

CASE STUDY

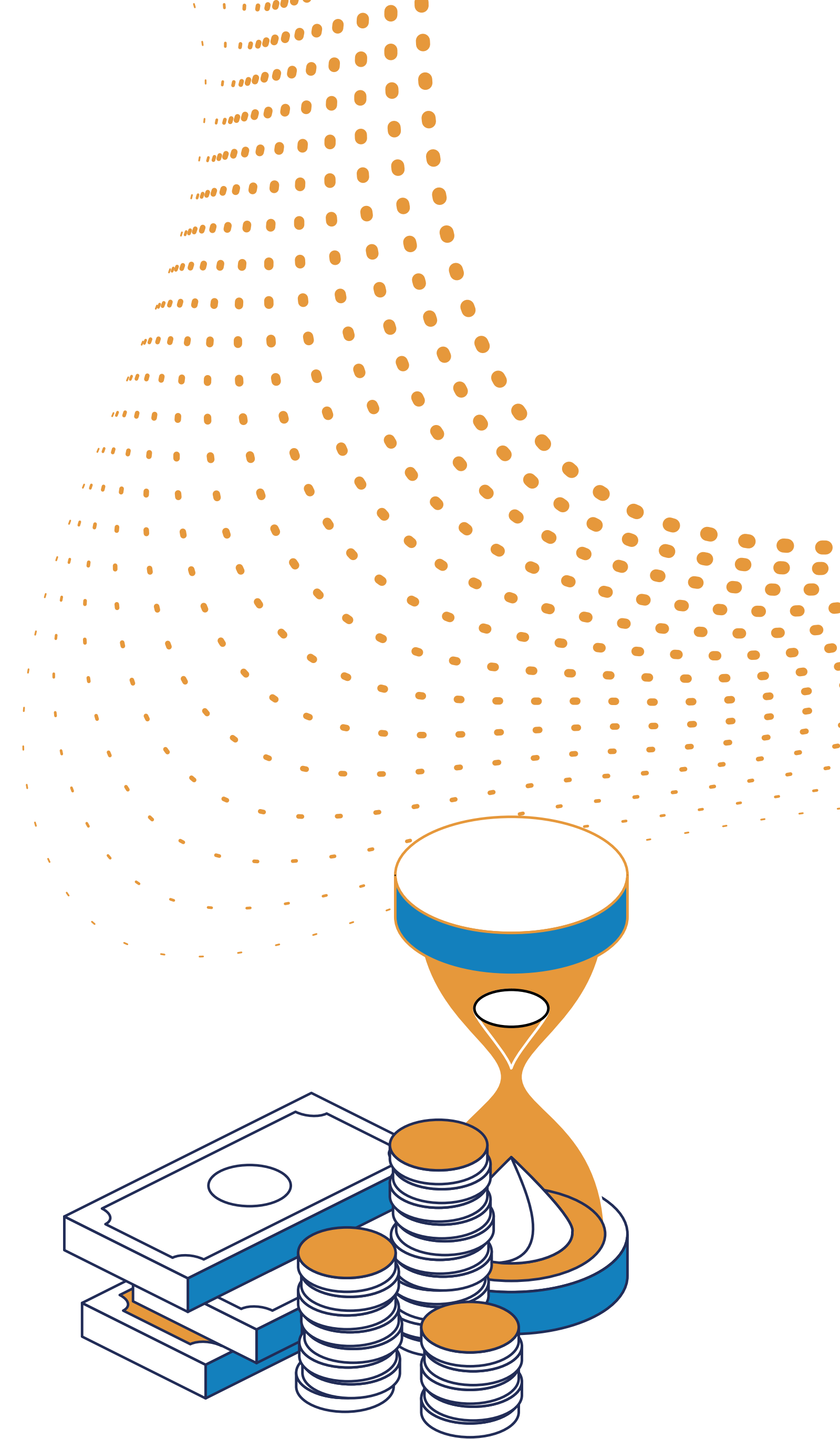
# Driving **CBDC** Transformation for a Leading Private Bank



## CLIENT OVERVIEW

As Central Bank Digital Currencies (CBDCs) gain traction globally, a leading private sector bank set out to build a scalable, secure, and interoperable CBC platform.

