



PAYMENTS SOLUTIONS FOR FINANCIAL INSTITUTIONS

Internal pressures, increased competition, and industry initiatives such as SEPA are driving financial institutions to turn to Ambit Payments for highly sophisticated payments processing solutions that allow them to achieve higher STP levels, real-time visibility, and higher levels of efficiency, from payment initiation through back end processing.

The Ambit Payments solutions offer financial institutions the agility they need to bring down costs and drive revenue growth in complex and changing markets. By consolidating payments processing onto a central platform, financial institutions achieve higher STP levels, real-time visibility, reduced costs and are empowered to bring added value service quicker to the market.

Comprehensive Payment Processing Management

In addition to driving efficiencies and cost containment, Ambit Payments offers 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.

- Seamless Corporate2Bank Integration
- Improve Exceptions / Investigations
- Payment Hub
- Transparency
- Real-time Reporting
- Rule-based Routing
- Straight Through Processing
- SEPA Readiness
- Interoperability / Service Oriented Architecture
- Robust & Scalable

Key Challenges:

- Fragmented Data & Systems
- Lack of Visibility to Cash Flows
- Requirements for Higher Service
- Unable to Manage High Volume
- Need to Decrease Operational Costs
- Security & Audit Compliance

Ambit Payments:

Comprehensive integrated solutions for payments processing.

Benefits:

- Reduce Operational / Transactional Costs
- Visibility to Optimise Liquidity & Risk
- Harmonise and Optimise Payment Flows
- Increase Efficiencies / Facilitate Growth
- Re-use of Existing Systems / SOA
- Improve Flexibility for Regulations
- Enhance Service to Corporate Customers

COMPREHENSIVE PAYMENTS PROCESSING

Ambit Payments helps financial institutions address pressures to optimise payment and cash management flows by taking full advantage of emerging industry initiatives such as SEPA.

Payment Initiation Optimisation

User-friendly online banking combined with robust file transfer capabilities that link ERP and TMS systems to the bank's systems. It allows institutions to gain competitive advantage via smart interaction and clear packaging of commodity and value added payment services.

Straight-Through-Processing

Ambit Payments offers a highly scalable end-to-end STP solution for the processing and exchange of all clean payments and reporting information in any format through multiple communication protocols. Helps financial institutions serve all Corporate2Bank customers (including MA-CUG) through an integrated platform.

Standardisation & Integration

Ambit Payments consolidates diverse payment streams into one centrally managed platform and helps financial institutions reduce operational costs and risk. Through re-use of the functional modules, banks are able to migrate siloed architectures towards a centrally managed payment platform. Provides for the creation of future target payments architecture by applying payment processing rules and consolidating enterprise-wide payments.

Improved Visibility

Real-time visibility of payment flows with intuitive navigation and real-time transaction information. Retrieve and integrate real-time account information on balances and ongoing transactions. Ambit Payments offers an instant view of 'nostro' positions and pending transactions throughout the day through a single window interface and helps monitor positions and transactions based on type, currency, or any other criteria.

"We chose Ambit Payments as our global payment solution for its scalability and high performance, their technical expertise, and the fact that they regard SWIFT connectivity as a core competence."

Roelof van der Struik, team manager Payments and Settlements PGGM,
Dutch Pension Fund

Exceptions and Investigations

Helps financial institutions reduce costs and risk while improving customer service in the area of payment exception handling. Allows financial institutions to automate payments-related inquiries based on the new SWIFT standards and streamline the management process for those inquiries which require manual intervention. Offers manual entry capabilities for investigators combined with flexibility and automation through pre-defined workflows.

Infrastructure Gateway

Allows banks to take advantage of the existing infrastructures as well as comply with future industry developments (e.g. SEPA). Combines traditional high performance infrastructure gateway capabilities such as queue management, STP, message routing, translation and formatting with an unparalleled component-based architecture.

AMBIT PAYMENTS PROFESSIONAL SERVICES

Today companies and financial institutions are facing ever-increasing business complexity, fiercer competition and ever-shorter response times to cope with it. Economic cycles of market opportunities and business challenges are rolling in at a high frequency and demand a radically different business process approach to stay ahead of competition.

Our process invokes a Best Practice approach to serving clients. It begins during your evaluation process and continues through your implementation on to your tenure with our Client Services team. We have developed our expertise over the past several decades serving some of the largest, most complex and demanding payments processing operations.

Highly Configurable, Open Standards

Users of the Ambit 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.

"We needed a solution that could quickly and efficiently anticipate and adapt to the constant changes occurring in the European marketplace. Ambit Payments is able to deliver on our requirements."

CIO, Dexia

Ambit Payments has a documented JAVA Application Programming Interface (API). This results in the solution exposing all of its core functionalities to experienced user organisations 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).

Ambit Payments reads and writes all relevant standard payment formats and has extensive support for SWIFT messages. Ambit Payments supports all current Operating Systems, has been developed fully Java compliant, is being configured by use of XML, writes data by use of (pre-compiled) XSL and has a fully documented API.

Collaborative Financial Management

Ambit Payments offers true collaboration and integration, bringing together Treasury, Receivables and Payments for a single view of cash.

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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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