

## Factsheet – Payments Connectivity Marketplace

# Manage cross-border payments easier with RippleNet™ via Fusion Total Messaging

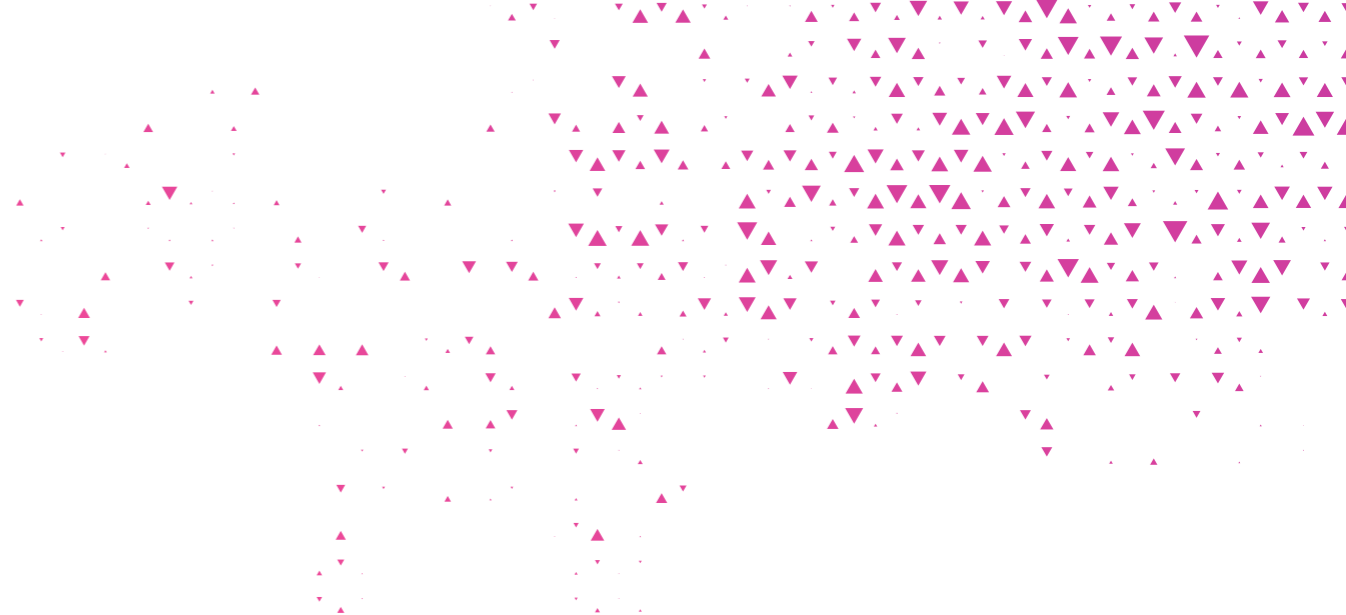
Today, global banks and corporations manage millions of payment messages in message warehouses around the world.

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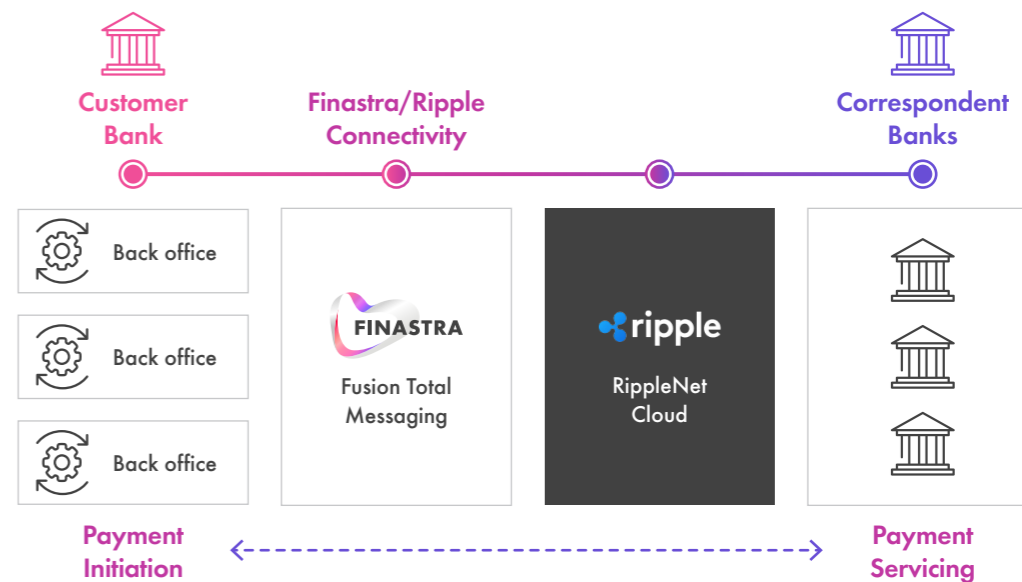
**RippleNet via Fusion Total Messaging allows existing bank systems to route payments efficiently, leveraging instant settlement to transact in seconds, instead of days.**

As a result, communications with counterparties and operating in multiple currencies, languages, time zones and regulatory environments introduces risk. Manual intervention further burdens resources and can lead to human error. Banks and corporations need a technology that can eliminate manual intervention, reduce risk, improve efficiency and — perhaps most importantly — save time and money.

