

PAYMENT TRANSACTIONS SYSTEM

In the face of ever-changing regulations and ever-present cost pressures, banks and financial services providers need to consolidate cash management processes for corporate and bank branches across the globe. With the emergence of the Single Euro Payment Area (SEPA) and an increasingly diverse range of payment instruments generating a significant share of annual revenue, banks are also considering broader business strategies around the development of new products and services to help corporate customers.

Payment Transactions System (PTS) provides a customizable Payment Services Hub that ensures payment compliance and delivers efficient and cost-effective straight-through processing of global electronic payment transactions. With a web-enabled front end, banks can move into new markets and adapt for clearing and settlement requirements without major investment.

Expanded Business Portfolio

PTS allows organizations to create new bank-to-bank business through sharing or outsourcing payments services, supporting clients with differing customer demands and market opportunities. With a single workflow and the efficiencies of straight-through processing, many types of customer transactions become increasingly profitable.

Manage Changing Regulations

With 30+ countries working on a real-time or near-real-time payments system, dozens of governing bodies will be creating regulations around domestic and global money movement. PTS helps institutions operating in multiple regions maintain regulatory compliance, handling national, European and global payment transaction processes in a unified environment.

Future-Proof Payments

Servicing the growing mobile and e-commerce markets and handling real-time payment transactions 24/7 across countries in a secure, consistent and flexible manner is critical if institutions want to retain and grow their customers. PTS users can effectively accommodate these emerging payment instruments without major software changes, including Faster Payments and Instant Payments.

The PTS product family also enables:

- ☞ Banks to select routing strategies for payments according to settlement instructions and agreements.
- ☞ Cross-border and domestic payments
- ☞ Mass and high value payments in any currency
- ☞ Web-based history management system for administration of complaints.
- ☞ **PTS Analysis & Routing Module**, supporting the overall BIC-based payment transaction (TARGET2, EBA clearing, correspondent clearing and SEPA).
- ☞ **PTS Currency Module**, enabling SWIFT-based multi-currency payment transactions for connection to TARGET2, EBA Clearing (EURO-1, STEP2) and the worldwide correspondent clearing. An enhancement for international check collections is also available.
- ☞ **PTS/Bulk Module**, delivering efficient and cost-effective straight-through processing of global electronic payment transactions. This enables banks offering payment services in the Euro currency to get ready for the Single Euro Payments Area (SEPA) regulations.

About CeleritiFinTech

CeleritiFinTech, an HCL DXC Technology Company, is a banking software and services company that delivers digital software and services to global banking clients. This innovative enterprise helps banking clients globally extend investments in existing platforms and implement innovative

solutions that combines people, technology, process and services to accelerate growth. CeleritiFinTech (CFT) invests in platform modernization and product functionality enhancements to capitalize on the proven capabilities of both parent companies in addressing the multi-billion-dollar, global core banking software market.

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