

FusionBanking Payment Manager
Software overview

A **payment hub**
that makes
payments pay

Modernise your
payment
environment

How to make payments pay

FusionBanking Payment Manager offers a roadmap to payments profitability. It is a low risk way to modernise your payments and financial messaging environment without the expense and upheaval of replacing existing systems.

“FusionBanking Payment Manager has drastically cut down the number of repairs needed; all of the routing and mapping is done in FusionBanking Payment Manager and our STP rate is now extremely high - around 97%. And we've been able to automate more processes - when we have MT191s coming in, for example.”

Sarah Charlesworth
Head of payments,
Nordea, London Branch

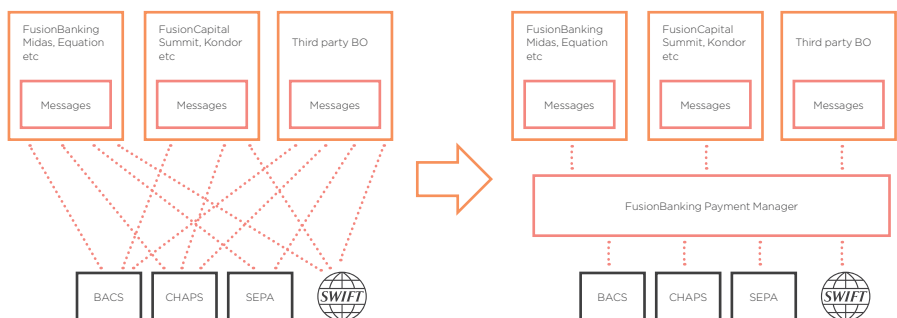
The world is moving from cash to electronic payments. Initiatives such as the Payment Services Directive and new Clearing and Settlement Mechanisms (CSMs) are driving volumes and innovation in payment services. But increased competition and commoditisation compresses margins. For many, payments processing remains a cost centre rather than a revenue opportunity.

To succeed, banks must increase efficiency to handle higher volumes, remain compliant with regulatory change and ensure that operational risks in payment processing do not pose a reputational hazard. Banks with complex payment flows can benefit from workflow orchestration to bring control and visibility to payments, from initiation to settlement. How will you make payments pay back?

FusionBanking Payment Manager centralises payments and messaging processing from multiple back office systems to increase straight-through processing (STP) and operational control. It provides a single payment hub to rollout new messaging standards. Banks increase processing capacity whilst reducing IT costs and staff overheads. By adapting to change and gaining control over payment flows, you can focus on service and be the first to market with value-added services.

With its flexible architecture and modern technology, the solution helps banks become more agile and responsive. And by improving visibility of the payment lifecycle, you can improve customer service to build loyalty and more profitable relationships.

FusionBanking Payment Manager



Misys FusionBanking Payment Manager in action

National Australia Bank cuts costs and improves service.

“This major investment forms part of a wider business transformation programme and is part of Student Loan Company’s long-term strategy to improve and simplify the student finance system, as well as expand our services in the future.”

Mick Laverty

Chief Executive Officer,
Student Loans Company

When the National Australia Bank offered its customers an expanding range of value-added services, it became burdened by increasing volumes of payment services, messages and confirmations.

It chose the FusionBanking messaging and payment solutions to centralise payments processing, eliminate manual processes and streamline reporting. STP rates increased from 60% to 84% and client service improved. The new platform has refreshed several legacy applications without the cost and complexity of a payments engine overhaul.

The flexibility of the solution shortens time to market for new products and has enabled the bank to implement a services orientated architecture.



Source: Global Transaction Banking Survey, Misys and Finextra, 2013



Source: Trends in Transaction Banking, A Global Survey, Celent 2013

All your payments in **one place**

FusionBanking Payment Manager **simplifies** the enterprise-wide processing of financial messages. With standardised flows you reduce errors, increase processing speed, react quickly to new standards and improve visibility to monitor and manage all your financial messages in real-time.

“In 2012 nearly \$140Bn of global wholesale transaction banking revenues were from transaction fee-based or current account related revenues. These revenues are projected to grow by a CAGR of 10% through 2022 reaching more than \$350Bn.”

Boston Consulting Group,
Global Payments 2013

Enhance transparency and tighten control

When a bank centralises its payments with FusionBanking Payment Manager they are visible through a single user interface. You can see the exact status of payments and configure more efficient workflows across banking systems, from a central location.

Increase fee income with greater transparency

Standardising payment flows increases STP so you can process payments faster and deliver new products, such as payment advices. Faster processing with fewer errors enables you to charge more for routine enquiries.

