TxMQ's Payments Gateway Enhances Corporate One's RTP® Performance and Reliability

Corporate One Federal Credit Union set out to modernize its technical approach for delivering The Clearing House's Real-Time Payments (RTP®) services. Their objective was clear: increase performance, strengthen reliability, and maintain uninterrupted service for their member credit unions. Achieving this required re-architecting a critical component of their RTP® connectivity — IBM MQ — and selecting the right partner to deliver it.

The Challenge: Modernizing RTP® Connectivity Without Disruption

End-to-end integration with TCH's RTP® network involves multiple technical layers, each demanding specialized operational expertise. A foundational requirement for RTP® connectivity is IBM MQ, the industry's trusted messaging backbone known for its one-time-only assured delivery, security, and decades-long reliability in financial services.

Although IBM MQ is widely deployed, deep expertise in architecture, deployment, and ongoing support is increasingly scarce. Corporate One recognized that building this capability internally would require significant time and resources — time that could delay their modernization goals and introduce operational risk.

To meet their performance and reliability objectives, Corporate One needed a partner with proven MQ mastery and a solution engineered for high-availability payment environments.

The Solution: TxMQ's Payments Gateway

TxMQ — a long-standing IBM Business Partner with extensive experience in integration technologies — emerged as the ideal fit. Their Payments Gateway Solution delivers IBM MQ as a fully managed, highly available SaaS offering, including:

- Guaranteed uptime and multi-region resiliency
- Automated monitoring and proactive issue detection
- 24x7 expert support from MQ-certified engineers
- A user-friendly dashboard for visibility and operational control

This approach allowed Corporate One to offload the complexity of MQ management while ensuring enterprise-grade reliability for their RTP® services.

Why Corporate One Chose TxMQ

Corporate One's technical and executive teams conducted a thorough evaluation of potential solutions. Key decision factors included:

- Depth of MQ expertise
- Proven experience with RTP® participants
- Operational reliability and resiliency
- Reputation within the RTP® ecosystem
- Overall value and time-to-delivery

TxMQ's long history with IBM MQ, combined with their specialized Payments Gateway offering, provided the confidence Corporate One needed to move forward. The decision was validated through the contract signing process, according to Corporate One's SVP, IT Strategic Initiatives Mark William who stated

> *“TxMQ was able to quickly turn around multiple IBM MQ and Connect:Direct options with full support models in a very short amount of time. Their expertise shined through during contract negotiations and Corporate One decided to execute a full support model for a multi-year term. We are confident that TxMQ’s platform and services will meet our needs.”*

Industry Validation: Trusted by TCH

TxMQ’s credibility extends beyond individual client engagements. After successfully onboarding multiple financial institutions and fintechs to the RTP® network, The Clearing House now views TxMQ as a trusted and recommended provider for accelerating RTP® adoption and improving operational performance.

Corporate One sought TCH’s perspective during their evaluation, and TxMQ received strong endorsements based on prior results and reliability.

Outcome

The implementation efforts were collaborative, timely and efficient. Mark William, SVP, IT Strategic Initiatives at Corporate One indicates

> *“TxMQ was a wonderful partner during the implementation of IBM MQ and Connect:Direct. They came prepared to every joint weekly meeting with TCH and Corporate One resources to cover queue builds, networking and testing. TxMQ always had multiple experts on each call to ensure we were able to progress forward with our aggressive timeline and deliver results.“*

By selecting TxMQ’s Payments Gateway, Corporate One gained:

- A high-availability MQ environment purpose-built for real-time payments
- Reduced operational burden and elimination of in-house MQ skill gaps
- Improved performance and resiliency across their RTP® services
- A trusted long-term partner aligned with both IBM and TCH best practices

This partnership enabled Corporate One to modernize their RTP® architecture confidently and efficiently — without disrupting service to their members.