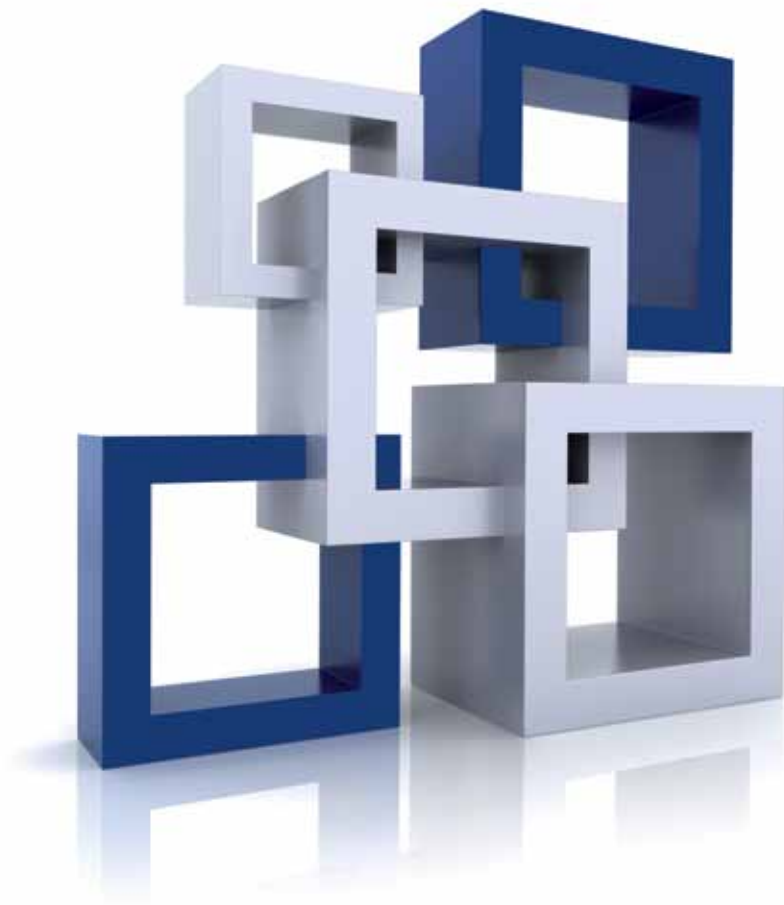


CREATE VALUE-ADDED
SERVICES INTO YOUR
PAYMENT OPERATIONS

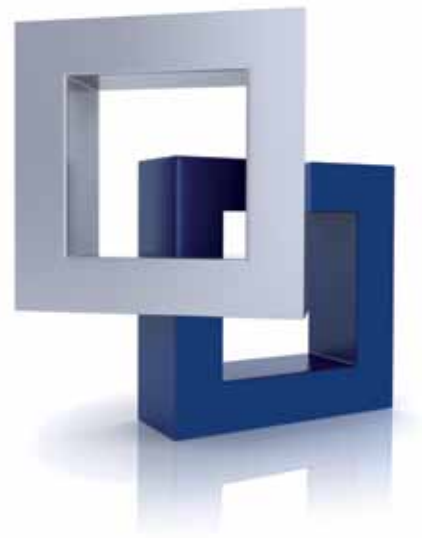


> The Solution

FMS.next Payments supports multiple networks including **Users** (e.g. Payments Administration), **Payment Channels** (e.g. Branch Networks, Internet Banking, ATM, etc.) and **Interbank Networks** (e.g. SWIFT, SEPA, etc.) through a complete, cost-effective and secure solution for their payment transactions processing. It **facilitates** domestic and international fund transfers, **automates** and **monitors** the full cycle of payments and efficiently ensures compliance to the business workflows.

FMS.next Payments, developed by **Profile Software**, is the complete payments solution which covers all major payments instruments:

- **Credit Transfers:** incoming and outgoing, SEPA and non-SEPA, customer and interbank payments in all currencies and destination countries
- **Direct Debits:** incoming and outgoing collections under the SEPA Direct Debit Schemes (CORE & B2B)
- **Corporate Payments:** implementation of the Customer-To-Bank Interface under the SEPA Guidelines



> Features

Extended multi-currency support

- Standard and special foreign exchange rates are maintained
- FX conversion rules can be defined based on business rules

Regulatory compliance

Fully compliant with current and upcoming standards and regulations:

- SWIFT Standards
- SCT & SDD SEPA Rule Books
- Other payment networks (domestic and international)

Centralised administration of all payments

- A payments hub that consolidates all incoming and outgoing payments, establishing a single point of reference

Straight Through Processing (STP)

- The STP increases throughput, reduces transaction time, eliminates human errors and ensures validity
- Automated procedures in incoming and outgoing payments through a rule-based payments hub

Process standardisation

- Well-defined and optimised payments process flows regardless of payment type, customer conditions, originator of the transaction or settlement mechanism

Format independent Payments Message Processing

- Rule-based adaption of new payment channels (domestic and international) through user configuration of Send / Receive adapters without affecting the core business process

Integration – Open architecture

- Secure, public, online API provision towards compliance with PSD2 directive
- Integration with legacy core banking systems, supporting multiple and new interfaces without affecting core functionality
- Automated interfaces with external payment systems (e.g. SWIFT, SEPA Participant systems, etc.) ensuring safe transmission and receipt of messages
- Native integration with the FMS.next Core Banking system, safeguarding rapid deployment timelines

Transformation & Routing

- As a payments hub, it can be utilised for any transformation, consolidation and routing services