Protect your investment in existing systems

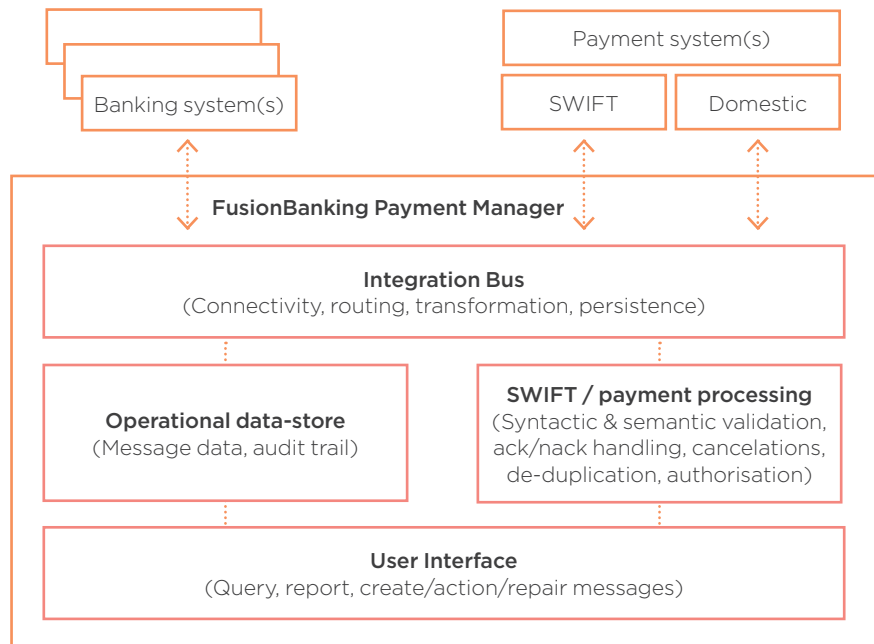
Implementing a payment hub means you can realise greater return on your existing systems investment. FusionBanking Payment Manager allows you to combine and normalise financial messages from disparate systems to stabilise payment flows and reduce operational risk.

Roll with regulation

The platform is built, and continually updated with the latest messaging standards and integrates with new CSMs using ISO 20022 and XML interfaces. With flexibility at the system's core you can adapt to changes in legislation and market practice with ease.

All your payments in one place

The components of FusionBanking Payment Manager



Reduce implementation and maintenance costs

FusionBanking Payment Manager includes a preconfigured integration layer to enable rapid deployment with minimal bespoke development. With a quicker implementation you can accelerate your return on investment.

Decrease financial and reputational losses

Payment exceptions can be costly to investigate and repair, and there is also reputational damage to consider. FusionBanking Payment Manager delivers the transparency and control you need to resolve customer issues quickly, and meet SLA obligations.

Product capabilities

Align your technology and business strategies. FusionBanking Payment Manager is a packaged payment hub that provides an integrated infrastructure for all payment types. It provides rich functionality at every stage of the payment lifecycle and allows you to become more agile and competitive.

A payment hub that levels the playing field

FusionBanking Payment Manager is designed to help banks of all sizes to streamline payments and messaging operations to increase efficiency, reduce cost, eliminate risk and become more competitive with a focus on excellence in payment services.

Monitor and manage payments in real time

The solution helps you identify problems early. Rules and alerts can be setup to monitor and notify users of problems. When identified, action can be taken early to preserve service quality and customer trust.

Centralised rules, data and workflow

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

Dedicated network adaptors

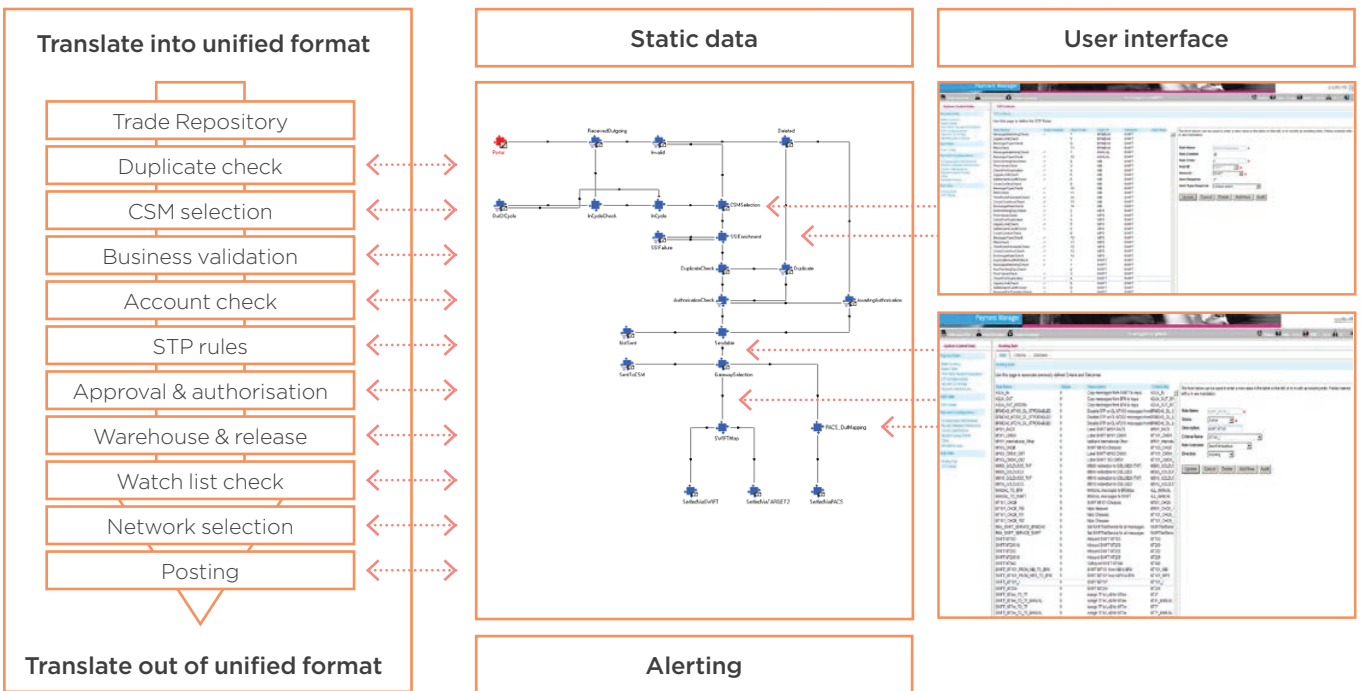
Bespoke development, such as mapping to and from ISO 20022 is handled by dedicated network adaptors, allowing network-specific development to be clearly defined and outsourced if necessary.

