

EMERGENT ORDER LTD

Payments architecture, engineering and technical assurance

Supplier capability statement | October 2026

Emergent Order provides specialist consultancy for payment-system change, integration and operational resilience. Engagements are led by Thomas Bhatia, a technical architect with more than 20 years of experience in distributed systems, payments and telecommunications.

Services

- Payment-flow and integration review: architecture, asynchronous processing, messaging boundaries, failure handling and interoperability.
- Capacity and resilience assessment: performance investigation, recovery behaviour, bottlenecks and the evidence needed to support readiness decisions.
- ISO 20022 and payment messaging: integration design, test coverage, participant interfaces and implementation review.
- Technical delivery and assurance: bounded engineering work, independent review checkpoints, remediation planning and knowledge transfer.

Typical assignments and outputs

A focused diagnostic can establish the problem, examine available evidence and define the next useful action. Larger assignments can combine design review, targeted testing and delivery support under an agreed statement of work.

- An evidence-backed findings report with assumptions and limits made explicit.
- Prioritised remediation actions, a practical test plan and decision points.
- Architecture and integration recommendations, technical workshops and handover.

Technical strengths

Erlang/OTP and BEAM; RabbitMQ and IBM MQ; event-driven and distributed systems; API integration; Linux and Kubernetes; performance investigation, reliability and operational observability.

Engagement

Available for scoped supplier consultancy, delivery work packages and specialist subcontracting. Scope, team, delivery location, availability, fees and acceptance criteria are agreed for each assignment.

Contact: Thomas Bhatia | hello@eo.io | +44 7846 559692

Principal experience

Thomas Bhatia | Technical architect and director

The experience below was gained by Thomas before Emergent Order was incorporated. It is principal experience, rather than a record of contracts delivered by the company.

Enterprise messaging and distributed systems

Erlang Solutions | Technical Architect | January 2023–March 2026

Led enterprise engagements covering RabbitMQ architecture, topology, clustering, replication, availability and performance. Work included production investigations, design recommendations and technical handover.

National payments infrastructure

Vocalink / Mastercard programmes, through Erlang Solutions | Technical Lead / Senior Engineer | April 2016–January 2023

Supported real-time payments work for ITMX in Thailand, including PromptPay. Contributions included component modernisation, performance engineering, participant integration, payment messaging and ISO 20022 enhancements. Led engineering teams and contributed technical designs and implementation plans.

This experience supports a practical approach to payment-system integration and resilience. Specific programme references and detailed examples can be discussed subject to confidentiality and permission.

How we work

- Begin with the buyer's operational problem, the available evidence and a bounded scope.
- Agree deliverables, acceptance criteria, access requirements and responsibilities before delivery.
- Separate observed findings from hypotheses and identify where further testing is needed.
- Make design decisions and technical handover understandable to the client team.

Company particulars

Legal name: EMERGENT ORDER LTD

Company number: 17510423

Incorporated: 9 October 2026

Legal form: Private company limited by shares, England and Wales

Registered office: 2nd Floor College House, 17 King Edwards Road, Ruislip, London, United Kingdom, HA4 7AE

Company particulars are supported by incorporation documents. Naming prior programmes does not imply client endorsement. Commercial and qualification evidence is supplied against the requirements of each procurement.