



## Quick Link Banking Consultancy Practice

- Servicing clients in the UK, Ireland, Europe and the Middle East.

## Independence, Expertise, Results Driven

Quick Link believes in **Power of Connection**. Our ability to deliver results is driven by a thorough understanding of our clients' business drivers. We are fully aware our clients' success is based on how well the underlying IT systems function and how well the systems comply with business requirements, quality objectives, and project goals.

Quick Link Consultancy is dedicated to the provision of quality services and products to the Financial Services Industry



# 1. Introduction

## *Independence*

We are an independent consultancy firm and we pride ourselves on this independence. While we have expertise across a range of core systems vendors we are not aligned or linked with any of these. This independence allied with our extensive experience in the industry over the last 35 years gives you the client access to services and advice, which is solely dedicated to maximizing your return on investment and efficiency of operations.

## *Expertise*

We provide a range of consultancy services across the project management,

technical and functional areas. We also have expertise in the operational aspects of running efficient IT systems for banks as our consultants have experience managing and running IT departments in small, medium and large banks across the globe.

## *Results Driven*

Your success is our success. Our consultants will work as an intrinsic part of the banks own resources to achieve common aims dictated by the overall bank management. This can be as part of a short-term project or as part of an ongoing engagement. You the client decide.



## 2. Consultancy Services

We offer a full range of consultancy services to support projects or ongoing operational activities. We have in-depth knowledge of the primary core banking systems supplied by the 3 major core vendors and also have the capacity to assist, if you have legacy in-house systems.

Our expertise ranges across activities covering the full lifecycle of a project from inception through implementation to post go-live support.

We can provide expertise in the following areas:

- System Selection
- Architecture / Design
  - Functional
  - Technical
- Project Management
- Business Analysis
- Development
- Testing
- Training
  - Technical
  - End user
- Data Migration
- Environment / Release Management
- Operational Excellence & Support
- Performance Review & Improvements
- Cloud Implementations, particularly using AWS
- Interface Development
- Analytics
- Business Intelligence

In some of these areas we have developed specific methodologies and practices that will be used to ensure success for all our clients.

In the following pages we give just a few examples of the types of projects we have supported for previous clients.

Be it a shortfall in resources, or the need for a knowledgeable partner for a new project, Quick Link Consultancy has the relevant skills and resources.

**A Retail Bank needed to expand its internet offering to handle requirements for large corporate customers.**



**Brief**

The client wanted to extend its standard Internet banking offering to cater for the specific needs of large corporate customers.

**Solution**

We designed, developed, tested and delivered an extended internet banking capability with additional key characteristics:

- Ⓢ Corporate Customers could define their own additional users and security setup online,
- Ⓢ Allow the definition of groups for accounts, types of

transactions and online functionality and assign these dynamically to users roles & responsibilities,  
Ⓢ Allow the upload of files containing various transaction types and have these being

validated /authorized in bulk.  
Ⓢ Allow the consolidation of certain transaction types for confidentiality purposes – e.g. payroll,  
Ⓢ Allow for the extraction (on request or scheduled) of transaction listings in various



**A retail bank needed to augment its in-house development and testing capabilities for an 18 month period to cover ongoing developments of its core banking platform.**

**Brief**

The client had a medium term requirement to extend its development and testing teams with suitably qualified resources. They were using one of the standard core banking system and it was imperative that they had access to suitably experienced personnel so that they could be productive from day 1.

**Solution**

We worked closely with the client to identify their exact requirements and experience levels and agreed a set of profiles for what was required. We sourced suitably qualified individual resources to match these profiles either within our own resource pool or via partner companies.

During the engagement we reviewed the resources performance on a monthly basis with the client.



## A bank implementing T24 required a clear strategy for Data Migration from its in-house legacy systems.

### Brief

The client wanted a clear strategy to support its implementation of a new core banking system. This involved migrating data from legacy in-house systems to the new platform.

