



SUNGARD AVANTGARD PAYMENTS

Solutions Overview

AVANTGARD PAYMENTS SOLUTIONS OVERVIEW

Payment processing and execution are vital functions for any organization. Managing these activities effectively can provide greater visibility to cash on hand, reduce fraud, risk and errors, increase operational efficiency and help create a more agile organization. But not all organizations have the tools, systems and processes in place that can deliver these operational and business efficiencies.

SunGard's AvantGard provides a comprehensive suite of payment solutions designed to address all aspects of payment processing and execution.

With increasing focus on liquidity, corporations are under pressure to manage cash more effectively. Poor visibility of cash flows can be a problem for corporations who manage their payment processing and bank accounts either regionally, at business unit level or subsidiary level. Lack of standardization, manual processing and disparate systems not only reduce visibility, they also increase transaction costs and risk of fraud. All of this adds complexity and cost to the payment challenge.

SunGard's AvantGard provides a comprehensive suite of payment solutions designed to address all aspects of payment processing and execution, with componentized offerings to solve specific

business problems, and more integrated offerings to provide full cycle support. Regardless of the size of your organization, SunGard has the solutions available to fit your business requirements.

AvantGard Payments solutions help our customers to achieve:

- Real-time cash visibility
- Higher straight-through processing levels
- Lower transactional and operational costs
- Better management of payment flows and exceptions
- Reduced risk and errors

PAYMENT PROCESSING

Whether you are a small to medium sized business with basic payment execution needs, or a large multi-national organization requiring support for payment processing and execution around the world, SunGard has solutions to fit your needs.

In addition to driving efficiencies and cost containment, AvantGard Payments solutions offer increased visibility including an instant view of enterprise-wide payments processing. This allows all stakeholders to take immediate action when exceptions occur and allows clients to reap full benefits in terms of improved liquidity management and relationships with business partners.

- AvantGard Trax supports complex payment processing across multiple banks and multiple countries, as well as ACH, direct debit, wires, one-time payments and SWIFT connectivity
- AvantGard Secure32 provides basic payment processing to support local print and ACH requirements





PAYMENT EXECUTION

Payment execution can often be fragmented, error-prone and inefficient. It's not uncommon for organizations to rely on several different electronic banking applications - requiring the integration of multiple system interfaces and the functional management and administration of these interfaces.

For organizations that print paper checks, the process of printing checks, stuffing envelopes and mailing can overwhelm even the most efficient accounting team. Corporations that operate in multiple countries have additional challenges. They must manage diverse domestic and international payment formats, and keep up-to-date with new payment standards such as Single Euro Payments Area (SEPA). Further complicating the picture are the increasing regulation and compliance standards that are placing additional operational burdens on organizations.

- AvantGard Secure32 supports local and remote check printing, and ACH
- AvantGard Trax supports a broad range of payment execution options including ACH, direct debit, wires, one-time payments and SWIFT connectivity
- AvantGard PayNetExchange supports fast-track conversion from check to ACH, and outsourced check print and mail, as well as wires

KEY BENEFITS OF AVANTGARD PAYMENTS

Improved Visibility

AvantGard Payments solutions help corporations gain visibility to cash, in a more cost-effective manner, by making payments data more transparent and providing a single repository for users to view and manipulate payments and account information.

Centralization of the Payments Infrastructure

Relying on a number of disparate systems for the processing of payments can be inefficient, expensive to support, and prone to error. AvantGard Payments solutions can help by offering corporations a centralized platform and single solution for the processing of payments.

The flexible nature of the AvantGard platform allows organizations to easily make system adjustments at any time.

AvantGard Payments solutions offer all of the tools necessary for the entry and processing of manual payments, as well as flexible set-up of roles and responsibilities between local affiliates and the central treasury department. Obtaining payment data from various sources and processing payments for multiple domestic and international formats is made easy with this complete end-to-end offering.

Reduction of Operating Costs

AvantGard Payments solutions help organizations to drive down operating costs by providing them with the ability to handle a growing number of transactions without imposing the need to hire additional staff. By reducing the number of touch points that a payment needs to pass through prior to being settled, operational costs are considerably lowered.

Flexible Interface for Compliance

AvantGard Payments solutions consolidate diverse payment streams into one centrally managed platform and help organizations to reduce operational costs and mitigate risk. The flexible nature of the AvantGard platform allows organizations to easily make system adjustments at any time, so as to remain aligned with emerging industry initiatives and regulatory standards, such as Sarbanes-Oxley (SOX) and SEPA.

