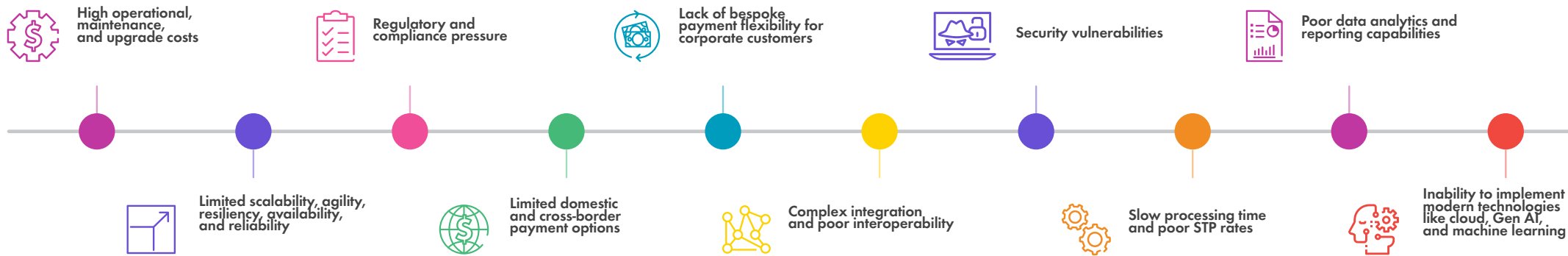


Deliver modern payments with peace of mind

The pressure on financial institutions to modernize payments infrastructure is immense. From evolving customer demands to increasing competition from fintech and growing regulatory requirements, traditional payment systems are facing multiple challenges, such as:

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A modern payments solution enables banks and FIs to rapidly launch new rails and introduce new capabilities offering increased automation, cost savings, high operational efficiency, and service excellence."



The solution – Finastra Global PAYplus

Finastra Global PAYplus is a modular, multi-rail, multi-office, highly configurable, and API-based payment solution that helps financial institutions replace siloed payment engines with a single payment hub.

The solution consolidates multiple payment types, including real-time, high-value, mass, and cross-border payments (including alternate cross-border payment methods such as Visa Direct), achieving 100% STP rates for domestic and over 95% for cross-border payments.

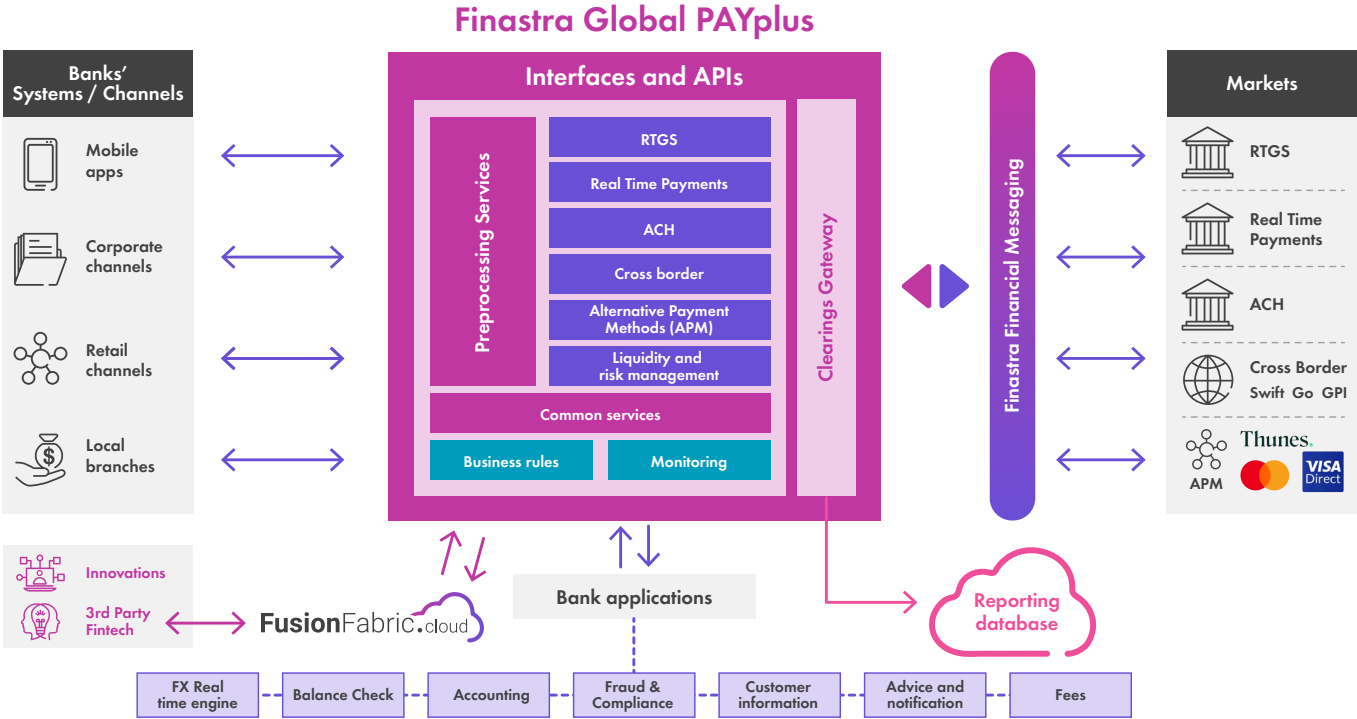
Implementing Global PAYplus, an ISO 20022 native, centralized payment hub, simplifies the IT and payments architecture, reduces the number of interfaces and systems required to run parallel payment schemes, lowers TCO, and enhances operational efficiency.

