

FUSION BACSACTIVE-IP

Bureau Module – Enjoy Greater Efficiency and Improve Customer Service

Choose secure, flexible Bacs Bureau software you can trust. Fusion Bacsactive-IP Bureau supports the entire range of Bacstel-IP Bureau options, and is readily configurable to suit your operating environment.



Authorization and submission can be manual, partly automated or fully automated using the HSM. The Application comfortably supports single or multiple sponsoring banks.”

Support is provided for both high volume commercial bureaus submitting payments on behalf of a large number of companies, and for internal bureaus with complex integration and authorization requirements.

Security can be managed using smart cards or keys held within a Hardware Security Module (HSM). Authorization and submissions can be manual, partly automated or fully automated using the HSM. The application comfortably supports single or multiple sponsoring banks.

Payment file preparation and submission can be handled by you as the Bureau, whilst the payment file can be authorized by your customer from any location using our simple to use SaaS (Software as a Service) solution. Emergency payment submissions are also supported.

Key Features:

- Optimized for Bureau
- Smartcard and HSM support
- Multiple user roles
- Flexible workflow options
- Remote authorization
- Suitable for commercial and internal bureaus
- Manual, partial or full automation
- Multiple sponsor banks supported
- Report retrieval and distribution
- Report presentation and integration
- Supports all Bacs bureau models
- Any number of files in any format

Creating Submissions

Bacsactive-IP Bureau enables transaction data from any source to be compiled into a Bacs payment file. Data sources can be enterprise systems such as SAP or simple text files created by legacy applications.

Payment files and submissions can be created automatically and grouped according to the sponsoring bank if required. The Bureau's customers may authorize their payment files from any location using Internet Explorer. Payment files can also be authorized by the Bureau using a smartcard or HSM-based keys and certificates.

In Addition to Automation, the HSM Provides a High Level of Physical Security

Clients can authorize payment files remotely and view their reports, whilst Bureau staff manage submissions and view all relevant reports.



A number of automation options are available, including hands-free end-to-end processing using an HSM if required.”

Emergency Payments

New clients that require emergency payments can optionally access the application via Internet Explorer to sign payment files online before immediate submission by the Bureau.

Sending Submissions

Multiple files can be combined into a single submission. This submission is sealed, and signed using the Bureau’s smartcard or HSM-based keys and certificates. The submission may be sent to Bacs manually or automatically using the HSM. Multiple submissions may be scheduled and exception-handling actions defined.

Key Management

The optional HSM may be used to securely store the private keys identifying a company. Keys stored in the HSM enable any of the processes normally requiring a smartcard to be fully automated. In addition to automation, the HSM provides a high level of physical security.

Multiple Sponsors

The Bacsactive-IP Bureau set-up allows you to keep your existing sponsoring bank and client relationships. Apply to each of your sponsoring banks for smart cards or HSM certificates that enable you to sign up customers to Bacstel-IP. Your Bacs Bureau User Number will enable you to create and submit payment files on behalf of the Service User Numbers of your clients.

Automation

A full range of options are available, from manual to full automation, to suit your needs. Hybrid options are also available — for example, the manual signing of payroll files, but the automatic creation and sending of Direct Debit Instruction submissions.

Authentication and User Roles

Multiple users may be defined—each with a level of permission that reflects their role within the payment process. Clients can authorize payment files remotely and view their reports, whilst Bureau staff manage submissions and view all relevant reports.

Security

When used with our Bacsactive-IP product, the Bureau module provides support for the highest possible levels of security. Channels communicating payment data to Bacsactive-IP are encrypted. Payment data is communicated to Bacs over an encrypted link. There are numerous mechanisms enabling Enterprise systems to securely “Push” data into Bacsactive-IP.

Reports

May be retrieved manually or automatically (using the HSM). Support is provided enabling the Bureau to automatically integrate the payment status into their systems. Flexible workflow options enable reports to be distributed to the relevant users via email and to be made available via the Bacsactive-IP portal.



Key Benefits

- Single solution
 - Cover all your current and future Bacstel-IP Bureau requirements.
- Automatic operation
 - A number of automation options are available - with HSM if required.
- Flexible
 - Set-up once and easily switch between smart card and HSM-based solutions.
- Reduce errors
 - Reduce errors and costs by simplifying file management.
- Configurable
 - Configurable to match your business process requirements.
- Reduce administration
 - Reduce administration by automatically retrieving, distributing and processing reports.
- Improve security
 - Improve security with HSM policies, internal audit trails and user permissions.
- Rationalize
 - Avoid disparate applications at multiple locations.
- Remote authorization
 - Allow Clients to authorize their payments from any location.
- Simple interface
 - Easy to understand, modern browser interface using Microsoft Internet Explorer.
- Client portal
 - Clients can view and access financial transaction details online.
- Scalable
 - Seamlessly upgrade to suit your business requirements.

Upgrade Options

Upgrade to enable the full range of functionality:

- Fully automatic operation using HSM
- Automatic report distribution and integration
- Remote authorization
- Bureau client portal
- HSM key management software
- Custom security policies
- Payment and DD capture web screens
- Account validation services



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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

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