With Finastra and Ripple’s partnership, regulated financial businesses and banks can connect to the RippleNet™ network via a Fusion Total Messaging adapter using standard FIN messages, allowing them to control their file and message flows. Banks and non-bank Institutions will save time and increase operational efficiency through global functionality, advanced straight-through processing, web-based technology and advanced drill down and query capabilities. Seamless integration with payments and treasury systems reduces the risk and costs associated with onboarding.



### How it works



## Features



Integrated dashboard provides high visibility



Interoperability with interbank services, including SWIFT (FIN, FileAct, InterAct), SIC, euroSIC, SECOM, Fedwire, TCH RTP®, CHIPS, SIA RT1, TIPS ESMIG and others



Interfaces with many banking applications, ERP systems, treasury management systems, transaction filter and reconciliation packages



Advanced straight-through processing



Multifactor authentication and SAML



Message entry, investigation, conversion, bulking/debulking, deluxe routing and most middleware functionality

## RippleNet via Fusion Total Messaging provides interoperability between existing messaging systems and RippleNet blockchain technology

### Benefits



#### Reduces cost

With RippleNet via Fusion Total Messaging, processing transactions through RippleNet is easier, offering an out-of-the box integration for the financial industry and their mainframe systems, subsequently resulting in significant cost savings. This accommodates high volumes of transactions, with a target processing time of one million transactions per hour.



#### Improves usability, accessibility and transparency

Fusion Total Messaging uses a Web 2.0-based interface, which meets the highest requirements in terms of usability and gives all users full access to the platform and its applications – at any time and from anywhere.

A browser-based model also means that customers can benefit from upgrades and add-ons that Finastra develops quickly and easily without time-consuming and costly software upgrades. Training and online help can also be easily accessed via the web-based technology.



#### Increases operational efficiency

Fusion Total Messaging is designed to operate in multiple languages, different time zones and for different regulations with advanced straight-through processing.

This means that users can set rules appropriately, communicate with counterparties globally and access the correct information, any time, any place and in any language. Ultimately, this significantly reduces the time and effort required to conduct payments operations on a global scale.

RippleNet via Fusion Total Messaging allows existing bank systems to route payments efficiently, leveraging instant settlement to transact in seconds, instead of days. Search algorithms based on advanced technologies significantly reduce the time and effort required to obtain visibility of fees, delivery time, status and customer information.

### Why Finastra and Ripple

RippleNet™ allows you to quickly access new markets, expand your services and deliver the best customer experience in global payments today. Finastra's Fusion Total Messaging supplies all the connectors, integration and plug-ins required for conversion, compliance and reconciliation. It is also designed to accommodate the latest formatting standards in transaction banking, ensuring that our customers' technology investment is protected both now and in the future.

RippleNet via Fusion Total Messaging ensures that all these benefits are brought together – and that changes coming from the interbank service providers are maintained. It's provided through a multi-tenant hosted solution in the form of a highly resilient service bureau solution, further saving time, money and reducing operational risk.

**For more information, please contact your Finastra account manager or [contact us](#).**

#### **About Ripple**

Ripple are revolutionizing the world of payments, introducing speed, transparency and delivery certainty to a multi-trillion-dollar industry through innovative and cutting-edge software. By transforming traditional models of messaging and funding by applying blockchain technologies and principles, RippleNet™ provides banks and financial institutions with the tools to deliver the best customer experience, global reach in payments, and rapid expansion to new markets.

Please visit [ripple.com](https://ripple.com).

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#### **About Finastra**

Finastra is building an open platform that accelerates collaboration and innovation in financial services, creating better experiences for people, businesses and communities. Supported by the broadest and deepest portfolio of financial services software, Finastra delivers this vitally important technology to financial institutions of all sizes across the globe, including 90 of the world's top 100 banks. Our open architecture approach brings together a number of partners and innovators.

Together we are leading the way in which applications are written, deployed and consumed in financial services to evolve with the changing needs of customers. Learn more at [finastra.com](https://finastra.com)

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