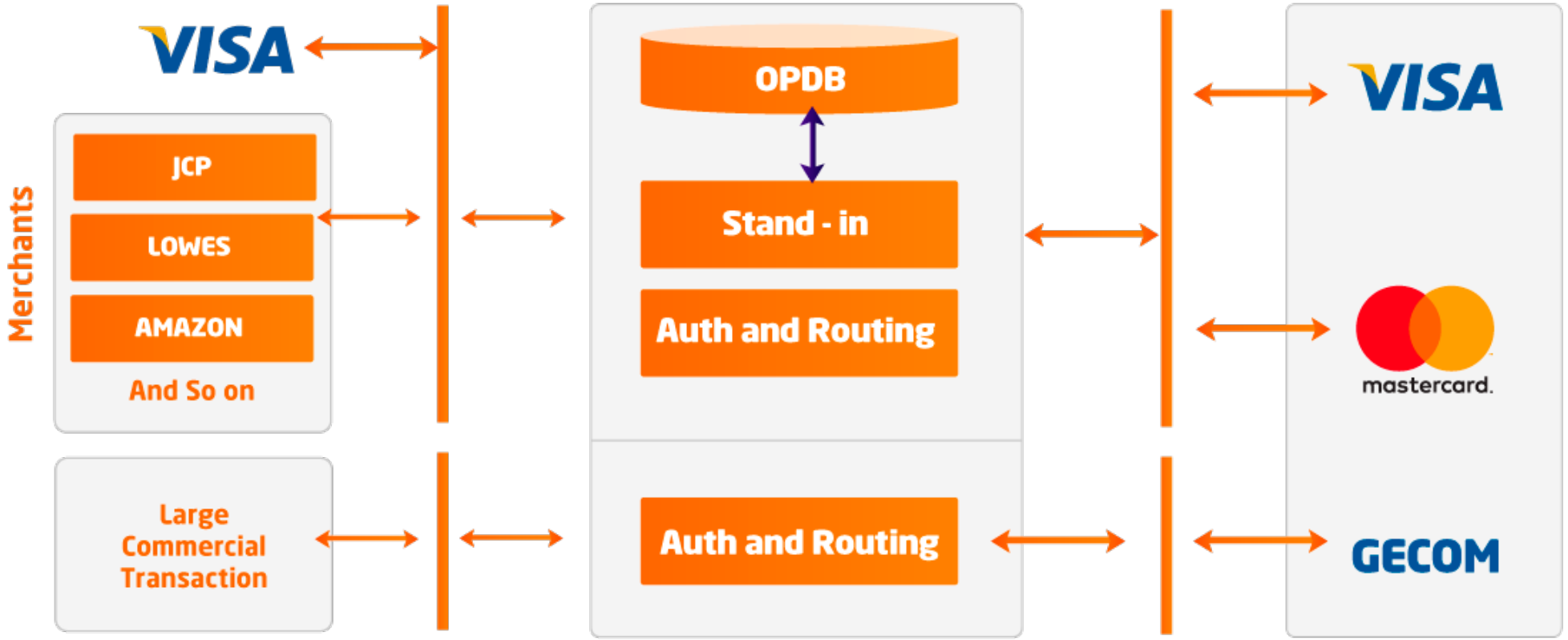
Authorization flow

Stand-in -- Omni approves transactions when Card processors are not available. Writes all transactions to SAF and send them Card processors when they are available.



Synchrony results & Benefits

- The transformation works with existing programs and without any code changes
- API-Ready: Added the ability to accept various APIs, on top of ISO, XML, JSON
- Simplified clients transitioning to new APIs
- Online Transaction History for 6 months
- Real-time activity log and info
- Better client experience
- Modern User Interface accessible from any API-authorized channel

Do You Want To Know More?

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