

## TOTAL MESSAGING

# Real-Time Gateway



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**With the pace of life continuing to accelerate and real-time commerce fast becoming a 24x7 reality, customers are increasingly demanding real-time digital payment experiences**

The future of payments, known as Immediate Payments, Instant Payments or Real-Time Payments, is set to meet this demand—soon, consumers and corporations will be able to immediately transfer money from one account to another at any time, with certainty, convenience, and at low cost.

In the next two decades, over 75 countries are expected to develop real-time payment schemes. To deliver real-time payment services to their customers in these countries, financial institutions need to provide connectivity to these schemes. Existing gateway architectures and technologies are not easily adaptable to real-time round-the-clock messaging. Instead, financial institutions are realizing that they need new, specialized gateway connectivity based on new technology that supports 24x7x365 availability, and smoothly handles large transaction volumes in milliseconds.

Real-Time Payments is a key pillar of Finastra’s global vision and solution suite. Finastra’s real-time gateway solution is already used by our US clients to connect to The Clearing House network in the US, and is one of the first to be certified by SIA for EBA Clearing’s SCT Inst platform RT1 in Europe. Finastra is actively involved in discussions across the globe as more countries look to adopt real-time payments, (such as the Faster Payments scheme in Hong Kong) or where multiple Clearing and Settlement Mechanisms are offered for a single scheme (such as the STET IP service for Europe’s SCT Inst scheme).

# Connect to multiple real-time payment networks and clearing & settlement mechanisms around the world

## **Finastra's Gateway Connectivity Solution**

In addition to comprehensive real-time payment solutions, Finastra provides real-time gateway solutions for financial institutions whose infrastructure, core banking systems and payment engines are already able to process real-time payments, and who therefore just need quick real-time payment scheme connectivity.

Finastra's real-time gateway solutions support 24x7x365 operations with zero down-time. They natively support message formats based on the richer data sets of ISO20022, processing high transaction volumes comfortably within mandated SLAs.

## **Solution Features**

### **Connectivity**

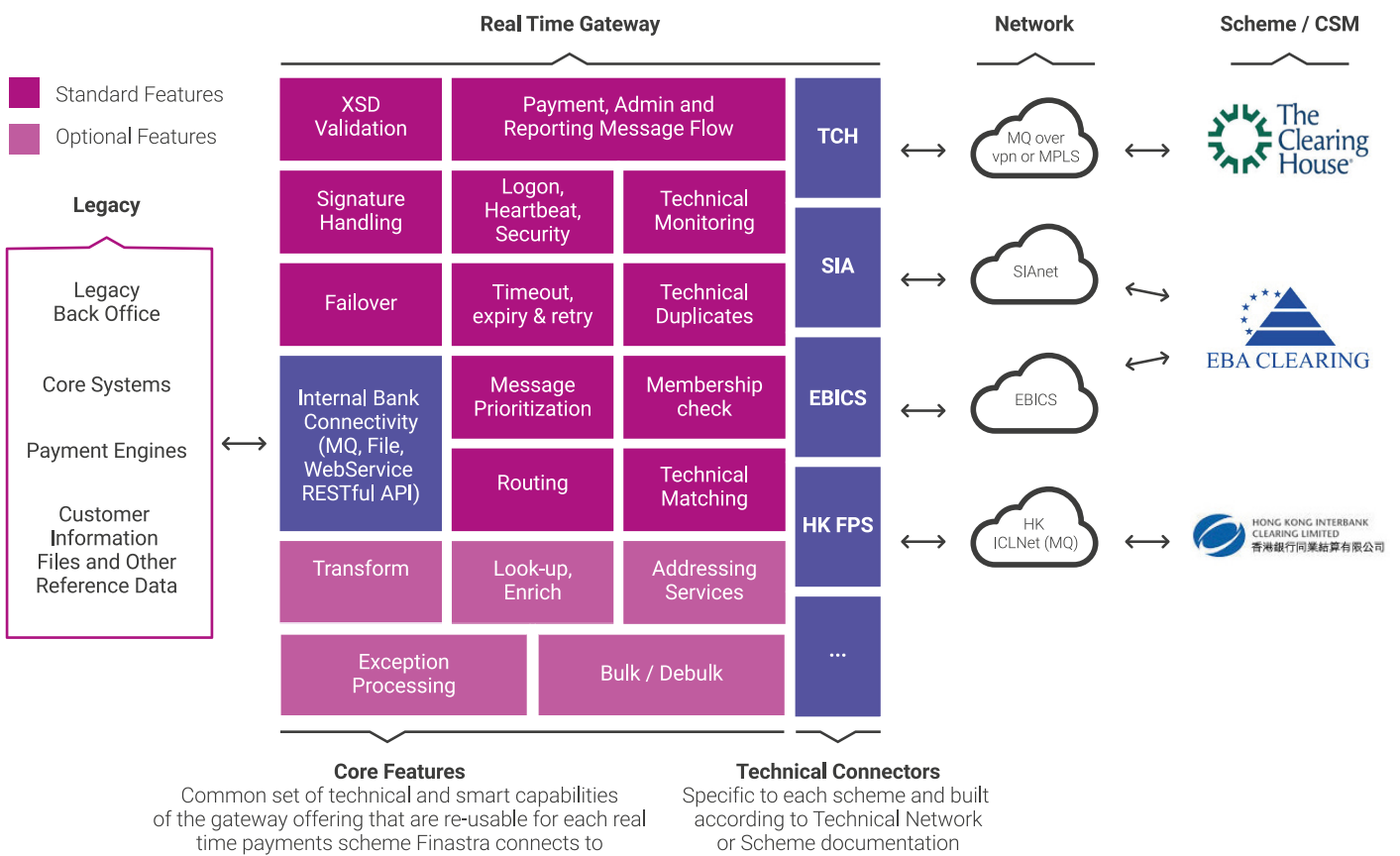
- Connects to multiple real-time payment networks and clearing & settlement mechanisms (CSMs) around the world
- Hides complex external connectivity details from the financial institution's internal IT ecosystem
- Manages the demanding technical, security and timing aspects of real-time payments

### **High Availability and High Performance Architecture**

- Enabling 24x7x365 operations and scalability to thousands of transactions per second while still meeting scheme SLAs

### **Switching**

- Rule based routing between multiple real-time payment schemes



## Solution Benefits

### Simple Integration and Quick Time to Market

- Fast implementation for rapid adoption of real-time payments for your financial institution
- Simplifies the technical and security complexities of connecting to multiple payment networks
- Minimises disruption to existing infrastructure and operations
- Streamline and de-risk the business case by starting small and scaling up as adoption of new schemes and volumes grow

## Future-Proofed Investment

Finastra's Real-Time Payment Gateway solution allows banks to rapidly adopt real-time payments for the benefit of their customers, and is future-proofed to be able to connect to any network and integration point, including other multiple real-time payment schemes, CSMs, SWIFT and local RTGS.

The Real-Time Payment Gateway is also fully compatible with Finastra's comprehensive payment hub solution, which can be integrated at a later date to take full advantage of what new, data-rich real-time payment schemes have to offer.

Available as an on-premise or hosted/ SaaS deployment (depending on scheme rules), Finastra's Real-Time Payment Gateway is the lowest-risk, most cost-effective way for banks to quickly and easily connect to real-time payment schemes—and provide innovative, competitive new real-time payment services to their customers.

## About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today – spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location – from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 48 of the world's top 50 banks use Finastra technology. Please visit [finastra.com](http://finastra.com)

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