This results in faster, more accurate data, improved regulatory reporting, reduced operational and maintenance costs, and decreased manual intervention, allowing banks to process millions of payments daily.

Recognized as a best-in-class, secure, resilient, scalable, and reliable solution, it provides simplified integration with the bank's existing architecture, leading to rapid onboarding and faster time-to-market.

A configurable rules engine and pre-configured payment workflows allow quick addition of new functionality in response to changing industry and customer requirements without code changes, leading to standardization, reusability, and reduced regulatory compliance burden.

Global PAYplus supports preprocessing services to ensure early identification, correction, enrichment, advising, warehousing, currency conversion, smart routing, and orchestration, all contributing to a successful downstream payment execution.



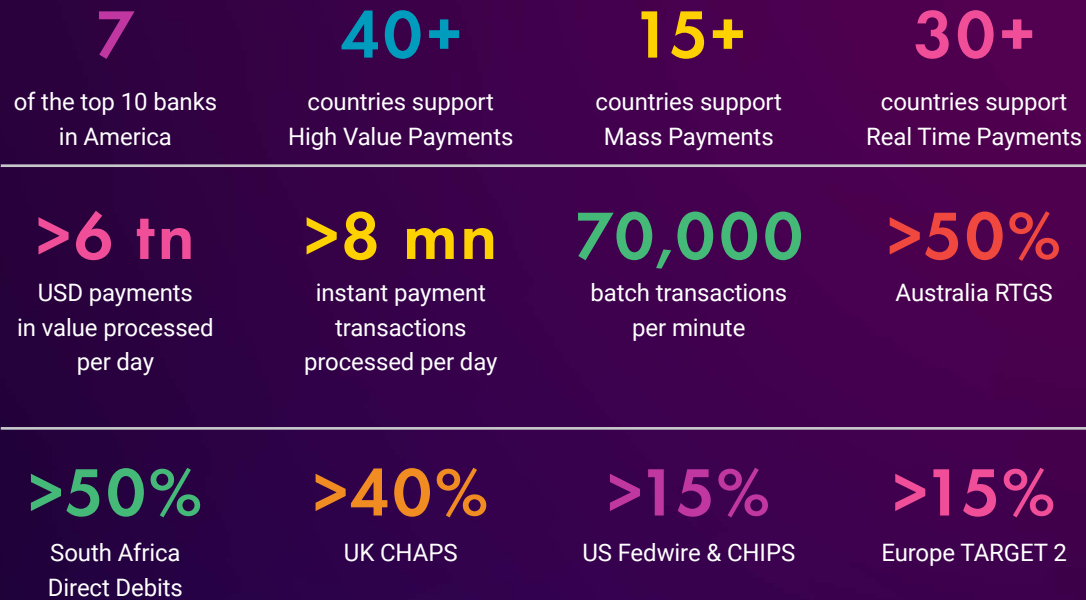
Global PAYplus uses cloud-agnostic containers, microservices, and blue-green deployment (zero downtime), allowing banks to deploy it on various cloud environments (public, private) and on-premises. Finastra customers can operate the solution independently, benefit from our fully managed services, or consume it as a Payments-as-a-Service (PaaS) solution in specific regions.

