HERITAGE BANK

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Accelerating New Payments Platform delivery for Heritage Bank to continue its people-first mission

Heritage Bank, ranked number one in Australia for customer satisfaction, has grown to become Australia's largest customer-owned bank and is one of the longest-running financial institutions in the country. Its origins can be traced back to 1875, when the Toowoomba Permanent Building Society was established.

The New Payments Platform (NPP) is a major industry-wide initiative to develop a new infrastructure for Australian payments. It's a fast, flexible and data-rich payments system for Australian governments, businesses and consumers to meet their payment needs.

Then

Heritage Bank had an inflight project that had been struggling to achieve some of the broader business outcomes necessary to enable NPP. Heritage Bank needed to integrate its core banking, web banking, mobile banking and fraud systems with the new NPP.

Red Hat and Integral partnered with Heritage Bank to provide an Innovation Lab team including experienced project managers, Java developers and Red Hat OpenShift specialists to deliver the integration necessary to enable NPP. These technical skills were previously an issue for Heritage as they had no resources with knowledge in these areas. With the assistance of Integral, Heritage successfully launched their new NPP system in singular months, rather than years.
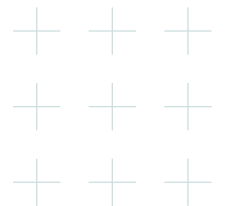
Now

Heritage Bank now has the ability for customers to manage their NPP PayID and receive real-time payments. Internal Heritage staff can now support their applications with the right skills and with collaborative, cross-functional teams. The implementation of the NPP was finalised in mere months, in contrast to the years it would ordinarily take organisations to implement.

How?

Together with Red Hat, we partnered with Heritage Bank to provide an Innovation Lab team of project, Java, Red Hat OpenShift and Agile specialists to upskill staff and deliver the integration necessary to enable the NPP, as well as meet future integration needs. These technical skills were previously an issue for Heritage as they had no resources with knowledge in these areas. Open architectural principles and industry standard tools ensure readily available skills in the market can be leant on whenever the need arises.

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