



(THE FUTURE OF
FINANCE IS OPEN

PAYPLUS

INTEGRATED PAYMENTS AND COMPLIANCE SOLUTION FOR U.S FINANCIAL INSTITUTIONS



The Evolving World of Payments For U.S Financial Institutions

Financial institutions are facing a number of challenges.

Like many financial institutions around the world, they are under pressure to use fee for service business models to increase revenue. At the same time, however, they are also facing competitive pressure from large multinational financial institutions, which typically have deeper pockets and greater resources. These smaller financial institutions are walking a tightrope; compelled to introduce new products and services to their customers quickly to stay competitive, while at the same time needing to remain very sensitive to the bottom line.

Such challenges, coupled with a more demanding and changing customer base, and an increasingly restrictive regulatory environment, are forcing smaller financial institutions to find new and effective ways to deliver payments services that will help them to grow their business, as well as to differentiate themselves from their larger financial institution counterparts.

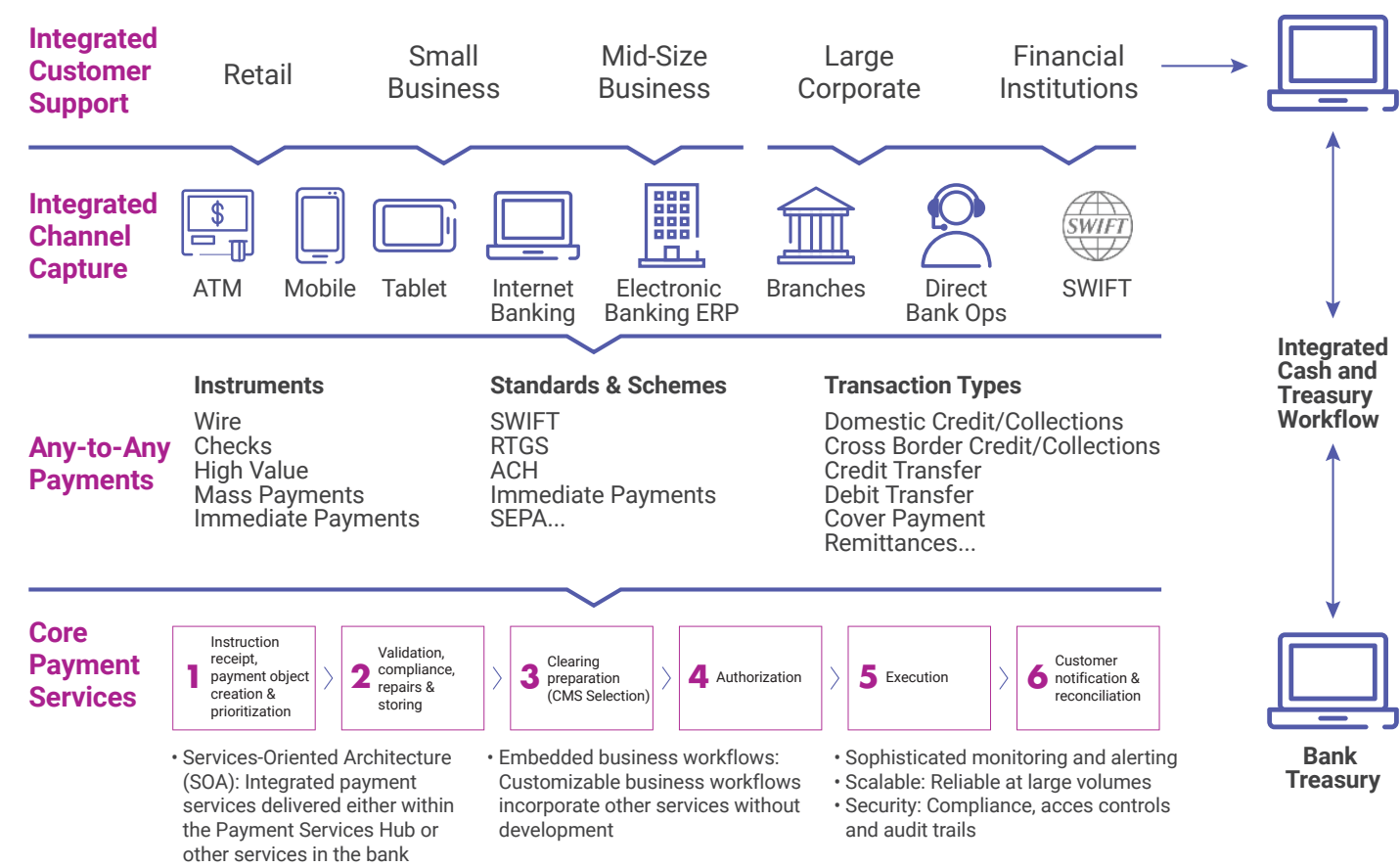


Delivering Value—Solutions For The Entire Financial Supply Chain

Finastra offers large financial institutions a suite of solutions to help them to manage payments, provide cash management services, achieve financial messaging, automate payables and receivables, and provide channel distribution in a cost-effective, secure, operationally efficient and reliable way.

