# Mindgate partners for scalability, reliability, and growth

**MINDGATE™**
DELIVERING INNOVATION

### Software
Red Hat® OpenShift®

### Partner resources
Red Hat Independent Software ISV Program

Headquartered in India's financial capital, Mumbai, Mindgate Solutions stands at the forefront of the digital payments revolution in India. With social media applications set to manage exponential growth in unified payments interface (UPI) transactions, India's payment technology leader needed to move its business-critical UPI solution from a monolithic to a microservices architecture. Red Hat OpenShift provides the robust and highly scalable foundation needed while establishing a continuous integration and continuous delivery (CI/CD) pipeline. Partnering with Red Hat through the Red Hat Independent Software Vendors (ISV) Program provides direct access to Red Hat technology experts and training while growing new growth opportunities.

*Mumbai, India* ●

**Headquarters**

### Financial Services Technology

**1,000** payment technology professionals

### Benefits

▸ Managed growth thanks to a solid partnership and robust technology

▸ Assured stability, performance, and scalability of the business-critical UPI platform

▸ Established a CI/CD pipeline for rapid change

"Together, Red Hat and Mindgate can help the banking industry build a large-scale ecosystem for digital payments."

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**Guhan Muthusamy**
Co-Founder and Head of Products, Mindgate Solutions

## Leading digital payments in and beyond India

Established in 2008 by 2 entrepreneurs passionate about digital payments, Mindgate Solutions (Mindgate) has been at the forefront of the digital payments revolution in India from its inception. Today, it remains a key player in payments technology and transaction processing in India. "India is a pioneer in real-time payments," said Guhan Muthusamy, Co-Founder and Head of Products at Mindgate. "The industry is poised to grow 4 to 5 times in the next 24 months as more countries adopt real-time payment ecosystems." Beyond India, Mindgate also has a presence across the globe, most notably in the Middle East, Asia, and the United States.

Mindgate's solutions include everything from new-generation corporate transaction banking to mobile-based collections. Its UPI solution integrates with payment platforms, such as the UPI instant real-time payment system developed by the National Payments Corporation of India (NPCI). On a monthly average, UPI facilitates more than 8 billion inter-bank transactions. Today, Mindgate handles close to 70% of UPI transactions through its partner banks.

From day 1, Mindgate built its UPI solution on open source technology. "Our UPI solution started as a monolithic application with a Spring architecture," said Muthusamy. "We were able to handle around 16 million transactions per day but expect UPI transactions to grow 5-fold in the next couple of years driven by in-app payments in social media apps; we needed a larger-scale solution."

## Partnering with a pioneer in the open source world

"Open source provides tremendous convenience and flexibility," said Muthusamy. According to Muthusamy, today's banks believe in open source and want a stable partner to support it.

"Red Hat is a pioneer in the open source world, particularly the enterprise space," said Muthusamy. "Its enterprise experience with the large banks goes back a long way. Red Hat can help us and our customer bank implement open source in large enterprise settings."

Red Hat was Mindgate's first OEM partner. The partnership began a couple of years ago when Mindgate began looking for a highly scalable platform to support its UPI solution. For Mindgate, partnering with Red Hat offers a wide variety of benefits: platform scalability, a modern CI/CD pipeline, and innovation from OpenShift communities. "Mindgate's partnership with Red Hat is a partnership for scalability, reliability, and growth," said Muthusamy.

Online and classroom-led training from Red Hat has been a tremendous help for Mindgate, helping it address the immense challenge of meeting customer expectations and market requirements with the UPI solution. "Our team is now well-trained in best practices for high-scale solutions," said Muthusamy. Team members completed the Red Hat OpenShift certification program early in the project, ensuring they had the right skills to build the proof-of-concept and carry out the load testing.

In addition to the training courses, access to Red Hat experts helped Mindgate's team become more proficient while scaling the UPI solution. "Joining the Red Hat ISV Program gives us direct access to Red Hat engineers to learn about the platform and deployment and maintenance of applications running on Red Hat OpenShift," said Nikhil Mahawar, VP of Product and Innovation at Mindgate.

"We see a future with many more solutions and customers on Red Hat OpenShift."

—
**George Sam**
Co-Founder and Head of Business,
Mindgate Solutions

## Building a robust and highly scalable foundation

Looking for a highly scalable platform for its UPI solution, Mindgate ran a proof-of-concept and load test across multiple market-leading platforms before choosing Red Hat OpenShift. "Red Hat OpenShift is a microservices-based container platform that allows us to scale with the real-time payments ecosystem," said Muthusamy.

Red Hat technology also meets Mindgate's expectations with its surrounding ecosystems and the tools it provides. "We saw that Red Hat OpenShift would be a very strategic product for us to align with," said George Sam, Co-Founder and Head of Business at Mindgate. "We felt that Red Hat OpenShift was by far 1 of the best products available in the market, particularly with the support available."

