PAYMENTS MODERNIZATION CASE STUDY

# Accelerating Real-Time Wire Payments with TxMQ's Payments Gateway

Secure Fedwire connectivity without building complex infrastructure

A leading financial services provider wanted to expand its payment capabilities with high-value wire transfers through the Federal Reserve's Fedwire Funds Service. The goal: launch securely and efficiently while avoiding the cost and complexity of building and managing specialized IBM MQ infrastructure internally.

| THE NEED | THE APPROACH | THE RESULT |
|---|---|---|
| Add secure, high-value wire transfers without slowing internal teams. | A fully managed, Fedwire-ready IBM MQ Payments Gateway. | Reliable connectivity, faster onboarding, and less operational burden. |

## The Challenge

Connecting to Fedwire required more than a standard technology integration. The provider needed to satisfy stringent Federal Reserve messaging and security requirements while supporting the availability expected for high-value financial transactions.

Building the IBM MQ environment internally would consume engineering resources, add operational responsibility, and extend the path to production. The organization needed specialized payments and MQ expertise backed by a dependable managed platform.

## The Solution: TxMQ's Payments Gateway

TxMQ delivered a secure, Fedwire-ready messaging backbone throughits Payments Gateway, a fully managed SaaS platform purpose-built for Federal Reserve payment rails. The solution included:

- Secure and compliant IBM MQ connectivity
- Fedwire messaging, validation, and high-availability architecture
- Expert onboarding, testing, production cutover, and go-live support
- Ongoing management without an internal infrastructure build-out

## Why the Provider Chose TxMQ

The organization needed more than software. It needed a partner with the technical depth, payments experience, and delivery model to simplify a demanding Federal Reserve connection.

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| IBM MQ expertise<br>Specialized architecture, security, and channel configuration | Payments experience<br>Knowledge of Federal Reserve requirements and payment rails | Operational reliability<br>Designed for critical, high-value financial transactions |
| Speed to implementation<br>A streamlined path from architecture through production | Managed delivery<br>Reduced infrastructure and ongoing support demands | Scalable foundation<br>Ready to support additional Federal Reserve payment rails |

## A Streamlined Path to Go Live

TxMQ worked closely withthe provider from initial design through production launch. The engagement included architecture aligned with Federal Reserve requirements, IBM MQ configuration and security, integration with internal systems, end-to-end testing with the Federal Reserve, and production cutover support.

> **From complex requirements to confident execution**
> TxMQ combined payments expertise, enterprise IBM MQ capabilities, and hands-on delivery support to keep the implementation moving and reduce risk at every stage.

## Business Outcomes

- Secure, reliableconnectivity to the Fedwire Funds Service
- A faster path from planning and testing to production
- Reduced operational burden through a fully managed SaaS model
- Expanded payment options for business and corporate clients
- A future-ready architecture for additional Federal Reserve payment rails

## Built for What Comes Next

TxMQ'sPayments Gatewaynowserves asacritical part of the provider's payment infrastructure, enabling secure high-value wire transfers while supporting broader financial services growth with enterprise-grade money movement technology.

