



Customer success story:

# Modernising RTGS: How QIIB Built a Scalable, Compliant Payments Backbone

## OVERVIEW

# Real-Time Processing, Compliance, and Operational Efficiency

QIIB, one of Qatar's leading Islamic financial institutions, set out to modernise its Real-Time Gross Settlement (RTGS) operations to align with Qatar Central Bank's evolving regulatory and technical requirements. As a processor of high-value, time-critical payments, the bank needed a modern platform capable of ensuring seamless transaction flows, real-time risk

controls, and full end-to-end compliance.

To achieve this, QIIB partnered with Eastnets to implement PaymentSafe, a high-performance payment hub designed to support ISO 20022 messaging, embed real-time compliance checks, and streamline RTGS processing with modern, orchestrated workflows.

## THE CHALLENGE

### Eliminating Manual Bottlenecks and Strengthening Compliance

As payment volumes and regulatory expectations increased, QIIB's operations and compliance teams faced several challenges:

- Manual validation steps creating operational delays
- Siloed workflows increasing the risk of errors
- Limited automation across RTGS processes
- The need for embedded AML screening on high-value payments
- Required alignment with Qatar Central Bank's Montran Gateway standards

- Dependence on manual enrichment and correction of payment messages

The goal: Build a compliant, scalable RTGS backbone with full visibility, structured workflows, and seamless integration across all systems.

## THE SOLUTION

### A Fully Integrated, ISO 20022-Ready RTGS System with

Eastnets deployed PaymentSafe, configured to integrate directly with Qatar's RTGS network

and QIIB's core banking system. The implementation delivered:

- ISO 20022-compliant orchestration via PaymentSafe's workflow engine
- Automated message validation against XSD schemas for improved accuracy
- Automated enrichment and correction to reduce manual effort
- Maker-checker, multi-level approvals for secure and compliant processing
- Real-time AML screening embedded into every transaction

- Direct integration with the core banking system (RJE and ISO formats)
- Secure connectivity with Qatar Central Bank's Montran Gateway

With PaymentSafe, QIIB achieved real-time processing, reduced operational risk, and a future-ready RTGS infrastructure.

## THE RESULTS

# High Performance, Full Compliance, and Rapid Deployment

The PaymentSafe deployment enabled QIIB to achieve:

100% success rate for outward RTGS message processing.

95% success rate for inward RTGS responses.

99.99% success rate on messages posting to the Core Banking System (CBS).

Rejection rates below 0.01%.

Significant reduction in manual intervention.

Stronger fraud detection through integrated AML screening.

Full implementation delivered within one month, covering extensive test scenarios.

QIIB now operates a fully automated, compliant, and scalable RTGS environment that supports real-time high-value payments and evolving regulatory standards, reinforcing its position as a leader in Qatar's payments ecosystem.

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Integrating PaymentSafe with Qatar's RTGS system has been a key milestone for QIIB. This solution has enabled us to process high-value payments more efficiently while ensuring full regulatory compliance. The automation of validation, enrichment, and AML screening has significantly improved our operational efficiency. Eastnets' expertise and support ensured a smooth transition, reinforcing our commitment to delivering secure and compliant financial services.

— Hassan Shabrawy, Head of IT Ops & Apps and Service Delivery, QIIB

## ABOUT EASTNETS

# Eastnets is a global provider of compliance and payment solutions for the financial services sector.

Through our experience, expertise, and technology, we enable safe and secure participation in the global financial economy for over 800 financial institutions globally, including 15 of the top 50 banks and 22 of the world's central banks. For more than 40 years, we've

worked to keep the world safe and secure from financial crime. We do this by helping our partners manage risk through sanction screening, transaction monitoring, analysis, and reporting, plus industry-leading consultancy and customer support.