

How One Global Bank Transformed High-Value Payments Monitoring with IR

A top 10 global bank partners with IR to gain deep visibility and end-to-end insight into its complex payment systems and operations.

THE CHALLENGE

A global financial institution processing massive volumes of high-value payments every day was facing mounting complexity across its payment systems and operations. With separate enterprise and global teams relying on different systems and architectures, gaining clear visibility into payment flows was becoming increasingly difficult.

At the same time, pressure was building to comply with the Federal Reserve's mandated ISO 20022 message standard.

With multiple clearing systems, middleware components and regulatory expectations to navigate, the bank needed a smarter way to monitor and manage payment systems and operations end-to-end.

They needed a partner who could work closely with their teams, understand the nuances of their environment and evolve with them as they tackle future challenges.

THE SOLUTION

IR Transact High Value Payments is a real-time monitoring and analytics solution designed to give financial institutions complete visibility into the health and performance of their high value payment systems and operations.

IR deployed Transact High Value Payments for the bank in two key phases:



Phase 1: Foundational Visibility

- Integrated directly with the bank's Fedwire payment engine to give teams real-time visibility into payment activity.
- Enabled frontline monitoring through a web-based interface that made data accessible to both operations and business users.
- Equipped super-users with administrative tools to configure, customize and manage the system internally.

Phase 2: End-to-End Insight

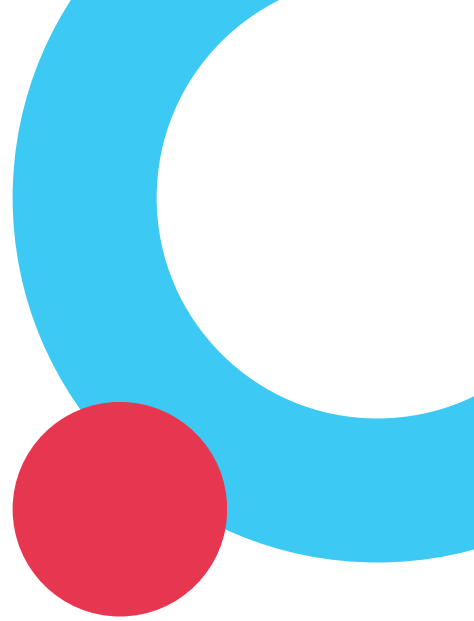
- Extended monitoring across the entire payments landscape—including origination, enrichment, screening, settlement and delivery to external networks like SWIFT, Fedwire and CHIPS.
- Introduced ISO 20022-based data modeling to standardize and streamline insight across diverse systems.
- Integrated with the bank's payments framework to monitor message transformation and delivery, a critical step in meeting ISO 20022 standards.



Throughout the process, IR worked closely with teams across the bank's enterprise and global operations—ensuring that implementation aligned with business needs, technical architecture and long-term goals.

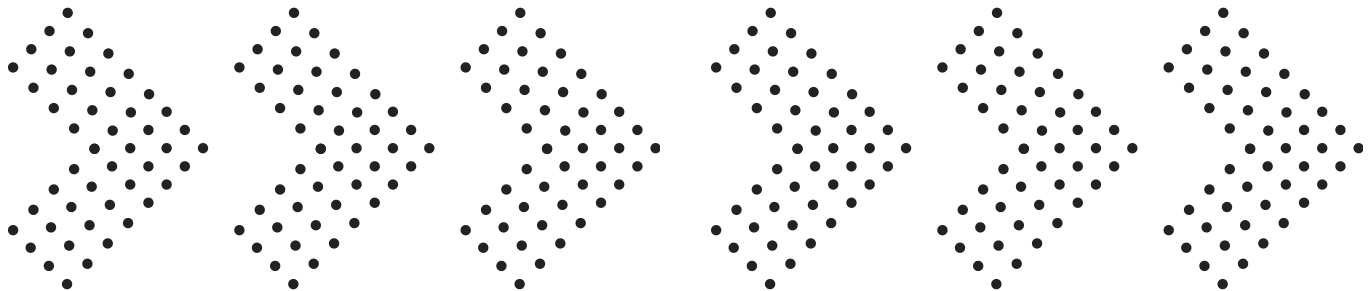
THE BENEFIT

- **ISO 20022 readiness:** With direct integration to the bank's payments framework and support for ISO 20022 message types like PAIN, PACS and CAMT, the bank is now well-positioned to meet evolving global compliance requirements.
- **End-to-end visibility:** Operations teams can now monitor every stage of a payment's journey—across different systems, geographies and networks.
- **Faster issue resolution:** Real-time alerts and dashboards empower teams to catch problems before they impact SLAs or customer outcomes.
- **Stronger collaboration:** With shared dashboards and access across teams, silos have been reduced and decision-making is faster and better informed.



THE WAY FORWARD

This isn't a one-time deployment. IR continues to support the bank as it evolves—building integrations with existing operational tools like BigPanda and DataDog, and adapting the solution as new systems and requirements emerge. It's a true partnership, focused on long-term resilience, compliance and growth—ensuring the bank's payments infrastructure is always ready for what's next.



For more information visit
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