Scalability

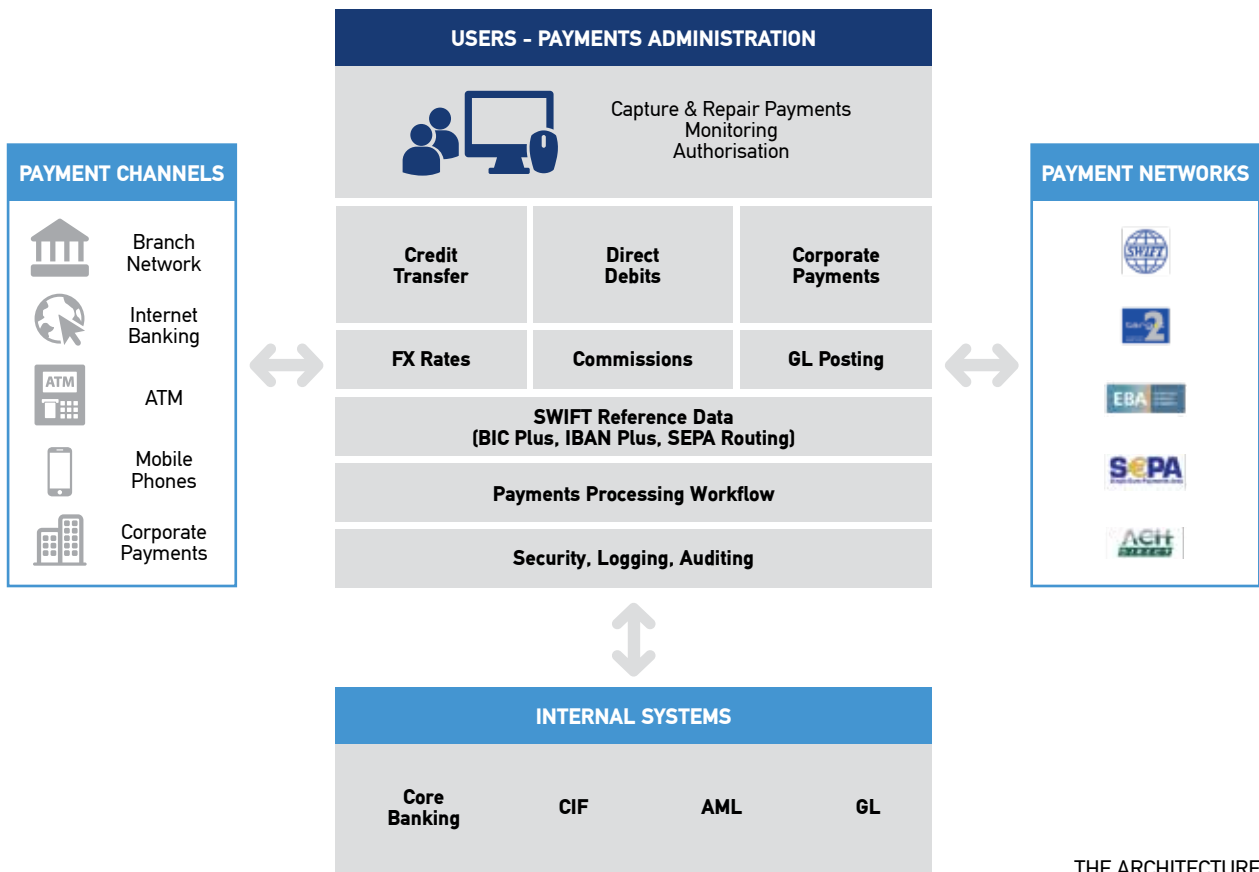
- Scale-up (vertical): through parallel processing or
- Scale-out (horizontal): by using load balancing

> The Benefits

- Optimise payment flows
- Reduce transactional and operational costs
- Minimise human intervention
- Increase capacity and facilitate growth
- Gain full control over the payments routing
- Create value-added payment services for clients
- Complete life cycle trace (audit trail), including any configuration or parameterisation changes
- Customise with user-defined business rules

> What makes FMS.next Payments different?

- **On Corporate Level:** improved overall customer retention and business competitiveness through the creation of a specialised hub for cross-border payments
- **On Financial Level:** maximisation of Return on Investment (ROI) against the existing legacy system, resource optimisation and lower overall costs
- **Customer Satisfaction & Operational Resilience:** supports distributed payment entry from various channels and the capability to create and maintain clearing and settlement rules



THE ARCHITECTURE

Professional Services >

Profile Software delivers Professional Services to its clients which are included in its turn-key solution proposition to completely cover their requirements, from project commencement to go-live. These Professional Services cover both the Implementation (Project Management, Customisation, Consulting, Training) and Post-implementation phases (Customer & Technical Support, Maintenance, Consulting). Profile Software also offers additional Business Process Outsourcing (BPO) services or Business Process as a Service (BPaaS).

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Profile Software, an ISO-certified and listed company, is a specialised financial solutions provider, with offices in **Geneva, Dubai, London, Singapore, Athens** and **Nicosia**. It delivers market-proven solutions, with an exceptional track record of successful implementations, to the Banking and Investment Management industries.

15,000
Users

650
Sites

25
Countries



Profile Software is acknowledged as an established and trusted partner across many regions, offering a wide spectrum of solutions to the financial services sector. Profile Software's solutions are recognised and approved by leading advisory firms and enable institutions worldwide to align their business and IT strategies while providing the necessary business agility to proactively respond to the ever-changing market conditions.