Mindgate moved its UPI platform from a traditional monolithic architecture to a more modern microservices-based architecture with the help of the Red Hat ISV Program. After all, creating the new digital payments world is critical to the future of Mindgate and the banks it supports. "Together, Red Hat and Mindgate can help the banking industry build a large-scale ecosystem for digital payments," said Muthusamy. "Red Hat brings scalability, reliability, and sustainability."

The company has, to date, implemented Red Hat OpenShift on-premise on its clusters in India as well as in the UAE, Singapore, and the United States. Mindgate currently has 2 customers onboarded for its UPI solution, with many others in the pipeline. It also has new UPI use cases in the pipeline, including UPI on credit cards and offline UPI payments.

## Partnering for growth, innovation, and a robust foundation

### Managed growth thanks to solid partnership and foundation

Mindgate's story evolved from retail payments to retail payments supported by social media applications with its UPI solution, offered first in India and now in multiple geographies and countries. "Mindgate's partnership with Red Hat and adoption of Red Hat OpenShift were our 2 most important milestones, helping us bring our new UPI initiative to market and expand our global reach," said Rohit Sarwate, Alliance Lead at Mindgate. Maintaining its leadership position Mindgate is growing faster than the wider real-time payments ecosystem.

To further growth, Mindgate is now building some other interesting new offerings with Red Hat, 1 being central bank digital currency (CBDC) and another corporate transaction banking. "Our partnership with Red Hat will help us grow," said Muthusamy. "Red Hat OpenShift will provide a robust and scalable foundation as we expand our offerings."

**Assured stability, performance, and scalability of the business-critical UPI platform with tens of thousands of transactions per second**

Three of the biggest strengths of Mindgate's UPI solution are the stability, high scalability, and performance brought by Red Hat OpenShift. "Red Hat helped us provide a robust, highly performant and highly scalable UPI solution that meets our customers' needs and demands," said Sarwate.

One customer's scalability test demonstrated that Mindgate's UPI platform could support 10,000 transactions per second. "Feedback from customers has been very positive," said Muthusamy. "The scalability is there, performance is there, user confidence is there, it supports a lot of open source ecosystems, and is made for the enterprise."

**Established CI/CD pipeline for meeting new market needs at pace**

With Mindgate anticipating more and more mandates around scalability and availability from India's central regulatory authority, the Red Hat technology provides a robust infrastructure while establishing a CI/CD pipeline to accelerate time to market for changes.

"As a company, Mindgate is dynamic and very responsive to the market's needs. Our customers like it because they know we implement changes rapidly and apply accurate solutions that meet their needs," said Muthusamy. "One of the biggest differences between leaders versus others in the UPI market today is platform scalability and the ability to respond very fast to new mandates."

With Mindgate's reach expanding across the globe, Red Hat OpenShift is helping to ensure it always meets compliance requirements. "Every bank has a security checklist and guidelines that we need to meet, and Red Hat OpenShift is helping us to meet those checklists and best practices," said Mahawar.

## Banking on a robust 2-way partnership

Mindgate's focus for the future is on expanding its payments from retail and social media to corporate and government and strengthening its central infrastructure for real-time payment ecosystems across geographies. And with many large banks considering moving to the public cloud, the opportunity of hybrid cloud provided by Red Hat OpenShift is phenomenal. "Our relationship with Red Hat is based on technology innovation in addition to the scalability of Red Hat OpenShift," said Muthusamy. "This partnership means a lot to both of us."

The company sees Red Hat as a very strategic partner "Red Hat is collaborating with us, working with customers, and creating opportunities with Red Hat OpenShift," said Sam. "We see a future with many more solutions and customers on Red Hat OpenShift."

## About Mindgate Solutions

Mindgate helps its clients redraw the payment landscape through a value proposition of large-scale social payments, responsive to market demand, and reduced cost of ownership. The outcome is a well-defined approach that propels its organization to acquire a significant market share of the digital transaction ecosystem.

### About Red Hat Innovators in the Open

Innovation is the core of open source. Red Hat customers use open source technologies to change not only their own organizations, but also entire industries and markets. Red Hat Innovators in the Open proudly showcases how our customers use enterprise open source solutions to solve their toughest business challenges. Want to share your story? Learn more.

### About Red Hat

Red Hat is the world's leading provider of enterprise open source software solutions, using a community-powered approach to deliver reliable and high-performing Linux, hybrid cloud, container, and Kubernetes technologies. Red Hat helps customers develop cloud-native applications, integrate existing and new IT applications, and automate and manage complex environments. A trusted adviser to the Fortune 500, Red Hat provides award-winning support, training, and consulting services that bring the benefits of open innovation to any industry. Red Hat is a connective hub in a global network of enterprises, partners, and communities, helping organizations grow, transform, and prepare for the digital future.

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