### Solution

In conjunction with the key stakeholders of the project we devised a high level strategy with clear guiding principles including:

- Ⓢ Delta Migration Support
  - Ⓢ Change Control
  - Ⓢ Testing
  - Ⓢ Data Cleansing
  - Ⓢ In-flight transaction handling
  - Ⓢ Non banking systems migration
  - Ⓢ Customer experience
- We developed the strategy into a more detailed plan

which ensured that the guiding principles were upheld.

Following this detailed plan as a separate stream we developed a clear automated reconciliation process, which would support the bank over the many test iterations of the data migration stream within the project. This reconciliation process was also used to support the go-live event. The reconciliation process also included clear auditing and sampling guidelines.

The DM stream was dovetailed into the overall project so that sample outputs from the DM stream could be used for ongoing functional testing within the other project streams.

## A major bank needed to replace its banking systems across its international network covering 20+ countries.



### Brief

The bank needed to replace a variety of legacy systems and implement a unified IT strategy across its foreign network.

### Solution

Given the scope of the project and the necessity to have buy in from the foreign network there was a large number of project stakeholders. This meant that the system selection process had to be both rigorous and transparent.

We designed a 3-phased approach to the selection:

- Ⓢ Develop an initial RFI and provide this to all potential suppliers along with a predefined spreadsheet for responses to the RFI. All RFI responses were scored and a short list devised. This short list encompassed about 12 potential suppliers. No contact was allowed between the selection team and the suppliers at this stage.
- Ⓢ A very detailed RFP was developed and provided to the short list of suppliers along with a predefined spreadsheet for responses. Clarifications could be sought and all Q&As information was provided to all

suppliers with the current -1 release of the software and after the initial 2 weeks of workshops the demo system had to be upgraded to the latest release.



Quick Link Consultancy has extensive experience in assisting large and small financial institutions in their testing requirements

## 3. Testing Services

We enable our clients to be successful by working closely with them to deploy systems that work the first time they are put into production. We offer a comprehensive suite of software testing services spanning consulting, enterprise services and functionality testing. Expertise on both the business and technical sides of testing has enabled us to create innovative approaches that deliver accelerated results. Our specialist testing services consist of both technically focused testing services and business focused testing services. We also have experience of a wealth of different commercially available testing tools & products and the environments & situations in which they best add value.

### *Functional Testing*

Either as a managed testing service, as part of an assignment or through team augmentation – both onshore and offshore we provide the following functional testing services. We take steps to attain maximum test coverage right from the test-planning phase and meet our client requirements.

### *User Acceptance Testing (UAT)*

We validate end-to-end business process, system transactions and user access, confirm the system or application is functionally fit for use and behaves as expected. Also, identifies areas where user needs are not included in the system or the needs are incorrectly specified or interpreted in the system. We understand and appreciate that the specific focus during UAT should be in terms of the exact real world usage of the

application. Our UAT teams consist of an optimum mix of business and technology experts and the testing is done in an environment that simulates the real world or production environment.

### *System Integration Testing (SIT)*

The entire test design is to verify and validate if the software application or product under test conforms to all functional specifications. Our System testing services are specifically tailored and designed to suit our customers' needs and can be used at any stage of the software development life cycle. Our team focuses on validating the feature of an entire function or a component of your application. We identify critical paths and function points within a system and the test cases are designed to exercise various application features such as transaction flow and system pathways. Our service is designed to validate business rules and ensure that systems meet their functional specifications.

### *Non-Functional Testing*

Either as a managed testing service, as part of an assignment or through team augmentation – both onshore and offshore we can carry out Performance and Automation Testing. Whilst being independent and tool agnostic, we are proficient in the use of all the leading testing tools enabling our specialists to use either your company's tools or ones that we may recommend to suit your requirements.



