Read Time: 6 Mins.

Case Study

# SEPA CBPR+ Compliance Support for a Leading eCommerce Giant

## Overview

J.P. Morgan's Payments Consultant Implementation Program (PCIP) is a network of resources designed to assist J.P. Morgan clients in modernizing their business by integrating technology and treasury solutions, with implementations guided by the experience of J.P. Morgan and its partners.

A leading global eCommerce company faced an urgent deadline to address the SEPA and CBPR+ requirements for cross-border payments. Their legacy treasury platforms produced unstructured flat file style payment files, which posed a risk of payment rejections once the mandate took effect. The client engaged their J.P. Morgan relationship team for technical support to facilitate migration to the desired ISO 20022 pain.001 format—without disrupting core ERP systems.

# Client Background and Challenges

The client is a global eCommerce and technology conglomerate processing millions of transactions daily across multiple regions. Reliable cross-border liquidity is essential to keeping their merchant and supplier ecosystem operating smoothly.

The immediate issue: existing payment outputs (legacy flat file) did not meet the strict SEPA and CBPR+ standards required to provide ISO 20022 files to their primary clearing bank, J.P. Morgan. Without timely remediation, they faced potential payment rejections, operational delays, and downstream supply chain disruption.

To address the risk and timeline, the client partnered with Tech Mahindra based on its corporate treasury and payments expertise, prior experience with ISO 20022 programs, and a delivery approach designed to accelerate implementation while preserving existing enterprise architecture

# Our Approach and Solution

Tech Mahindra designed and delivered a lightweight, scalable translation and validation solution to bridge the client's legacy flat file outputs to a J.P. Morgan-compliant ISO 20022 payment messages (pain.001.001.09). A business-user-friendly portal enabled treasury teams to upload standard CSV files and manage exceptions without needing constant IT involvement.

## Core capabilities

- Configuration-driven translation: A dynamic configuration layer maintained the corporate's reference/master data to support consistent mapping and validation.
- Validation checks: On upload, the parsing engine performed syntactic checks and J.P. Morgan-specific semantic validation.
- Automated conversion: Clean records were transformed into the mandated pain.001.001.09 ISO XML format.
- Exception management and reconciliation: Failed records were extracted into a "bad file" with precise error descriptions, supported by a dashboard summarizing totals processed, passed, and failed to speed remediation and reconciliation.
- Quality assurance and certification: Leveraging Tech Mahindra's Payments Centre of Excellence and a pre-built library of J.P. Morgan test data and accelerators, the team reduced typical discovery and test cycles. The solution was tested collaboratively with the J.P. Morgan integration and onboarding teams to meet bank standards and support high straight-through processing (STP) from day one.

# Business and Community Impact

The program enabled the client to meet the mandate deadline and avoid payment disruption. Key outcomes included:

### 60% faster delivery:

Production-ready implementation in ~4 weeks versus an 8–10 week industry norm.

### Risk reduction:

Lower exposure to non-compliance penalties, payment rejections, and payment blockages.

### ~40% cost savings:

Reduced internal IT effort through a ready-to-run solution and streamlined testing.

### Enhanced Responsiveness:

Operationally, the portal's usability and automated exception handling reduced daily manual repair effort and allowed business users to resolve issues independently, improving speed and resilience in treasury operations.

By maintaining frictionless cross-border payment processing, the eCommerce firm protected supplier and merchant payouts—helping sustain the broader economic community that relies on timely settlement through their platform.

## Partner Quotes

*"Tech Mahindra was identified as a great fit for the client to support their SEPA and wire migration deadline based on Tech Mahindra's ISO 20022 technical expertise and delivery model that blends multilingual capabilities with localized, hands-on engagement. That gave the client confidence that they'd reach compliance quickly and with minimal disruption despite the urgency on the assignment."* — Papa Faye

This case study is based on the actual work carried out by Tech Mahindra and J.P. Morgan for a leading global eCommerce and technology company. AI assistance was used in the editing process of this document.



## About Tech Mahindra

Tech Mahindra (NSE: TECHM, BSE: 532755) offers technology consulting and digital solutions to global enterprises across industries, enabling transformative scale at unparalleled speed. With 146,000+ professionals across 90 countries, Tech Mahindra provides a full spectrum of services including consulting, information technology, enterprise applications, business process services, engineering services, network services, customer experience & design, AI & analytics, and cloud & infrastructure services. It is the first Indian company in the world to have been awarded the Sustainable Markets Initiative's Terra Carta Seal, which recognizes global companies that are actively leading the charge to create a climate and nature-positive future. Tech Mahindra is part of the Mahindra Group, founded in 1945, one of the largest and most admired multinational federation of companies.
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