Streamline Processing

By replacing numerous e-banking solutions with a single, global payments tool, customers are able to streamline payment processing, increase processing efficiency, reduce reliance on any one provider and gain better visibility and control over cash disbursement. AvantGard Payments provides support for all payment types (treasury, wires, ACH, bulk, check, one offs, direct debits) and for reporting (account statements, status reporting, intraday), as well as for other corporate to bank exchanges (deal confirmations, proprietary files).

Check Print and Mail

Supporting paper-based processes remains a critical function for many organizations today. SunGard's AvantGard offers in-house and outsourced check print and mail solutions. Our advanced business check printing software solutions enable companies to print MICR laser checks, statements, invoices and other documents in-house efficiently, accurately and securely. From small offices to multi-national enterprises, AvantGard provides organizations of all sizes with the most secure and efficient solutions available for check printing.

Outsourced Payment Execution

Many organizations today are looking for alternatives to the expensive, inefficient practice of printing and mailing checks. Getting out from under the burden of pushing paper, these organizations are finding real cost savings and efficiencies in outsourcing payment execution to SunGard. And while these organizations are also eager to migrate from check to ACH, most don't have the resources necessary to gather and update that vendor information. To help expedite conversion to electronic payment, our dedicated account team will work with you and your vendors to fast track ACH adoption.

Highly Configurable, Open Standards

Users of the AvantGard Payments platform have full control over the input, workflow and output of payments without programming including the definition of formats, the invocation of enrichment rules, workflow-definition or exception handling for audit reasons.



AvantGard Payments solutions have a documented JAVA application programming interface (API). This results in the solution exposing all of its core functionalities to experienced user organizations for tight integration with – or extension on – existing platforms and systems. The API allows users to invoke rules and rule-sets, to query data out of directories, knowledge stores and payment repositories and to write their own functional plug-ins to the system (e.g. reporting).

AvantGard Payments solutions read and write all relevant standard payment formats and have extensive support for SWIFT messages.

PAYMENTS SOLUTIONS

AvantGard Trax Payment Factory

AvantGard Trax supports manual and automatic payment processing. Automatic processing includes converting file formats, adding BIC codes, routing according to specific criteria, aggregating different payments for one supplier, etc. An intuitive user interface for manual processing supports handling one-off payments, edits/corrections, approvals and workflow. The application handles virtually all payment types including bulk/ACH, treasury, wires, direct debits and manual payments. Additional functionalities include account statement retrieval and processing and deal confirmation notifications. Extensive and flexible reporting is available.

The AvantGard Secure32 software solution provides the local control your organization needs.

AvantGard Trax SWIFT Connector

AvantGard Trax SWIFT Connector is an out of the box and future-proof SWIFT connector. There is no need to deal with home grown scripts and non-secure transfers. The application supports payments, statements and deal confirmations. There is no need to specially format, edit or append payments; they are sent to SWIFT as they are. The user interface provides critical monitoring capabilities. The application works for any bank that works with SWIFT, anywhere in the world.

AvantGard PayNetExchange

AvantGard PayNetExchange provides flexible outsourcing of payment execution, with support for check processing, check to ACH conversion, domestic and international ACH and wires. Customers transmit data to SunGard in any format through a secure Web portal, eliminating the need to



develop a custom data interface. With no change to current payment processing, customers are able to increase efficiency, reduce costs and reduce fraud. Intuitive, real-time Web based monitoring tools, flexible reporting and audit trails for SOX compliance are all part of the service delivered.

AvantGard Secure32

AvantGard Secure32 is installed licensed software for secure MICR check printing in single departments or at remote locations throughout the enterprise. Whether you need to print accounts payable or payroll checks, execute commission or rebate payments, produce direct deposit advices, generate ACH payments, print statements, or generate end-of-year tax documents, the Secure32 software solution provides the local control your organization needs.

AvantGard Collaborative Financial Management

AvantGard offers true collaboration and integration, bringing together treasury, receivables and payments for a single view of cash and risk. To learn more about any of our collaborative financial management solutions, visit us at www.sungard.com/avantgard.

www.sungard.com/avantgard

For more information, contact us at avantgardinfo@sungard.com

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