### *Performance Testing*

Our Performance testing and load testing services can help you ensure that that your systems are fit for purpose and will survive peak periods of business activity. Our specialists deliver a service that is efficient, measurable and cost effective. Testing can be delivered both on-site or remotely where we would use our own high capacity Internet servers. Our Performance testing services include load testing, stress testing, scalability testing and performance monitoring services.

### *Automated Software Testing*

The main focus of Automated Testing Service is to accelerate the testing process, save the test execution time and effort and thus significantly reduce the cost of testing. Our services include testing scenarios development, automation tools selection, testing scripts development, regression and functional testing and automation training. Our approach to automation enables us to considerably reduce the time required for testing as well as for testing scripts development.

### *Migration Testing*

Migration to a new software applications or conversion from one IT platforms or infrastructures to another, is a high-risk activity. One of the key elements of a successful data migration is the conversion of the business data into the required format. Our risk-based approach ensures that the critical data conversion is prioritized by the impact and likelihood of failure.





# 4. Training Services

In the training sphere, we offer training programs on various Soft Skills and Project Management. We also have expertise in providing product training and end user training on the Temenos GLOBUS™ and T24™ products. All our courses can be tailored to suit your specific requirements. We have considerable experience in creating complete eLearning solutions.

### *Standard Training offerings*

We offer Introductory and advanced Level Training on Temenos T24 Model Bank as well as related general banking subjects. As Banks implement T24 in select business streams or go for an end-to-end solution, we also align our courses on major business groupings offered by T24 – Retail, Corporate, Treasury, Private Banking, Credit, Financial Accounting and Reporting. Besides functional / business courses, we also offer select Technical courses useful for implementing and maintaining the system.

### *Bespoke training*

We also offers services to develop courseware for bespoke training on the T24 build created specifically for a Bank. User guides in the form of word documents and / or training material in the form of power point slides are provided to the Bank.

### *eLearning*

We are committed to help improve Bank's business by offering innovative eLearning solutions. We can provide an end-to-end solution from online course design to learning program management for all the learning needs.

### *Training Consultancy*

We also offer training consultancy, to work with the bank's own training department to help them become self-sufficient.

Training for project staff as well as for end users is key to a successful implementation

### Training Methodology

#### *Pre-qualification of delegates*

Normally, we will have to pre-qualify the participants as to their levels of knowledge of T24 and, where appropriate, the relevant banking domains. For implementation level Business courses, sound knowledge of underlying Banking business is essential. Our Banking courses provide overall banking knowledge to follow the essentials but would not be a replacement of practical banking knowledge. Hence, for those who know the business, our banking courses would not be needed.

For the Technical resources, knowledge of any programming language and database is a must. However, as can be seen, we are not proposing any programming courses as they are out of scope.

#### *Training methods*

These are instructor-led classroom sessions. The course objectives are clearly outlined at the beginning of the session. The sessions are lectures aided by presentation material, demonstrations on the software and workshops. We believe in "learning by doing" and therefore the proportion of workshops is quite high. There will be quiz sessions during the courses.

The courseware has been designed based on VAKI principles of aiding learning by Visual, Auditory, Kinesthetic and Intellectual means. Where feasible, courses also have project work.



Quick Link has developed and delivered a flexible channel banking product (Freedom). Freedom includes responsive web banking, native mobile apps and Origination capabilities.

