



SUNGARD

**AMBIT CORPORATE
PAYMENTS EXPRESS**

Pre-tested,
Pre-configured
Corporate Payments
Solution

THE CHANGING PAYMENTS LANDSCAPE

Pressure from industry initiatives, the prevailing worldwide credit crisis and tightening of economies are driving corporations to look for banking relationships that can provide payment facilities with higher straight-through processing (STP) rates, real-time visibility of cash positions and higher levels of efficiency from payment initiation through to back-end processing. The need for companies worldwide to maintain better cash management practices is no longer a choice but a prerequisite for survival.

As a result, banks are under increasing pressure from their corporate clients to put into place new and useful payments services that will be able to expedite and optimize payments processing. Providing payment facilities that are compliant with regulatory and regional initiatives is essential if banks wish to remain competitive and take advantage of new opportunities offered.

THE CORPORATE PAYMENTS OPPORTUNITY

The changing corporate payments landscape offers significant opportunities for banks.

Competition is fierce and banks are looking at how cross-border and regional payments initiatives can help drive business. Many banks are now turning to the emerging market economies and how they can attract local companies by enhancing and deploying payment and cash management services.

With the market entrance of international players, banks in emerging economies must remain competitive. For these banks they need to deploy international best practice and payment services that remain attractive to their corporate clients. Successful banks will be those that can provide their corporate clients with the right payments services today.



SunGard's Ambit Corporate Payments Express helps banks address pressures to optimize payment and cash management flows and better service their corporate clients.

Key Challenges:

- Lack of Connectivity
- Security and Audit Compliance
- Lack of Visibility into Cash Positions
- Disparate Payments Systems and Processes
- High Transaction Costs

Ambit Corporate Payments Express provides:

- Standardization of business processes: payment initiation and monitoring, account statement reporting, intraday reporting and treasury operations
- Centralization of payments and seamless integration with internal and external infrastructures, including SWIFT
- Exceptions identification
- Enhanced visibility of payment information and cash flows across all data systems
- Improved reporting and liquidity management
- A SOX-compliant white-labelled solution that provides secure payments processing
- Support for multiple formats, payments and instruments

Deployed on the Sun platform and technology, Ambit Corporate Payments Express:

- Improves Time to Market
- Reduces Implementation Risks
- Improves Performance and TCO



AMBIT CORPORATE PAYMENTS EXPRESS

Combining SunGard's category leading payments solution and Sun's software and hardware, Ambit Corporate Payments Express has been pre-configured, enabling your bank to readily offer its corporate clients a payments service that helps streamline payments processes and provides the tools necessary to centralize transaction processing across all regions, entities and financial instruments.

Holistic Approach to Payments Processes

Banks looking to introduce improved enterprise-wide processing in the arena of payments require a holistic approach to this initiative. Costs pertaining to activities such as implementing even a minor change or adjustment are substantial when there is not a consistent approach. Ambit Corporate Payments Express solves this problem by helping your bank standardize the business processes that involve communication with your corporate clients: payment initiation and monitoring, account statement reporting, intraday reporting and treasury operations.

Comprehensive Integration Framework

Ambit Corporate Payments Express gives your bank the ability to offer corporate clients complete centralization of payments through the solution's highly adaptive capabilities, which are able to integrate seamlessly with existing infrastructures. The availability of best practice workflows proves invaluable when developing an optimized payment and cash reporting processing environment, and breeds a culture of best-industry processes.

Centralized, Consolidated and Integrated Payment Processing

Today's sophisticated cash management environments require the capture and output of numerous data formats for payment traffic and reconciliation information. Ambit Corporate Payments Express helps your corporate clients centralize and consolidate their payment



processes across all regions, entities and payment instruments. Integration with your corporate client's back-office infrastructures is made easy with this solution's highly adaptive connectivity. In addition, support for a multitude of domestic and international formats is available, including compatibility with SWIFT, EDIFACT and ISO20022.

Ambit Corporate Payments Express comes pre-configured on Sun's latest state-of-art hardware and software technologies, including Sun Cluster and Sun Virtualization.

Focused Automation and Workflow

Ambit Corporate Payments Express allows corporates to strictly define roles and responsibilities according to the functions in the enterprise, so that everyone can only view, sign or process payments and account statements they need to for the area of their responsibility. SunGard's solution offers a single window to process, monitor, manage and retrieve all of a company's payments and cash management transactions such as account statements and intraday statements - and thus eliminates the need for various applications to co-exist.

Enhanced Reporting and Notifications

Ambit Corporate Payments Express standardizes payment processing across various payment instruments, business entities, as well as geographic regions. It consolidates and significantly enhances the visibility of payment information across all systems and payment instru-

ments - resulting in much improved reporting capabilities and best-in-class liquidity management. Exceptions requiring immediate action are identified and brought to the attention of the user early in the lifecycle and before they evolve into costly errors. Additionally, online notifications and alerts based on the status of payments are available to clients within this comprehensive solution.

The Ambit Corporate Payments Express solution takes advantage of technologies such as high-availability clustering, predictive self-healing and industrial-strength security.

