



PROXIMO CONSULTANCY

DEVELOPING TRUST

Introduction



OUR BIG IDEA



Proximo Consultancy delivers expert services in payments transaction switching, focusing on ACI products like BASE24-eps, UPF, and Postilion.

We provide project management, analysis, testing, automation, development, and DevOps via Agile and cloud methods, excelling in modernization, migrations (Connex/BASE24 Classic to BASE24-eps), and modules like device handlers, authorizations, and interfaces.

Flexible onshore/offshore models ensure cost savings and scalability—make it happen with Proximo.

Introduction – Proximo



- **Overview:** Proximo is a professional services company specializing in consultancy for the payments industry, with a focus on transaction switching.
- **Services:** Empowers financial institutions, processors, and merchants to optimize payment ecosystems through implementation, customization, and expert support, modeled after ACI Worldwide.
- **Expertise:** Covers ACI products like BASE24-eps (multi-channel transaction management), UPF (configuration-based payment orchestration), and Postilion (integrated electronic payments processing).
- **Approach:** Utilizes Agile methodologies, cloud services (on-premise, private, or public), and DevOps for flexible delivery, seamless integration, and high availability.
- **Client Support:** Addresses real-time payments, ISO 20022 compliance, and omni-channel demands.
- **Key Benefits:**
 - 24/7 expert support with dedicated teams.
 - Training and knowledge sharing to maximize ROI.
 - Proven cost reductions of over 50% via modernization.

OUR SERVICES

Project Management ✓

End-to-end oversight for implementations, including risk minimization and timeline adherence using Agile practices.

FOCUS:

Coordinating migrations and customizations for high-volume transaction environments.

Implementation Services ✓

Smooth deployment and integration of ACI solutions, minimizing risks and accelerating value realization through expert guidance.

FOCUS:

Installing BASE24-eps for transaction switching, configuring UPF for payment orchestration, and ensuring cloud compatibility.

Business Analysis ✓

In-depth requirements gathering, process optimization, and strategic advisory for payment workflows.

FOCUS:

Analyzing multi-institution, multi-currency setups in BASE24-eps and UPF orchestration.

Testing / Test Automation ✓

Custom software development and integration using open systems technology.

Automated scripts and tools for regression, load, and integration testing to accelerate deployments.

FOCUS:

Building configurable sessions in UPF and advanced object technology in BASE24-eps.

Scripting engine utilization in BASE24-eps for custom business logic and real-time monitoring.

Development ✓

Custom software development and integration using open systems technology.

FOCUS:

Building configurable sessions in UPF and advanced object technology in BASE24-eps.

DevOps Support ✓

Continuous integration, deployment, and operations for cloud-ready environments.

FOCUS:

High-availability setups, scalability for transaction growth, and cloud migrations.



Expertise in ACI products



Proximo specializes in ACI Worldwide products, providing consultancy for BASE24 Classic, BASE24-eps, UPF, and complementary solutions like Postilion.

Our services enable clients to manage a constant flow of transactions across channels while reducing dependency on legacy systems.

- **BASE24-eps:** An enterprise-class payments engine for acquiring, authenticating, routing, switching, and authorizing transactions. Supports fault-tolerant architecture on platforms like Red Hat Enterprise Linux, HPE NonStop, and IBM p Series. Key features include omni-channel support, EMV/tokenization, and integration with Mastercard Direct Services.
- **UPF (Universal Payments Framework):** Powers configuration-based deployment of new payment services, speeding time-to-market. Integrated into UP Retail Payments, it offers flexibility for global networks, multi-provider orchestration, and real-time processing across A2A, cards, and digital payments.
- **Postilion:** Integrated modules for electronic payments, including Realtime for transaction routing and stand-in authorizations, Office for back-office monitoring, Postcard for card management, and eSocket for external interfaces. Supports all card types, secure PIN/EMV processing, and high-availability Active/Active architecture.