The solution offers payment reporting and analytics capabilities to deliver operational and business insights.

Banks can analyze non-STP behavior within the insights dashboard, identifying causes for manual intervention in the context of specific customers (e.g., which customers have the highest non-STP rates and common sources of errors identified by specific customer; payment sources and Methods of Payments impacting non-STP rates), and providing feedback to customers.

Leveraging Gen AI capabilities (e.g., automatic repair, etc.) and advanced algorithms, the solution empowers management to make informed decisions, optimize payment operations, enhance visibility, increase revenue, and improve customer experience.

Global PAYplus’ market footprint



Cost and efficiency improvements



The top 5 differentiators that make customers select Global PAYplus

- True multi-rail payment hub
- Largest install base in the market and unrivalled out-of-the-box configuration capabilities
- Highly reliable to support increased transaction volume across high value, real-time, cross-border, and mass payments
- Efficient operations to realize rapid cost savings and achieve faster implementation time
- 30+ years of experience, domain expertise, and Model Bank Package ensures FIs innovate rapidly and achieve faster time-to-value

Global PAYplus: Delivering superior payment capabilities for financial institutions



Unified system

Automated processing of real-time, mass, high value, and cross-border payments with high STP rates in a single solution.



Business rules engine

Pre-certified payment workflows and configurable business rules to introduce low / no code approach and deliver increased operational efficiency.



Flexible deployment

Choose from a range of deployments options to suit your needs – on-premises, cloud (public, private) or customer/Finastra managed cloud.



Channel-agnostic

Works with any channel for payment capture and management and aligns with any operating model.



Centralized control and tracking of payments

Enhance visibility into cash flows, gain control over payment processes, and ensure a complete processing audit trail.



ISO 20022 native data model

An ISO 20022 compliant payment hub solution that processes messages in MX format, providing rich data for business intelligence, analytics, fraud, AML, and more.



Modular architecture

Layered architecture supports incremental modernization, allowing other core systems to continue operating smoothly.



Configurable user interface

Control, simplify, and prioritize payment tasks with intuitive interface and streamline member experience.



End-to-end business process

Integrated clearings gateway provides last mile connectivity for those cases where the financial institutions don't have it.



Proven payment hub solution

Microservices-based architecture designed to meet the highest standards of performance in the most demanding payment environments.



High Value and Cross Border flows

Complex high value and cross-border payment routing flows to enable banks build a robust financial institution and large corporate business.



Clearing development framework

Work with our certified partners to develop and implement new clearing schemes within 3-6 months and expand to new geographies.



Customer version evergreening

A single version of Global PAYplus supports an industry-leading install base of 30+ production instances worldwide, reducing technical debt and minimizing costs in maintenance, support, and upgrades.



Model Bank Package

A delivery approach that enables financial institutions to implement a pre-configured, best-practice, and ready-to-use payments solution, helping them minimize regulatory risks, reduce operational costs, and achieve faster time-to-value.



API-first approach

Stateless APIs for creditor and debtor payment requests, ISO payments, and payment initiation, ensuring scalability and interoperability. Through APIs, we also offer standard integrations with your back-office systems and third-party solutions to reduce project cost, risk, and enhance time-to-value.



Preprocessing services suite

File handling, advising, validations and enrichments, currency conversion, smart routing, warehouse, and orchestration to ensure the success of downstream payment execution.



Security and granular user permission

Enhanced security (both in-transit and at-rest) through authentication, authorization, and encryption. Securely streamline user management and authentication with single sign on or one-time tokens and simplify user permissions into a single profile to meet specific user personas.



Global liquidity and risk management (GLRM)

Monitor liquidity in real-time on clearing settlement and Vostro and Nostro accounts. It also offers position keeping and position monitoring, payment throttling workflow, cash forecasting, processing of the various types of anticipated funds, overdraft control, statement messages processing, and reconciliation.