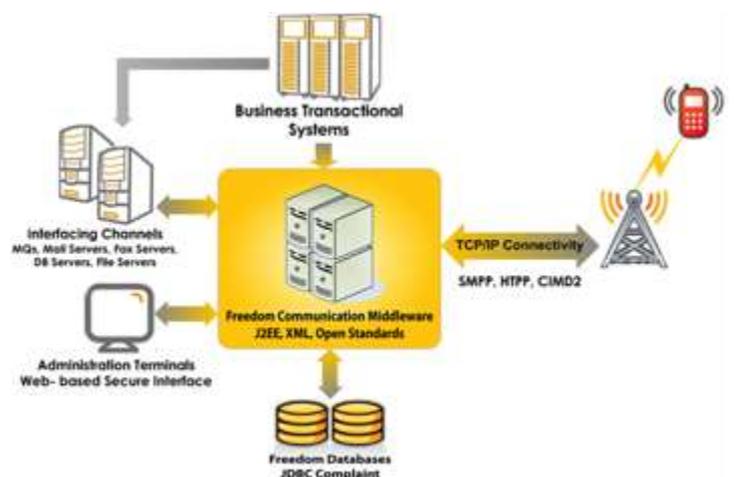
## 5. Digital Channel Engagement

*Freedom* is a next generation Digital Engagement platform for financial Institutions which leverages the latest technology to provide responsive web design and native mobile apps. On one hand, it provides flexible integration with core banking applications, while on the other hand delivers these services to various handheld devices available to customers.

Additionally, it provides administrative features like Application Provisioning, User Interface Management, Device Profiling, Service Management and Rapid application development tools which make the whole process of mobile-enabling financial services efficient and less time consuming. With Freedom, Bank's customers will be able to conveniently carry out secure banking transactions like fund transfers, utility bill payments, stock related services and even Mobile top-ups.

The high volume transactions required by today's enterprise is also easily achievable using Freedom with highly scalable architecture using multiple servers. Freedom platform is ready to be integrated with any core business systems by using HTTP, Secure Sockets, RMI, Web services, SOAP/XML or Direct API call. Additionally, this platform provides various adapters to retrieve and deliver messages/data to and from various channels resources like File systems, Message Queues, Databases and mail servers.

*Freedom Enterprise* has been developed with a goal to suit the needs of core financial services market. The product has been specifically designed and load tested to meet the performance and scalability requirements of critical services segment. Freedom provides a web-based easy to use administrative interface to web manage various services and operations available in the platform. This includes controlling various services, presenting reports and statistics about transactions, bulk messaging capability, on the fly addition/modification of new services and other administrative tasks.



**Freedom Mobile Banking** platform includes a server, a client and a toolkit. The core platform is built upon open standards like J2EE, J2ME, XML and Web services. The platform leverages Services Oriented Architecture to integrate with banking applications. There are various connectors available for integration to enterprise systems, which include file system Connector, Database Connector, SMTP/POP3/IMAP connector, MQ Connector, Web Services Connector, Http Connector, Plain/Secure Socket connector and As400 Connector. Apart from these generic connectors we have built-in interfaces with Misys, IFX server and Temenos T24. Integration with Tuxedo is achieved using jolt API or tuxedo. Services built on Freedom can be accessed in the following ways :

### Thin Client (HTML5/CSS)

Customers can access information from any browser based device. App need not be installed on the device. Uses HTML5 and CSS to render screens on device. This supports automatic device detection and the screen layout changes based on device and browser capabilities.

- Ⓜ Micro-browser based user interface
- Ⓜ Compatibility with multiple phone technologies such as GSM, CDMA, and UMTs
- Ⓜ Ability to support secure transactions
- Ⓜ No need to install additional applications
- Ⓜ Easier transition from internet banking.

### Rich Client (Android/IOS/Windows)

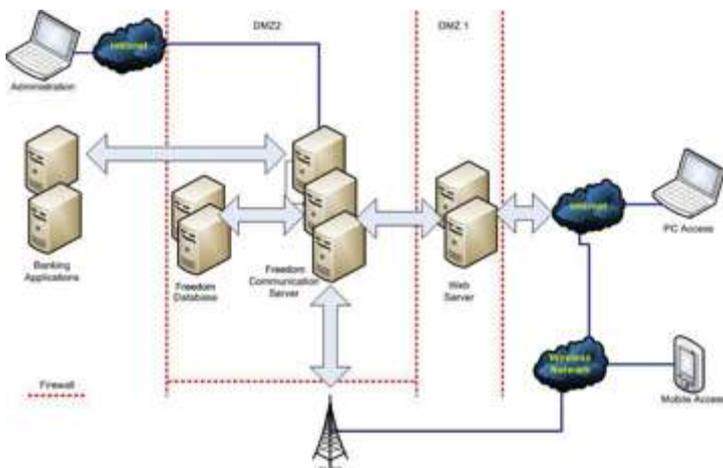
Rich client apps provide device specific user experience to customer and can better utilize in-device capabilities to provide extended features. Freedom supports application for market leading devices built on Android, IOS, Windows and Blackberry devices.

