

## Misys Payments and Messaging

# The integrated US payments engine

**ST-Pymnts is an integrated clearing and settlement system designed to process and control all wire transfers and messages associated with funds settlement. Through integration with backoffice systems, ST-Pymnts delivers real-time funds control at both the account and bank level.**

### Integrated clearing and settlement

ST-Pymnts consists of several integrated component modules which can be selected individually or as a group to meet a bank's specific requirements. ST-Pymnts CORE, the processing engine, features a balance control function enabling banks to set individual overdraft and credit limits, including central account clearing. CORE has the ability to decide how and where a bank manages its funds on an intraday basis. CORE also provides an interface to a bank's host system for transaction processing and balance control through various types of interfaces. In addition, there is a complete selection of standardised reports to meet operational, auditing and regulatory requirements as well as automated activity notification.

### FEDLINE direct module

The ST-Pymnts FEDLINE Direct module is a fully certified interface to the FED Funds & ACH Systems which processes payments transmitted to and from the Federal Reserve System via its IP based FEDLINE Direct Direct Interface.

### CHIPS IP module

The ST-Pymnts CHIPS IP module processes and controls the clearing of payments to and from the New York Clearing House Interbank Payment System (CHIPS IP). It has been designed to maximise STP rates for incoming payments messages from SWIFT.

### Features

- + Fully integrated modular payments and clearing system
- + Meets US regulatory and compliance requirements
- + Real time funds, balance and credit control
- + Interfaces to CHIPS IP, FEDLINE Direct and FEDADVANTAGE and all major CBT's
- + User-friendly, browser based, GUI
- + Transaction level activity notes that follow the transaction

### Capabilities

- + Automated user maintainable rules driven fees module
- + Repetitive payment templates
- + Support for hardware and software redundancy
- + Branch and support remote access
- + Real-time institution position monitoring
- + Browser based workstation access



#### SWIFT module

The ST-Pymnts SWIFT module provides online connectivity through MQ SA or AFT, to SWIFTNet services, SWIFT Alliance (entry and access) with MT conversion to USD FED, CHIPS IP or Book payments. Connectivity with other SWIFT CBT's is supported as well. Support for MT 202 COV and MT 205 COV.

#### Investigations module

The ST-Pymnts investigations module includes unlimited historical data which also meets the current Bank Secrecy Act requirement for maintenance of historical payment transaction data for up to 5 years.

#### FinCEN module

The ST-Pymnts FinCEN module provides the bank with the ability to support current anti-money laundering policies including external TEXT file searching.

#### TradeWatch module

The ST-Pymnts TradeWatch module provides integrated realtime searching to meet the requirements of the US Treasury Department's Office of Foreign Asset Control (OFAC). It includes support for various Databases such as Accuity's Global List service that include numerous listings from regulators both in and out of the US.

#### ACH In/Out module

ST-Pymnts supports incoming ACH items with funds Control and postings through to back office. Outgoing ACH batches imported and processed through to FED from other sources in the bank as well as ability for manual entry and repair. Items can be routed through OFAC Watch List during processing.

For more information on how Misys Payments can help you please visit:  
[www.misys.com/banking](http://www.misys.com/banking)

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