

Xinja turns-on cloud-first payments with CloudConnect™ & Fastrack Cloud vRouter.

Australia's brand-spanking new neobank, Xinja, are set to disrupt the market with an industry leading payment solution propelled by Fastrack's CloudConnect™ and Cloud vRouter solutions.

About Xinja and the project

Xinja is on the path to revolutionising Australia's banking experience. The independent, 100% digital neobank received its full banking license in September 2019 but is already challenging the norms in how banks build and manage their IT infrastructure. With a bit of elbow grease from their friends at Fastrack, Xinja has built a cloud-first model that all banks (or any organisation really) should aspire to follow.

Technology

Fastrack deployed a range of network connectivity solutions including:

- Fastrack Cloud vRouter
- Fastrack Ethernet
- Fastrack Enterprise Internet
- CloudConnect™
- AWS DirectConnect



Challenge

Xinja are creating a digital banking experience that's effortless and fun for all Australians. Core to delivering this vision is enabling their debit card payment process to be as fast and scalable as possible.

One of Xinja's biggest challenges was the geographic disparity between its debit card payment partners. For example, its SAP-based core banking platform is in Sydney, its payments processing partner, Global Payment Solutions (GPS), is based in the UK, while Xinja's own cloud infrastructure is hosted in AWS. This means each debit transaction must traverse at least 30,000kms in order to be processed. With a sub-one-second transaction processing target, Xinja was facing an uphill battle.

Secondly, Xinja were interested in becoming a world-class bank, not network experts. They needed a specialist network partner who could remove their network complexity while building infrastructure that could grow as fast as they were. Enter Fastrack.

Solution

Fastrack deployed CloudConnect™, Fastrack vRouter and AWS DirectConnect as a high-speed network intermediary between Xinja's AWS-based infrastructure and its payment transaction partners. Each element of the solution contributed to creating a seamless and scalable solution.

CloudConnect™ provides direct, unmetered, high speed (up to 10gbps) and low latency

connectivity between Xinja's payment partners and the Fastrack vRouter.

The Fastrack vRouter was deployed inside a virtualised environment and allowed all the links between Xinja's payment providers to terminate at a single point.

Finally, AWS DirectConnect was deployed to create a single pipe between Fastrack vRouter and Xinja's AWS-based cloud environment.

Impact

"When we started, we didn't really know what we would need or how the solution would work," says Greg Steel, CIO at Xinja.

"Fastrack have really been able to unleash their creativity, and that's evident in the outcome of the solution. We now have a hub from which we can connect to any provider around the world, for any cloud-based service we will need in the future."

"We're getting well under 300 millisecond latency and its very stable."

"We have professional Fastrack network engineers looking after our complex network integrations, which simplifies the network operations we have to manage."

"We've proven now that we can scale the world. We can get guaranteed latency. We can deal with both modern and old-fashioned vendors."

"Fastrack really had to roll with the punches, which has taken a lot of agility. You don't get that out of a traditional partner."

"Solving our complex network challenges would have been much more difficult without Fastrack's help."



Greg Steel
CIO
Xinja