- Ⓜ Device specific feature rich user experience
- Ⓜ Services can be used in semi-connected way.
- Ⓜ Dynamic provisioning of services and new features. No need to update application from App store.
- Ⓜ Additional security by encryption of data transferred as JSON/XML to and from the device.

### Integration with Back-End Banking Systems

Freedom is already integrated with Temenos T24 and has demonstrated integration with other banking products such as Misys Equation and Cards Management System. It provides open interfaces and adapters to build any other custom integration with other banking platforms. For other system access Freedom provides:

- Ⓜ Restful APIs and secure sockets to receive communication from other applications
- Ⓜ Message Queue adapters for XML/JSON based communication from other systems.
- Ⓜ Direct Database, File system, RMI , HTTP and SOAP client based access from other systems



**Security Features** Freedom maintains the highest standards of data security to make it suitable to be used for financial services.

With Freedom banks have:

- Ⓜ Secure, encrypted, and reliable communication over HTTP/HTTPS/Plain TCP/Plain SSL
- Ⓜ No clear text storage of any information on the handset.
- Ⓜ All data sent from the devices and received are encrypted using PKI.
- Ⓜ Two factor authentication for critical financial transactions.
- Ⓜ Mandatory User ID & Password to access services.



**Joe Dowling**  
Head of Banking Practice

**Experience** – 35 years IT, 30 years Financial Services. He has held senior roles in BBL and ING, worked in a senior role for Bankmaster/Misys, and has previously founded and ran a Temenos Partner company for 10 years.

**Background** - An energetic senior IT professional with strong IT program management, architecture and design capabilities but with a pragmatic / bottom line / delivery focus.

He has worked on both user and suppliers sides of the IT business within Financial Services, having held senior roles on the banking operations and project sides as well as roles within services / solution provider organisations. He is used to developing and managing teams, interacting with C-level senior management within organisations and delivering on major projects.

**Sample Roles:**

- Developed Data Migration Strategy for large retail bank implementation of T24
- Ran system selection process for 20+ country rollout for a universal bank
- Designed, architected and headed the development for a multi-channel (retail customer & branch) system with multiple back-end core platforms
- Held Development manager role for a vendor for their core banking system.
- Conducted architectural review for a top 100 bank
- Designed and developed corporate internet banking platform for retail bank



**Prem Kumar**  
Principal Consultant Banking Practice

**Experience** – 24 years Banking Software, 14 years Banking Operations. Held senior roles in Temenos, iFlex and has founded and run a Banking Services company for 5 years.

**Background** - A banker with an ability to tailor solutions for Banking. Strong capability in functional architecture, client management and a strong orientation to solutions rather than theory.

He has worked as a consumer of IT solution as well as provider. He has also worked on projects with a focus on customising the solutions to best fit the bank. Can co-ordinate teams to ensure timely and coordinated success on projects with the requirement to synchronise multiple deliveries.

**Sample Roles:**

- Did health check of current solution and implemented necessary changes for best use of software with minimal development.
- Automation of complex fees and charging structures around T24.
- Project management of the full implementation cycle for big retail banks.
- Restructured tax implementation for a UK bank.

# Who we are

The senior management within the banking practice have over 100 years of experience in the Financial Services Industry working for a range of institutions and vendors.



We would be pleased to engage with you for the delivery of any of our defined services be they for short term engagements or longer term commitments

### **Quick Link Consultancy Ltd.**

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