

Misys Payment Manager

Drive revenue and simplify your payments processing with a packaged payment hub

**Misys Payment Manager (MPM) is a packaged payment hub designed to help banks with multiple core-processing systems centralise and streamline their payment processes.**

**MPM is powered by Misys Message Manager and Misys Portal technology, proven in over 200 customer sites around the world. MPM includes functionality that extends visibility and control of both Outward and Inward payments through the complete payment life-cycle-from initiation to settlement.**

MPM will benefit most payments environments. For example, MPM can be applied to:

- + Replace complex payment flows between existing core processing systems with a centralised payment processing hub. (see Fig. 1)
- + Modernise payment systems by wrapping legacy payment engines with a modern payment hub. (see Fig. 2)

**Manage growth and risks through automation**

Banks are also able to eliminate manual processes and automate these through MPM. A fully automated process allows a bank to scale up as their business grows without increasing head count.

Manual processes are prone to errors, by automating and standardising these processes banks can significantly reduce the risk of damage to their reputation, reduce their costs and make taking on new business and new channels much easier.

**Solution Benefits**

- + Quick and low risk way to modernise your payments environment
- + Improve efficiency and increase STP rates through standardisation and process automation, from capture to settlement
- + Win new business with enhanced services and competitive products
- + Tailor the solution to your needs without extensive development work
- + Protect and utilise existing assets without expensive replacement or re-engineering
- + Reduction in financial and reputational losses

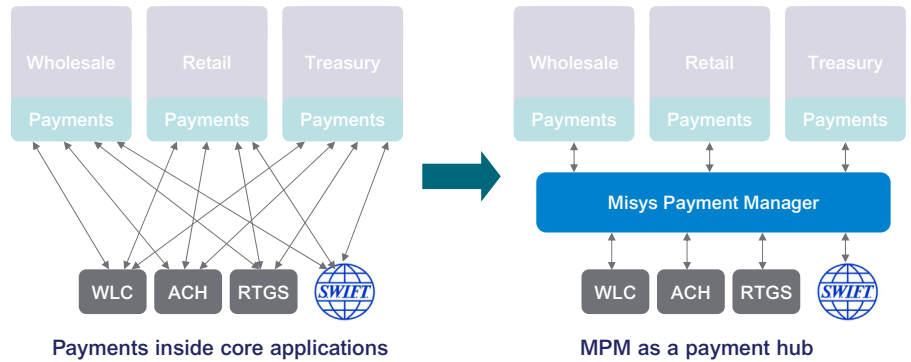
**Enhance the control and transparency of your payment processes**

Once a bank's payments are being processed through MPM located at the centre of its core processing systems, those payments become visible through a single user interface. MPM shows the status of a payment allowing a bank to monitor the progress of payments as they pass through its systems.

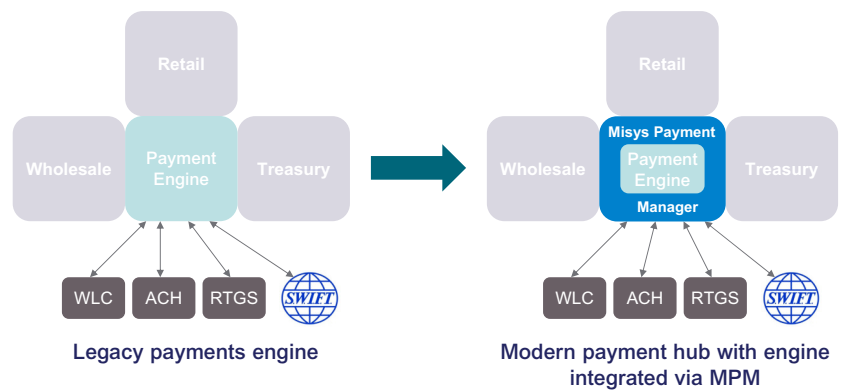
This enhanced visibility enables automatic monitoring of payment queues, highlighting exceptions earlier in the process.

MPM also allows the bank to configure more efficient payment routing and workflows, applying these across all the bank's systems from a central location, providing central control and allowing the bank to retain lines of business if preferred. Banks can also apply business rules to each part of the workflow to manage operational risk and customer needs more efficiently.

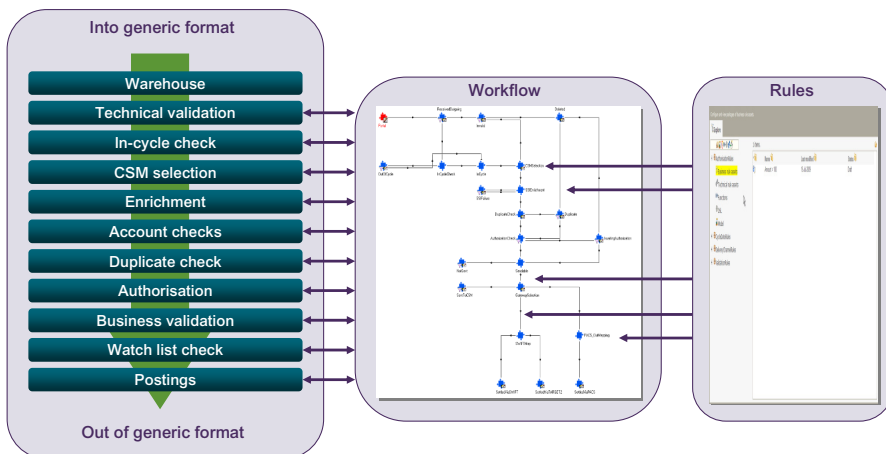
**Fig. 1: MPM replaces complex payment flows with a centralised payment processing hub**



**Fig. 2: MPM wraps legacy payment engines with a modern payment hub**



**Fig. 3: MPM includes pre-configured workflows and rules that can be customised and extended at any time**



**Retain existing customers and win new business**

More efficient workflows and increased automation leads to higher STP rates and more standardised payment messages sent from your systems. This helps your customers improve their own STP rates and manage payments that come from your systems.