Finastra’s solutions enable financial institutions to manage all types of payments, within and across national borders, from and to any channel, with highest degree of automation and straight-through-processing (STP). It offers financial institutions and its customers full transparency and real-time visibility at any stage of the payment lifecycle.

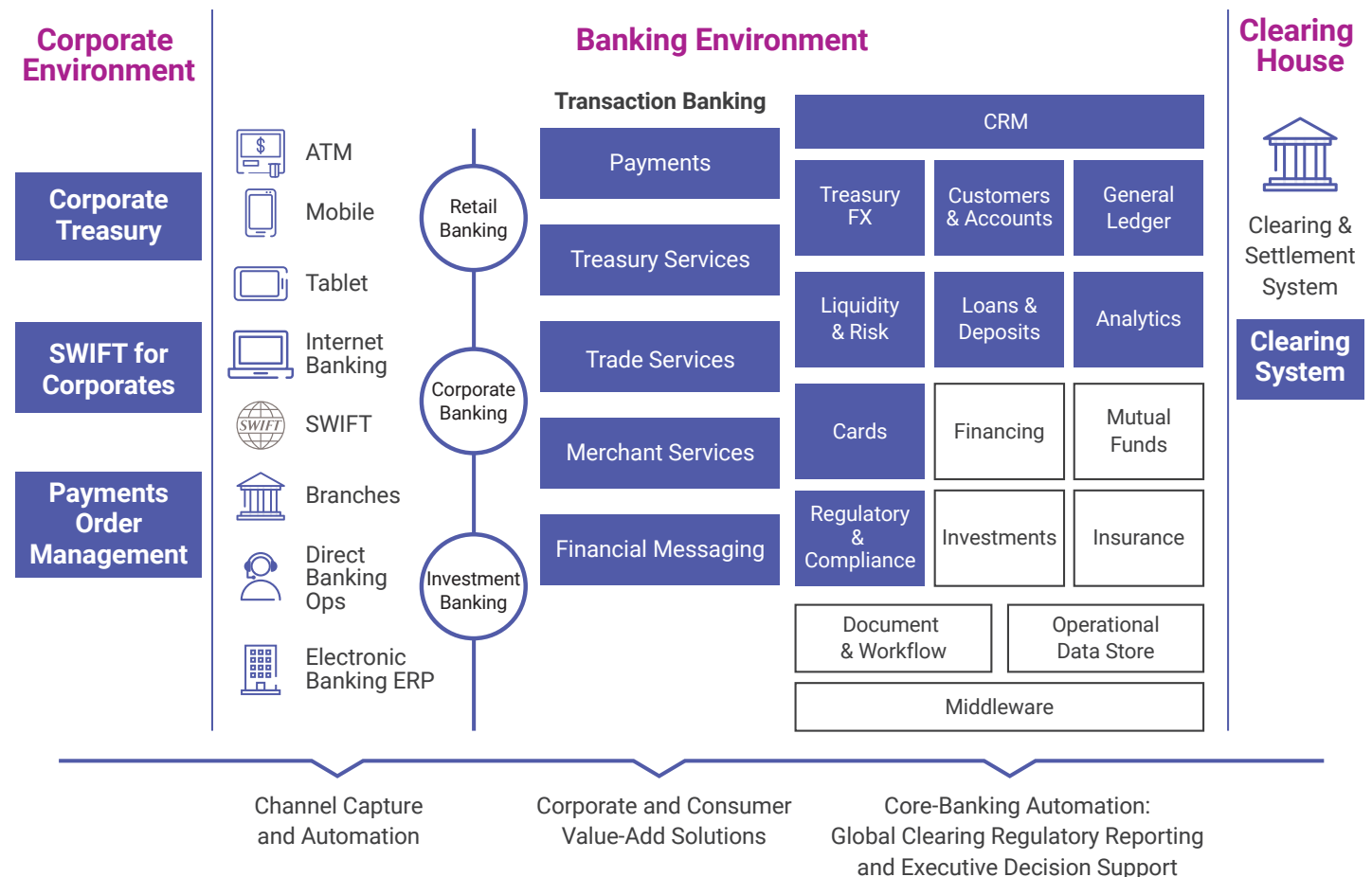
Why Finastra? The Only Fully Supported Supply Chain Solution



