

The Icon Payments Framework (IPF)

Accelerate your payments transformation with IPF

Whether you are looking to develop your own payment solution or want a turnkey payment engine, we can help.

IPF is designed to give banks the payments orchestration framework to independently accelerate the transformation of their payment infrastructure, allowing them to build, test and deploy payment processing solutions much faster, while staying in control of timelines and costs. **IPF** is the framework that underpins payments orchestration solutions sitting at the heart of the core payments architecture of international banks such as Citi, NatWest and BNP Paribas.

With the **IPF** software development kit, banks can easily, quickly, and safely deliver payments systems with a low total cost of ownership. **IPF** also features a range of additional optional modules and ready-made integration to clearing and settlement infrastructures to accelerate the implementation of end-to-end payments solutions.

Giving banks the best of both worlds

IPF is a cloud-native, highly cost effective, collaborative payments framework that combines open-source technology with light-weight integration.

IPF has been proven to put banks back in control, accelerate their implementations by factors and provide a basis for consolidating their payments processing onto a single platform.



Traditional Vendor Package:

Functionally rich but locks you in, and is costly, closed, inflexible and complex to change and configure.



Best of both worlds:

A payments framework that puts you in control, enables you to accelerate your transformation by up to four times, reduce cost by up to two thirds, and consolidate your payments estate.



In-house development:

Puts you in control and gives you flexibility but at what cost, time to market, and risk?

Developing payments solutions with IPF

By the bank, by an SI or by Icon



IPF Core SDK

The core framework provided in the form of libraries and binaries - install into the bank's development environment.



Additional modules

Additional core services and optional modules (e.g. Scheme packs) selected and adopted by the bank.



Customise and compile

Using the core SDK, customise, extend, integrate, compile and test the solution to meet bank requirements.

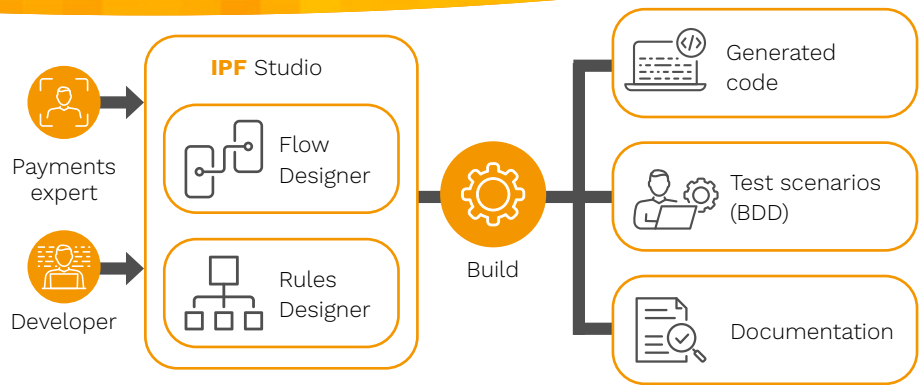


Deploy solution

Deploy the payment solution(s) in the bank's production environment iteratively.

Developing payments solutions with IPF

IPF Studio is made up of Icon's unique payments domain specific languages (DSL), leveraging JetBrains MPS, and putting banks in control by enabling payments experts and developers to jointly define process flows and rules, which is then used to automatically generate source code, BDD test scenarios and documentation of the process flow.