We incorporate Agile for rapid functionality development and cloud services for on-premise, private, or public deployments, ensuring scalability and cost efficiency.

MODERNIZATION AND MIGRATION SERVICES



Proximo excels in guiding clients through payments modernization, focusing on upgrading legacy infrastructures to support 24/7 real-time payments, ISO 20022 compliance, and cloud-native architectures. Our services align with ACI's approach to progressive platform modernization, minimizing disruption while enabling innovation.



- Key Focus Areas:
- **Migrations:** Seamless transitions from legacy systems to modern ACI platforms, including Connex to BASE24-eps (leveraging BASE24-eps's platform independence for high-volume switching) and BASE24 Classic to BASE24-eps (reducing costs via Linux integration and UPF orchestration).
 - **Modernization Initiatives:** Adopting microservices over monoliths, API integrations for open banking, and real-time data analytics for fraud prevention and personalized services. ISO 20022
 - **Support:** Enabling rich data formatting for interoperability, cross-border payments, and unified platforms across payment types. Cloud Integration: Hybrid models to lower TCO, enhance elasticity for peak loads, and accelerate deployments.

Migration/Modernization Type	Benefits	Proximo's Role
Connex to BASE24-eps	Reduced legacy dependency, 50%+ cost savings, omni-channel routing.	Project management, custom scripting, and testing for uninterrupted service.
BASE24 Classic to BASE24-eps	Platform flexibility (e.g., Linux), faster fraud response via scripting.	Business analysis, DevOps for continuous delivery, and cloud migration.
ISO 20022 Adoption	Global interoperability, real-time insights.	Configuration in UPF, integration with ACI hubs.
Cloud Modernization	Dynamic scaling, compliance outsourcing.	Agile implementations, hybrid setups for ACI-managed environments.

Specialized Modules in Transaction Switching



Proximo offers deep expertise in key modules of ACI products like BASE24-eps and Postilion, enabling customized consultancy for transaction switching components. Each module is addressed with dedicated services for implementation, optimization, and support, focusing on modernization and migration.

Module	Description	Proximo Services Focus
Device Handlers	Built-in support for major card types, devices, and EMV/multi-application cards.	Customization for hardware integration (e.g., NCR, Diebold Nixdorf), testing for secure processing.
Terminal Switching	Flexible routing to international/regional processors and host networks; omni-channel functionality.	Migration support from legacy switches, Agile scripting for new channels.
Authorizations	Powerful scripting engine for custom logic, fraud protection, and stand-in processing.	DevOps for real-time enhancements, cloud deployment for high availability.
Schemes	Support for all major payment schemes, currencies, and institutions.	Business analysis for compliance (e.g., PA-DSS), modernization to ISO 20022.
Host Interfaces	Integration with host systems, back-office apps, and monitoring tools.	Development for API orchestration via UPF, testing for seamless data flow.
Other Modules (e.g., Postilion Realtime/Office)	Transaction integrity, security, monitoring, and card management.	End-to-end support for multi-currency setups and event logging.

Delivery Models and Competitive Advantages



Proximo delivers flexible, cost-effective services with a global footprint, combining onshore and offshore models to meet client needs. Our competitive rate cards ensure value without compromising quality, drawing from ACI's cloud and modernization expertise.

Onshore Delivery: Local teams for high-touch collaboration, ideal for regulatory-sensitive projects in regions like North America and Europe.
Offshore Delivery: Cost-efficient resources from global centers (e.g., Asia-Pacific), leveraging time-zone advantages for 24/7 support.
Hybrid Model: Blend of onshore/offshore for optimized efficiency, with Agile sprints and DevOps pipelines.

Service Type	Onshore Rate (USD/Hour)	Offshore Rate (USD/Hour)	Key Advantages
Project Management			Risk minimization, timeline acceleration.
Business Analysis			Strategic insights, process optimization.
Testing/Automation			Comprehensive coverage, faster releases.
Development/DevOps/Implementation			Custom integrations, cloud scalability.

THANK YOU!