Dynamic reporting and analytics

Intuitive dashboards, self-service capabilities, AI, and ML algorithms that leverage historical payments data to gain actionable insights, improve business processes, reduce costs, and increase revenue. Access management reports and insights dashboards (non-STP analysis, processing time analysis) to make data-driven decisions.



Open and extensible

Allows for rapid implementation and low cost/risk roll out of new value-added services covering 60+ third-party treasury, fraud management, and core systems to accelerate innovation in areas such as compliance and AML, sanctions screening, corporate ERP integration, and alternative cross-border payment methods such as Visa Direct.



Global footprint

Delivering payments across all continents backed with commercial stability, over 30 years of experience and trust, ensuring peace of mind for all our customers.



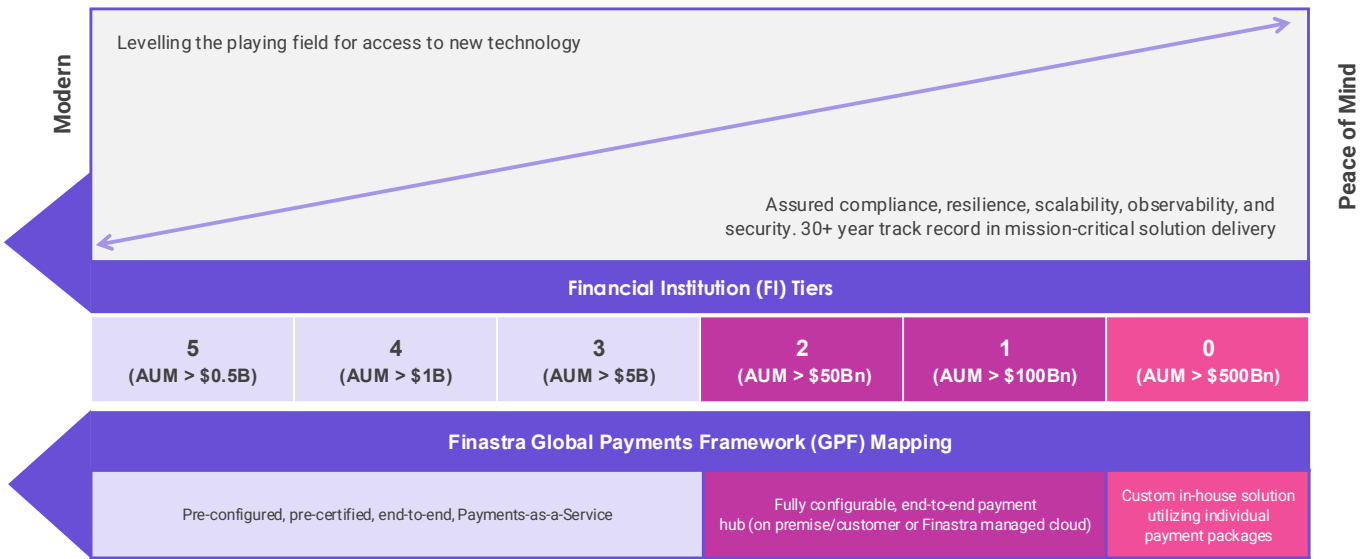
Global Payments Framework (GPF)

Finastra's Global Payments Framework (GPF) approach to modernization provides financial institutions with the flexibility and agility to modernize their payments architecture by either leveraging complete end-to-end payment hub solutions like Global PAYplus or standalone composable modules that are easily integrated with the existing technology architecture through Open APIs.

Why Finastra Payments

We deliver payments and financial messaging solutions for all types and sizes of FIs depending on their business and customer needs.

Global Payments Framework (GPF)



Our solutions scale along your business

Contact us

About Finastra

Finastra is a global provider of financial services software applications across Lending, Payments, Treasury and Capital Markets, and Universal (retail and digital) Banking. Committed to unlocking the potential of people, businesses and communities everywhere, its vision is to accelerate the future of Open Finance through technology and collaboration, and its pioneering approach is why it is trusted by ~8,100 financial institutions, including 45 of the world’s top 50 banks. For more information visit finastra.com

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