



Discover Mindgate's VTransact DigiTB – AI-enabled, cloud-native transaction banking suite

Modernise transaction banking with confidence

Banks are under increasing pressure to support real-time payments, rising transaction volumes, and API-driven integration.

Yet many transaction banking platforms remain constrained by monolithic, batch-based architectures that slow the rollout of new capabilities.

These outdated architectures can also limit intraday visibility while making integration with payment schemes, fintechs, and enterprise platforms costly and complex.

At the same time, maintaining availability and regulatory compliance at scale increases operational risk. Without a modern, cloud-native approach, banks often struggle to respond to changing customer expectations and evolving regulatory requirements.

Technology Used

- Red Hat OpenShift
- Red Hat OpenShift Kubernetes Engine
- Red Hat Enterprise Linux



Introducing a cloud-native, AI-enabled solution that transforms transaction banking

VTransact DigiTB is Mindgate's cloud-native, AI-enabled transaction banking platform designed to help banks modernise payments, cash management, liquidity, and collections without the risk and rigidity of legacy systems.

Built on a modular microservices architecture and deployed on Red Hat OpenShift, VTransact DigiTB supports high transaction volumes, real-time processing, and API driven integration while maintaining platform resilience and regulatory compliance.

This enables banks to modernise incrementally, rather than attempting large, high-risk transformation programs. It also supports agentic AI readiness, enabling NLP-driven assisted and autonomous agents to streamline onboarding and support relationship managers, corporate users, and operations teams.

How VTransact DigiTB overcomes common challenges for banks

Common challenges	How the solution helps
Legacy, monolithic transaction banking platforms	Modular, cloud-native architecture replaces tightly coupled systems with independently deployable services
Limited ability to scale for rising transaction volumes	Services scale independently to support high transaction throughput and peak processing periods
Slow delivery of new transaction banking capabilities	Incremental releases enable faster rollout without system-wide deployments
Lack of real-time transaction processing and visibility	Supports real-time processing and intraday transaction insight
High operational risk during change and maintenance	Service isolation reduces the impact of failures and planned updates
Complex integration with payment schemes and external systems	API-first design simplifies integration with core banking systems and third-party platforms

Key solution features

- **Cloud-native modular architecture:** Built as independently deployable microservices aligned to transaction banking domains.
- **High-volume transaction processing:** Designed to support large transaction volumes and peak processing demands.
- **Real-time payments and cash visibility:** Enables real-time transaction processing and intraday insight across accounts and payments.
- **API-first integration model:** Standardised APIs support integration with core banking systems, payment networks, and external platforms.
- **Resilient by design:** Service isolation reduces the impact of failures, upgrades, and maintenance activities.

Our approach

Mindgate supports a phased approach to transaction banking modernisation, allowing banks to evolve their capabilities in line with business priorities and operational readiness.

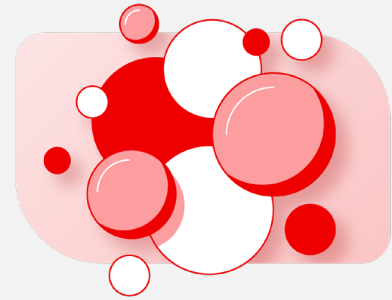
VTransact DigiTB is designed to integrate with existing banking and payment systems, enabling progressive adoption while maintaining continuity, resilience, and compliance. This helps organisations modernise with less disruption and lower transformational risk.

About Mindgate Solutions

We are a global payment solutions provider and a trusted partner for banks worldwide, delivering high-concurrency, real-time payment and transaction banking solutions.

We demonstrate significant global scale, powering approximately two out of every five real-time payment transactions globally through our platforms. By leveraging microservices and real-time streaming, we facilitate over 10 billion monthly transactions, worth \$1.6 trillion annually, for more than 60 marquee clients.

For more information, visit www.mindgate.solutions or contact us at sales@mindgate.in.



Getting started

Learn how Mindgate can help modernise transaction banking with a scalable, cloud-native approach built on Red Hat OpenShift.

Contact Mindgate to explore how VTransact DigiTB can support real-time processing, improve scalability, and enable a lower-risk path to modernisation.

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 organisations grow, transform, and prepare for the digital future.

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