Finastra's Software Solutions Can Help Financial Institutions To:

- **Modernize systems and improve operations** to increase profits, control costs and drive efficiency.
- **Realize competitive advantage** through innovative offerings and improved customer service.
- **Improve risk management and compliance** through operational improvements and compliance tools.
- **Improve business decision making** through increased transparency and visibility.
- **Manage liquidity** through improved processes and systems, and consolidation of all payments transactions and liquidity events in one place automatically.
- **...and ultimately support the entire supply chain** across payments, cash, financial messaging, payables and receivables automation, and channel distribution.

Why Finastra? End-To-End Financial Supply Chain Automation



Payments and Compliance Solution for U.S. Financial Institutions

The Challenges

The U.S. payments business today is not without its challenges. Financial institutions face a number of obstacles from the ever changing regulatory environment; consumer demand for innovative, convenient products and services, coupled with the ability of larger financial institutions to meet those demands with deeper pockets and resources; and increased pressure to drive revenue with fee-for-service. All of this while watching the bottom-line, managing risk and lowering overall operating costs.

The Solution

Finastra's PAYplus solution is a complete end-to-end payment processing and compliance solution designed to meet or exceed regulatory requirements, meet customer demand and maximize operational efficiency. The solution supports processing of all principal payment types, including Fedwire Funds Transfers, Fedwire Securities Transfers, SWIFT, Foreign Exchange Transfers, and internal Book Transfers for financial institutions, with centralized processing in the United States. PAYplus's configurable

workflow processing makes the product easy to setup and flexible enough to accommodate a wide variety of business practices and workflows, enabling financial institutions to customize it to meet their needs. PAYplus seamlessly integrates with core and cash management systems, thus increasing automation, mitigating risk and realizing higher straight through processing (STP) rates.



Payments and Compliance Solution For U.S Financial Institutions

The intuitive user interface combined with a modularized and scalable design, enables a financial institution to grow its business and add functionality as needs change.



PAYplus's integrated OFAC list checking capability greatly eliminates the need for manual processing allowing for resources to be redeployed to more critical functions within the organization.”

Our tools allow for quick, easy and cost-effective deployment to remote branches, departments and client users, thus enabling financial institutions of all types to attract and set up new clients faster. PAYplus' integrated OFAC list checking capability greatly eliminates the need for manual processing allowing for resources to be redeployed to more critical functions within the organization. Automated screening supports both domestic and international “watchlists,” and screens all incoming and outgoing transactions. PAYplus is available with a standard software license or cloud based services model.

PAYplus Business Benefits

Saves Time, Reduces Cost and Improves Operational Efficiency

Leveraging a powerful user interface, the solution's workflow limits a user's view to exception processing queues, thus significantly reducing training time and minimizing operator errors. The enhanced user interface, and Sarbanes Oxley reporting help financial institutions manage payment processing and auditing requirements more efficiently and cost effectively. Automated sanction list filtering allows users to create a whitelist of messages that have been flagged in the past, and thus do not need to be flagged again in the future as they pose no threat. This ensures that messages that have already passed scrutiny are not re-checked continually, saving time and money. Further, messages pass only through the selected screening lists, ensuring messages are not “over-screened”, which also can be costly and time consuming. The solution provides a configurable workflow and integrates with existing systems, increasing STP and allowing for more transactions to be processed, faster and at lower cost.



Reduces Operational Risk

Finastra's payments and compliance solution interfaces with existing bank systems to automate balance inquiry, posting and initiation, streamlining the payment process and reducing risk from error-prone manual processes. By providing a bird's eye view of the payment life-cycle, operators are able to respond faster and reduce risk. Additionally, the solution provides automated, real-time checks against various embargo lists ensuring the risks of 'false positives' are reduced.

Helps to Prevent Fraud

Data monitoring and compliance list filtering tools allow customers to screen all incoming and outgoing transactions against a variety of regulatory watch lists and fraud requirements. This helps firms to not only meet internal audit requirements, but also helps them to reduce the costs associated with 'false positives' and 'false negatives'. A rules based engine automatically stops suspicious or non-standard transactions and tracks behavior for monitoring.

