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Misys launches FusionBanking Payment Insulator as 46% of banks demand greater agility to deal with risk and compliance

Singapore, 13 October 2015 – Misys, the leading [financial software company](#), has launched a dedicated payment risk management solution, FusionBanking Payment Insulator, to help banks reduce the risks and costs associated with bank payment infrastructure today. The solution enables financial institutions to gain control and visibility of enterprise payments and deal with the impacts of market events, daily compliance demands, scheme changes and the cost of maintaining ageing payment systems more quickly.

In a poll of payment professionals at the Misys Connect Forum in London, October 2015, 46% stated that their main objective of payment system investment today was to increase agility to address regulation, compliance and ongoing change. With pre-packaged workflows built to solve key business challenges in payments, the FusionBanking Payment Insulator enables banks to gain control over payments and messaging flows from a single location. This helps to reduce the risk and reputational impacts of system outages and compliance or Service Level Agreement breaches.

Banks can also utilise the intrabank 'on-us' payments processing workflow to route payments between internal business entities, cutting out the cost of processing over external networks such as SWIFT. Business analysis based on typical payment volumes in a regional tier 2 bank, indicates that banks can reduce operational costs associated with intrabank payments and adapting to scheme changes by 60% or more.

"Banks carry out payment transformations once in a generation. They're big, they're costly and they're potentially risky. As a result we see more and more banks looking for a partner, not just a vendor, to incrementally transform payments and their overall transaction banking infrastructure," explained **Gareth Lodge, senior analyst, Celent**. "Vendors that have a wide range of tools and applications that work out of the box with other systems are increasingly more attractive to the financial institutions we speak with."

"Enhancing payment services and analytics is important for improving client service, but we see banks dealing with the everyday issues of moving money around old payment



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infrastructures. Being more agile with an enterprise approach that delivers pre-packaged workflows to quickly deal with these specific challenges is a way for banks to see quick ROI and embark on payments transformation, without the risk,” said **Elliott Limb, head of transaction banking, Misys**. “With the payment insulator we are helping clients quickly deal with daily challenges and operational risks. With ready integration to advanced analytical tools banks can also better manage risk exposures and liquidity, while also delivering the value-added services and innovations that are seen as the end game.”

As a component of the Misys FusionBanking portfolio FusionBanking Payment Insulator delivers integration with best of breed analytics systems, like FusionBanking Insight and modern core banking solutions like FusionBanking Essence. It is an extension of the company’s enterprise payments and messaging solution, FusionBanking Payment Manager. Deployment is supported by best practice models which help banks to take advantage of Misys experience in implementing payments and messaging platforms at over 300 banks worldwide.

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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 www.misys.com and follow [@MisysFS](https://twitter.com/MisysFS) on Twitter.