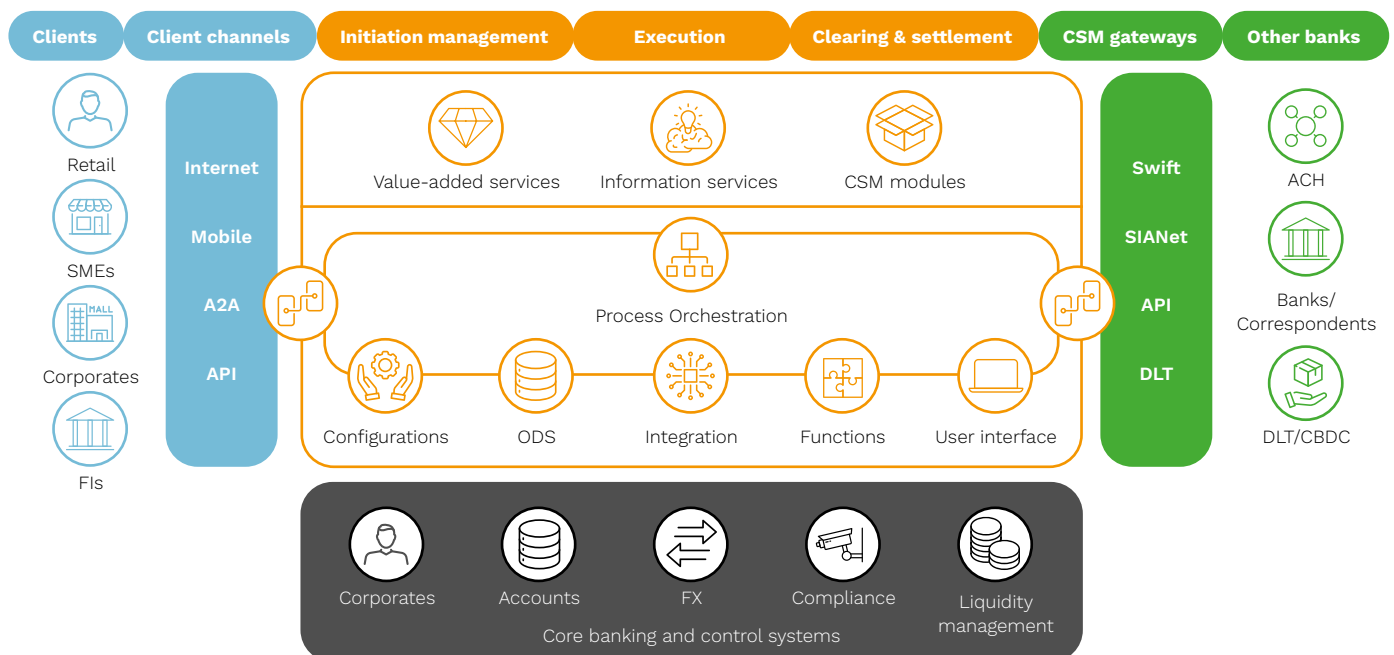


Target architecture with IPF

End-to-end coverage across the payments value chain

Decoupling the value chain helps banks to segregate logical parts of the processing and maximise benefits to bank customers. From order management to execution and

clearing and settlement, **IPF** covers the payments value chain from end to end, allowing banks to create bespoke solutions for each step and offering off-the-shelf modules and ready-made integration to accelerate implementation.



What our clients say about IPF

“We are on a journey to unlock the full potential of the Citi network and respond to the need for a streamlined and efficient payment processing system.

Through this relationship, we are removing platform complexity across our multiple products by following a process of ‘de-platforming’ common business services, creating reusable and extensible services, that can be orchestrated using the **IPF** framework.

Our new approach will empower our engineering teams to respond quicker and more efficiently to industry developments, such as ISO 20022, and deliver high-quality innovation and functionality for our clients.”

Debopama Sen, Head of Payments, Citi Treasury and Trade Solutions

“The low code aspect of the framework (Icon's **IPF**) empowers and enables organisations to control its delivery, and feature richness while the simple extensibility of the capability allows software engineers to focus on high value integrations and innovation.”

Ian Povey, CIO Payments Technology, NatWest

[Read the NatWest press release on their selection of IPF](#)

“The **IPF** enables Citi's engineers to build, deploy and test capabilities rapidly. Coupled with independently deployable and evolvable micro-services, Citi will be able to horizontally scale for growing payments volumes and improve time to market.”

Nick Nadgauda, Head of Technology, Citi Services

[Read the Citi press releases on their selection of IPF.](#)