Helps to Generate New Revenue Opportunities

Optimizing revenue generation capabilities with flexible fee rules, financial institutions are able to charge for value-added services such as advising and callback. The system can also be configured to assess fees based on the source of the transaction; typically lower fees are assessed from online banking systems whereas higher fees are typically assessed from manual walk-in or called in transactions.

Payments and Compliance Solution For U.S Financial Institutions

PAYplus offers a broad range of business capabilities



Finastra's payments and compliance solution helps customers meet the requirements of national and international embargo and anti-money laundering laws."

Payments Management and Execution

Finastra's payments and compliance solution is designed to bring institutions into the 21st century and make them fully compliant with current demands in as simple and cost effective a way as possible. In fact, our solutions can help drive real savings in a very short time. For financial institutions looking to better manage their payments operations and meet regulatory requirements, our U.S. payments and compliance solution will help customers save time, reduce costs, and improve operational efficiency. This is achieved by making STP a reality through easy integration with existing accounting, cash management, lending and other key systems, coupled with advanced automation and risk mitigation tools, prebuilt into the system. This gives financial institutions one consolidated view of mission-critical payments information, allowing for easy monitoring, analysis and increased STP rates. This is crucial a businesses experience business growth due to their ability to offer customized and differentiated capabilities faster than they ever could before—in weeks rather than in months.

Compliance and Anti-Money Laundering

Finastra's payments and compliance solution helps customers meet the requirements of national and international embargo and antimoney laundering laws. It checks messages against multiple sanction lists, automatically and in real-time. Messages caught in the filter are blocked and will not reach the financial institution or payment traffic system without manual approval, ensuring that questionable transactions can be stopped before they are processed. Controlled compliance filter operations considerably increase filter quality and lower the rate and associated costs of 'false positives.' The solution also scans client data against sanction and PEP lists.

Finastra's open technology framework allows for easy integration within a customer's technology ecosystem as well as with solutions from other technology vendors.

PAYplus Key Features

- Supports processing of all principal payment types, including Fedwire Funds Transfers, Fedwire Securities Transfers, SWIFT, Foreign Exchange Transfers, and internal Book Transfers
- Integrates seamlessly with back-office solutions
- Configurable workflow processing
- Flexible transaction routing
- Delivers higher STP rates by increasing automation allowing for more transactions to be processed faster and more cost-effectively
- Integrated FX and international payment interface
- Advanced automation and risk mitigation capabilities with connections to all major core processing systems and a standard API for customizations
- Integrated OFAC and sanction list filtering tools to screen incoming and outgoing transactions
- Real-time fraud and data monitoring of suspicious or non-standard transactions for review
- Remote initiation eliminating the need to rekey information
- Private email notification (PEN) and Multifactor Authentication (MFA) prevent unauthorized access of transactions and advices
- Automated screening of historical data
- Integrates with our historical data warehouse for automated FinCEN314A screening
- Available with a standard software license or service bureau model
- Integrates with our full featured SWIFT platform for international payments and all SWIFT message types

Finastra Services



Our global services group has helped thousands of the world's leading financial institutions and corporations maximize the benefits of Finastra products and achieve their transaction banking goals.”

When it comes to implementing mission critical systems—particularly in today's highly competitive and unpredictable economic environment—financial institutions will do whatever they can to maximize IT investment.

Taking a shortcut or a wrong turn at any stage in the implementation process can delay time-to-market, disrupt ongoing operations and lower overall efficiency in both the short- and long-term. This holds true right across the transaction banking spectrum—for payments, cash management, financial messaging and merchant services.

Finastra can help customers avoid these pitfalls. Our global services group has helped thousands of the world's leading financial institutions and corporations maximize the benefits of Finastra products and achieve their transaction banking goals. Indeed, ensuring customer satisfaction throughout the entire engagement is at the heart of Finastra's business philosophy.

The goal of each Finastra services team (implementation services, customer support and training) is to ensure that our customers can implement their new solutions successfully and bring their staff and their customers up to speed effectively. This high level of support is maintained beyond implementation, to ensure that customers continue to get the most out of their software investment throughout the entire lifecycle.


Finastra Services Include:

Implementation Services

A quick and efficient implementation helps customers realize the best value from their investment in the shortest possible time. Bringing with them industry-leading best practice and a field-proven methodology, Finastra's implementation services team is responsible for project managing every stage of the implementation process including analysis, onsite implementation support, and static data and set-up; infrastructure design, sizing, installation, configuration and environment maintenance; testing and user acceptance. The project is driven by a leader, who must ensure the effective coordination of resources and transparency of communications, as well as taking responsibility for overall project management to ensure that risks are mitigated and that the implementation comes in on time and within budget.