Pre-tested and Pre-configured on Sun Platforms

Ambit Corporate Payments Express comes pre-configured on Sun's latest state-of-the-art hardware and software technologies, including Sun Cluster and Sun Virtualization. The result is a

corporate payments solution that can provide your bank with a responsive cash management and payments solution for corporate payment services that is cost effective and reliable.

HELPING BANKS PROVIDE A CORPORATE PAYMENTS SERVICE

The market opportunity is well defined. Success will be driven by the first mover advantage. Banks that are able to readily offer corporate clients the payment services they require will maintain a competitive advantage.

Ambit Corporate Payments Express provides a 'bundled', pre-packaged payments solution that will help your bank quickly meet your corporate services payment objectives, and ultimately help improve customer service and the bottom line.

Improve Time to Market

Ambit Corporate Payments Express is pre-configured with a number of options such as high-value payments (treasury operations), bulk payments, direct debits, ISO20022 XML-based transactions, and SWIFT connectivity. The solution can be implemented and configured with core payments functionality in record time. This allows your bank to take a lead with their corporate service offering, thus gaining a competitive advantage and ultimately improving your bank's bottom line.

Reduce Implementation Risks

Untested and unsupported solution stacks can cause banks a lot of headaches when it comes to deploying new services in a timely manner, leading to unwanted project delays and missed revenue opportunities. The best-in-class performance, reliability and cost of ownership of Sun's hardware and software offers a compelling platform for payments applications, and has led SunGard to work with Sun on testing, certifying and tuning Ambit Corporate Payments Express for the Sun platforms.





The Ambit Corporate Payments Express solution takes advantage of technologies such as high-availability clustering, predictive self-healing and industry strength security. This reduces the risk for banks of unknown issues from untested hardware and software combinations and can shave several weeks, if not months, off of deployment cycles.

Improve Performance and Total Cost of Ownership

Ambit Corporate Payments Express is deployed on Sun's industry-leading SPARC and Intel-based server platforms. Running on Solaris 10 and utilizing Sun Cluster technology in combination with Sun's Glassfish J2EE enterprise server, Java CAPS Financial EAI and the MySQL database server, Ambit Corporate Payments Express offers your bank a robust, highly-resilient, high-performing

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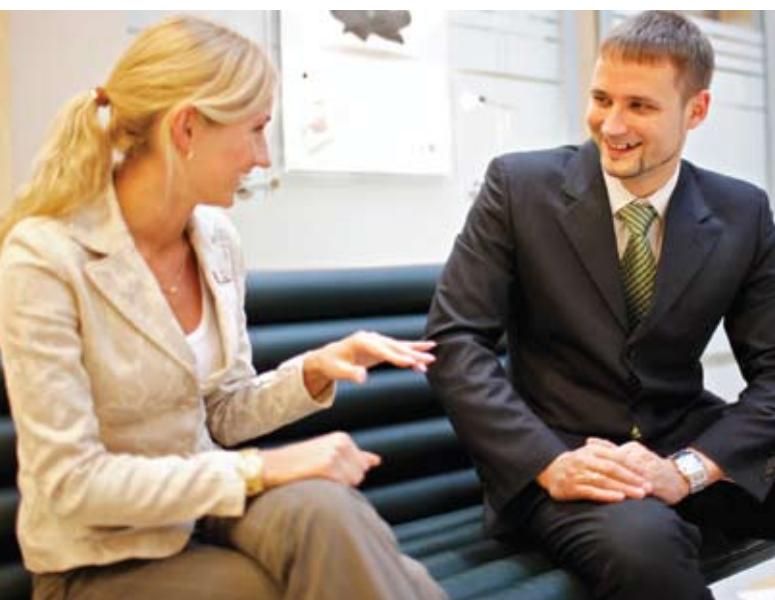
and responsive cash management and payments solution that can easily scale as more corporate clients are acquired and more users are needed. Also, through careful tuning and with the use of Sun Virtualization technology, your bank's corporate clients can be assured of enhanced manageability. The ability to service a large number of corporate clients on a single configuration improves total cost-of-ownership.

ABOUT SUNGARD'S AMBIT

SunGard's Ambit is used by more than 800 banks in 70 countries for private, retail and commercial banking, including 41 of the world's top 50 banks. It provides banking professionals with solutions that support front-, middle- and back-office operations, as well as solutions for financial management, risk and compliance. Ambit helps banks improve customer service management, streamline business processes, comply with regulations and capture growth opportunities. For more information, visit www.sungard.com/ambit.

ABOUT SUN MICROSYSTEMS

Sun Microsystems develops the technologies that power the global marketplace. Guided by a singular vision – "The Network is the Computer" – Sun drives network participation through shared innovation, community development and open source leadership. Sun can be found in more than 100 countries and on the Web at <http://sun.com>.



The Network is the Computer™

www.sungard.com/ambit

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SunGard's solutions for banking are used by more than 800 banks in 70 countries including 41 of the world's top 50 banks. SunGard provides a comprehensive core banking solution and best-of-breed point solutions for retail, commercial and private banking, straight through enterprise processing, treasury management, finance, risk and compliance, including Apsys, BancWare, STeP and System Access.

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