The enhanced payment monitoring and control functionality within MPM delivers opportunities to offer higher levels of customer service and new products, such as payment advices.

**Reduce implementation and maintenance costs**

MPM includes a pre-configured integration layer to enable rapid deployment with minimal bespoke development work. Timely and straightforward implementation projects accelerate the return on investment for MPM.

A centralised payment management hub delivers the ability to roll-out process changes such as workflow updates, new message standards, regulatory requirements and new business rules across multiple processing systems simultaneously.

**Protect your investment in legacy systems**

MPM is not a payment engine; rather it works with your existing core processing systems. Implementing MPM at the centre of your payments environment modernises these systems without the need to replace or re-engineer them. Streamlining your payments process using MPM helps to extend the life of your legacy assets.

**How does MPM work?**

MPM is based on Misys' 35 years experience of providing core banking, integration and payment solutions to more than 1200 banks around the world and is based on 3 core principles:

**Centralisation of workflows, rules and data**

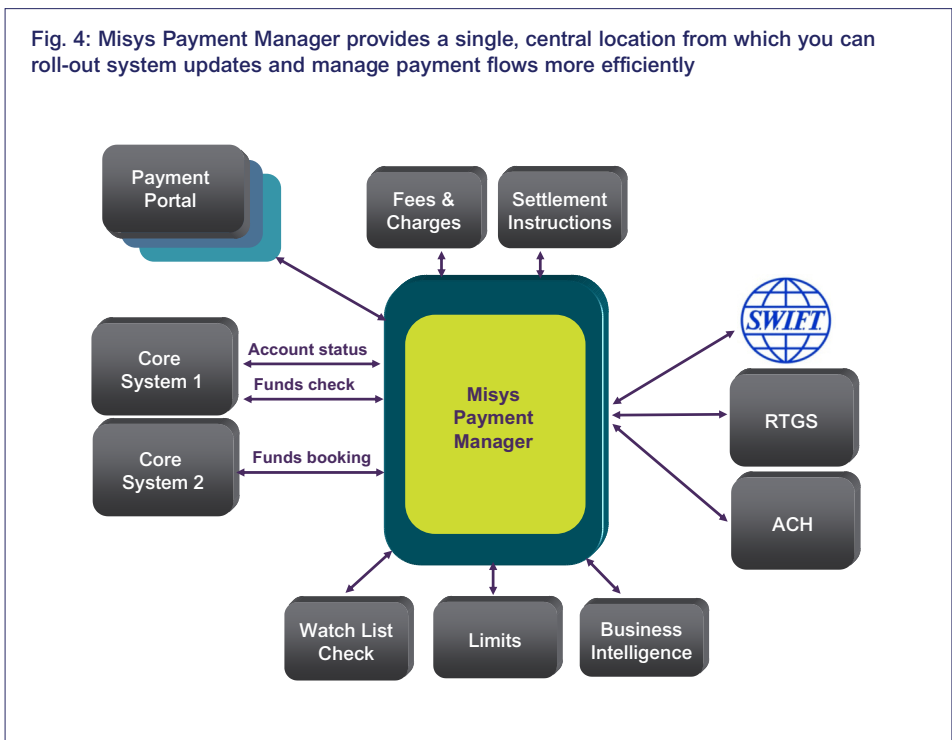
By normalising the payment channels onto an ISO 20022 based model, business users can tailor the processing of payments to individual customers using their own business rules, including the automated selection and formatting of payments to different clearing and settlement mechanisms (CSMs).

**Packaged integration to core, expert and external systems**

MPM includes packaged interfaces for processes such as funds checking, Watch List Checking and CSMs such as SWIFT, SEPA, STEP2, TARGET2, SIC, SWITI, HK-RTGS (see overleaf). These are all based on frameworks which allow banks to use the embedded integration toolkit to utilise existing systems and to connect new channels and CSMs with minimal effort.

**Efficient integration to external networks**

Basing core processing on generic message formats insulates the hub from the complexities of external network formats and rules. This approach significantly reduces the effort of integrating a new payment network



because core processing and logic is reusable. Bespoke development, such as mapping to and from ISO 20022, is handled by dedicated network adaptors, allowing network specific development to be clearly defined and outsourced if appropriate.

**Shared Payment Services**

By normalising the payment process, centralising data, workflow, business rules and communications, you can remove duplication, cost and risk and create shared payment services that all your lines of business can benefit from. Thus reducing their business issues but retaining their ability to do what they are good at.

**Leading Technology**

MPM is powered by Misys Message Manager and Misys Portal, both Java EE thin client applications. They are SWIFTReady 2009, IBM Payments Framework for Financial Services (PFFS) and DB2 accredited and platform, application server and database independent, running on platforms such as IBM System z (mainframe), UNIX, Linux and Windows.



**Misys Payment Manager includes interfaces for a range of payment networks, including:**

- + FEDWIRE - US
- + CHIPS - US
- + CHAPS - UK
- + SEPA via STEP2 - EUROPE
- + TARGET2 - EUROPE
- + HK RTGS - CHINA
- + SEP - UKRAINE
- + SIC - SWITZERLAND
- + SECOM - SWITZERLAND
- + SWITI – GERMANY
- + QATCH - QATAR
- + BANKSERV – SOUTH AFRICA

**We are also working on a number of additional local clearing interfaces, including:**

- + EGYPT
- + INDIA
- + CHINA (CNAPS)
- + JAPAN
- + AUSTRALIA

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

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