Customer Support

Finastra's experienced team of application support experts are available 24/7 to respond to technical and functional queries. This team has a solid track record of diagnosing and resolving issues quickly



and helping customers ensure the smooth running of day-to-day operations. Equally important, the team gives the information and advice customers need to make informed, proactive and timely business decisions when managing their transaction banking operations.

Training

Finastra offers a comprehensive set of focused user training services, that can be tailored for all types of end users (project team, super users and regular users) during and beyond implementation. Courses are offered as either off-the-shelf courses focused on a particular product or business area, or specifically tailored to meet the unique needs of a customer.

Users can participate in a range of functional and technical courses, as well as certification programs at varying levels, ranging from standard 'beginner' courses through to training programs for the experienced user. Training programs may be taken at Finastra training centers, at a customer location or via webinar. More information about courses and course locations can be found in the services section of our website (www.dh.com).

Finastra's services team helps customers to maximize their investment in the software by:

- Ensuring the best use of Finastra's products.
- Building best-practice into the implementation process to minimize risk.
- Ensuring the most effective and efficient transfer of knowledge through training.
- Delivering excellence in all aspects of customer service throughout ongoing operations.

Our Solutions Are Designed to Bring Institutions into the 21st Century and Ensure Compliance

Advanced

Finastra uses industry standard technology and best-practice procedures to provide flexible, reliable and cost-effective transaction banking solutions that help firms operate more efficiently, and respond to market developments, customer demands and evolving regulations in a more timely, better-informed way.

Cloud Based Services or In-House

Many of Finastra's products can be delivered as in-house implementations or cloud based services that requires no local software or hardware installation, greatly reducing the time and cost of implementation and infrastructure maintenance.

Scalable

Capable of processing anywhere from dozens to thousands of transactions per day, Finastra's solutions can easily be extended to incorporate new entities, geographies, languages, time zones, currencies and products.

Secure

Our software has been tested and reviewed extensively in our production environments, as well as by our customers. Our hosted solutions, security, disaster recovery and business continuity processes meet or exceed industry standards and regulatory guidelines.

Flexible

Finastra's open technology framework allows for easy integration within a customer's technology ecosystem as well as with solutions from other technology vendors. This simplifies the process of implementation, reducing the time and costs associated with onboarding.

Real Time

In today's competitive environment, time is money. Finastra's solutions use state-of-the-art technology to enable our customers (and, in turn, their customers to set-up, execute and monitor their transaction banking needs in real time. This means they can make proactive, informed and timely business decisions that will ultimately help them grow their business.

Experience

Years of experience in delivering solutions to financial institutions mean that we have accumulated a huge amount of expertise in managing day-to-day transaction banking on a regional, national or global scale. Leveraging this knowledge, we are able to help customers to address their challenges and capitalize on opportunities in a practical and effective way.

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Finastra Partner Program

Partners are essential to help Finastra provide its customers with comprehensive solutions that meet changing market requirements in an efficient and cost-effective way.



Finastra has built a network of partners to provide the scalability and expertise necessary to expand our coverage, extend our scale and develop deeper relationships with our customers.”

Together, we help customers differentiate themselves and compete more effectively through innovative solutions.

Finastra has built a network of partners to provide the scalability and expertise necessary to expand our coverage, extend our scale and develop deeper relationships with our customers. The breadth and depth of this network ensures that the solutions we provide are aligned with our customer's demands for end-to-end transaction banking solutions. Our partner network includes global and regional partners in technology and systems integration, and provides products and services that enhance or complement Finastra's offerings across all business lines and market segments.

At a global level, Finastra works with leading consulting firms and system integrators. Their industry knowledge,

focus and international presence helps us to provide customers with full, end-to-end business solutions. At a local level we have developed business partnerships to ensure we provide our customers with the requisite support, language and cultural expertise necessary to ensure the optimal delivery of our solutions.

Finastra offers a variety of flexible partnership options that allow firms to enter into a relationship that best reflects their business strategies and strengths. The network includes three categories of partners—Consultant and System Integrators, Solution Providers and Technology Providers—across three levels of partnership including Platinum, Gold and Silver, depending on the degree of commitment of each partner. The program is designed to meet our customers' and partners' needs, to ensure mutual success.





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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