Payment network integration

Connectivity to external networks is achieved by using generic messaging standards for core processing. This insulates the hub from the complexities of external network formats and rules. You reduce the effort of integrating with payment networks by reusing processing formats and logic.

Product capabilities

Standardised financial messaging, workflow control and a single dashboard to manage payments



Technical highlights

Interfaces

FusionBanking Payment Manager includes packaged interfaces for processes such as funds checking, watch list checking and CSMs such as SWIFT, SEPA, STEP 2, TARGET2, FEDWIRE, CHIPS, CHAPS, SIC, SECOM, SWITI, HK-RTGS, QATCH, SARIE, SADC, EG-ACH, BANKSERV and many more. These all use the embedded integration toolkit to leverage existing systems and connect new channels and CSMs with minimal effort.

Proven technology

FusionBanking Payment Manager is powered by FusionBanking Message Manager and Misys portal technology, both Java EE thin client applications. They are IBM DB2 accredited and platform, application server and database independent, running on platforms such IBM System z (mainframe), UNIX, Linux and Windows. Misys is a SWIFT partner.

Professional services and customer **support**

An industry proven **best practice** approach – that’s the guiding principle of our professional services and support model. Misys clients benefit from our long track record of successful implementations.

“We appreciated the SAG service that provides a direct and effective communication channel between banks and the system vendor (Misys).”

Mr. Tang Yong Feng

Team leader, Treasury Systems -
China Minsheng Banking Corporation

**Professional services
Best-practice delivery**

The Misys delivery model is incorporated into our entire product lifecycle. We leverage best practice business processes in the design, development and quality assurance of all of our products. While we acknowledge that one size doesn’t fit all in financial software, we know that a delivery approach that focuses on industry proven best practice process models helps our clients to save costs and benefit from the institutional knowledge Misys has developed across thousands of successful implementations. It means:

- **Faster implementation:** Repeatable delivery means projects are shorter and more predictable.
- **Reduced TCO:** Clear focus avoids unnecessary expenditure.
- **Less risk:** A standard, proven approach means many risks have already been mitigated.

Centre of excellence

Co-located with our development teams, the 200-strong Misys Service Delivery Centre ensures that we share best practice both internally and with partners. It enables us to refine implementations offsite before taking them back to the client.

Customer support

Misys clients benefit from the expert knowledge of 1000+ resources worldwide whose primary function is to provide professional, scalable software support and maintenance.

Deep domain expertise

Our technical and application support people have strong industry and product knowledge with continuous technical and industry training programs to ensure that Misys support teams can meet your evolving business needs.

Scalable support model

As a Misys client, you can choose from a standard, professionalised support model or a specialised, premium support package depending on your needs. Because Misys support has a broad, global footprint that operates in all time zones and regions, Misys teams can scale to your requirements.

Valuable advisory services

Our Systems Advisory Group (SAG) provides system reviews to help clients understand how to use their Misys systems more effectively and derive maximum value from their applications.

SAG reviews have helped more than 80% of participating customers to identify ways to utilise their Misys software more effectively and use more system functionality.

Proven, award-winning solutions



READERS CHOICE AWARDS

BEST PAYMENTS
PRODUCT OR SERVICE

Misys Payments &
Messaging

About Misys

Misys is at the forefront of the financial software industry, providing the broadest portfolio of banking, capital markets, investment management and risk solutions available on the market. With more than 2,000 customers in 130 countries our team of domain experts, combined with our partner eco-system, have an unparalleled ability to address industry requirements at both a global and local level. We connect systems, collect data and create intelligent information to drive smarter business decisions. To learn more about how our Fusion software portfolio can deliver a holistic view of your operations, and help you to solve your most complex challenges, please visit misys.com and follow us [@MisysFS](https://twitter.com/MisysFS) on Twitter.

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