The bank sought a robust CBDC solution that could integrate seamlessly with its existing banking ecosystem while enabling real-time, secure transactions. To drive this transformation, the bank partnered with Mindgate Solutions to implement a next-generation **CBDC platform designed for high-volume transaction processing with high transaction success rate.**



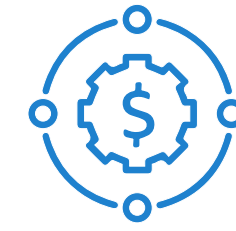
## IMPLEMENTATION

Mindgate's cloud-ready, microservices-based CBDC solution provided the bank with a flexible, scalable, and secure framework to facilitate the issuance, distribution, and adoption of digital currency.



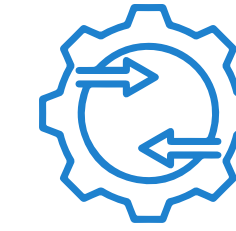
### **CBDC Digital Vault**

A secure repository for storing and managing digital currency tokens, ensuring transparency, security, and efficient distribution.



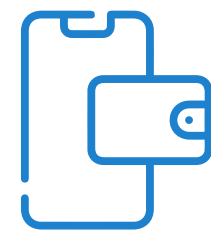
### **Issuer Switch**

A critical component enabling seamless interoperability between central banks, digital currency platforms, and existing payment systems.



### **CBDC T-PSP Integration**

A seamless bridge between CBDC wallets and payment applications, ensuring frictionless transaction processing.



### **CBDC Wallet App**

A white-label, customizable digital wallet solution for storing, transferring, and managing digital currency.



### **Administration Portal**

A centralized platform for managing wallet creation, transaction monitoring, financial reporting, and regulatory compliance and various back office functions.



### **Mobile Banking SDK**

A development toolkit that allows banks to integrate CBDC functionality into mobile applications, supporting both Android and iOS for broader accessibility.

## IMPACT AND BENEFITS

# 800,000+

Active CBDC users including merchants.

### High-Throughput Transaction Processing

The Mindgate CBDC solution is built on the robust technology stack used by the UPI platform that processes over 300 million transactions per day and benchmarked for 20,000 transactions per second, ensuring seamless and efficient transactions.

### Faster Go-to-Market for CBDC Use Cases

The bank quickly enabled multiple CBDC-driven payment scenarios, including:

- Programmable CBDC for conditional payments.
- Offline CBDC transactions for areas with limited connectivity.
- Salary disbursements and bill payments integrated integration.
- Wallet auto-load and ticket booking in IRCTC.

### Seamless Integration with Third-Party Applications

A customized middleware layer enabled the bank's Third-Party Application Providers (TPAPs) to integrate with the CBDC platform.

Accelerated user adoption\*: 100,000+ customers and 170,000+ merchants onboarded during pilot phase



## CONCLUSION

The successful deployment of the CBDC solution not only enabled secure and efficient digital currency transactions but also positioned the bank at the forefront of innovation in the evolving digital payments landscape. Today the Bank is leading the way in implementation of enhanced use cases on CBDC and also having a significant share of the CBDC ecosystem.





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## About Mindgate

**Mindgate Solutions** has been at the forefront of the payment's revolution from its inception in 2008, an outlook that has made it a key global player in payments technology & transaction processing. From enabling real-time payments to delivering comprehensive corporate transaction banking platform, Mindgate has consistently driven innovation as a leader in the payments space.

With its unparalleled array of solutions, Mindgate helps its clients deliver seamless execution in their digital banking needs. These solutions include Real Time Retail Payments for End-to-End Retail Banking Solutions, Corporate Transaction Banking for driving the transformation in Transaction Banking, Government Business Banking that offers modern solutions for all government needs, Central Infrastructure for modernizing the payment infrastructure, Reconciliation & Settlement to simplify the reconciliation and settlement process, along with Merchant offerings that provide modern solutions for seamless business growth.

Mindgate's strategic alliance with ACI Worldwide is a way to bolster its presence in the payment's domain. Through this partnership ACI and Mindgate leverage each other's strength in implementing real-time payment infrastructure globally.



### Corporate Office

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