FINASTRA

Payments

Finastra GPP Order Management & Orchestration (OMO):

A centralized orchestration layer to reduce complexity, enable intelligent routing, and accelerate innovation

As payments processing becomes more complex across channels and rails, banks must ensure every payment is accurate, consistent, and optimally routed. Fragmented systems and duplicated logic create inefficiencies, increase risk, and limit innovation. A centralized orchestration layer standardizes processing, reduces exceptions, and ensures that the payment is executed with the right outcome.

Payments complexity is increasing… but systems aren't keeping pace.

3,540 billion non-cash transactions expected by 2029 (up from 1,685 billion in 2024).[1]

As payment volumes, rails, and customer expectations continue to accelerate, many banks face growing pressure to operate in a real-time, interoperable and 24/7 payments environment.

Yet despite the momentum, many banks remain constrained by infrastructure that was never designed for a real-time, multi-rail world.

59% of banks struggle with legacy payments systems and infrastructure[2]

53% are actively modernizing to replace outdated legacy systems[3]

Only 47% of banks have deployed payment orchestration[1]

Growth is accelerating. The question is whether your payments infrastructure is ready for a world that is increasingly embracing:

- Multi-channel and multi-rail by necessity
- Composable and modular by architecture
- API-driven by integration
- Adaptive and AI-powered by design
- Intelligent and always-on by default
- Blockchain-based digital assets and APMs

Managing this complexity without a centralized orchestration layer means:

- **Fragmented payments processing:** disconnected flows across channels, rails, and processing systems.
- **Inconsistent customer experiences:** varying capabilities and service levels across channels.
- **Higher exceptions and manual intervention:** lower STP rates, increased rework, and operational costs.
- **Duplicated business logic:** the same rules, validations, and workflows maintained in multiple places.
- **Inefficient routing decisions:** missed optimization opportunities, higher costs, and payment delays.
- **Reduced competitiveness:** limited ability to deliver differentiated payment services for both banks and corporates.
- **Slower adaptation to change:** lengthy updates for new rails, regulations, and scheme requirements delay time-to-market.
- **Poor payment data quality:** inability to make the right decisions before executing any payment can adversely affect speed, cost, delivery, and more, leading to delays and poor customer experiences.

These challenges don't just increase operational complexity. They directly impact customer retention, revenue, and long-term competitiveness.

Nearly **1 in 2 banks** report losing customers due to payment failures[4]

A 1% increase in attrition can result in hundreds of millions in lost revenue[4]

Centralize intelligence with GPP Order Management & Orchestration

Finastra GPP OMO is a cloud-native, ISO 20022-native, microservices-based solution that captures, validates, enriches, and routes payment instructions efficiently. By decoupling channels from payments logic, it eliminates fragmentation and ensures consistent, high-quality payment outcomes regardless of their origins. This enables banks to make intelligent routing decisions, reduce failures, and adapt quickly to new rails, regulations, and customer demands. With OMO, payments are no longer just processed: instead, they are intelligently prepared and optimized for success.

What banks gain with an OMO solution

- **Centralize orchestration:** A single control layer across all payments
- **Optimize routing:** Intelligent and dynamic routing including rerouting based on cost, speed, value date, reachability, bank policy, and more.
- **Modernize at pace:** Transform incrementally without core disruption
- **Preprocess payments:** Ensure validated, execution-ready payment flows improving STP
- **Decouple channels:** Deliver consistent payment capabilities across every channel
- **Enable differentiated services:** Win and retain corporate clients with tailored payment capabilities

List of use cases and business outcomes

Use cases

- Guided payments experience
- Bulk disbursements (domestic & global)
- First-time-right payment preprocessing (domestic & global)
- Centralize mandate repository and e-mandate integration
- High-volume payment processing at scale
- Method of payment (MoP) selection
- Fee determination
- Data validation and enrichment
- Confirmation of payee (CoP) integration
- Cross-border corridor validation

The list of business use cases is not limited to the ones listed above.

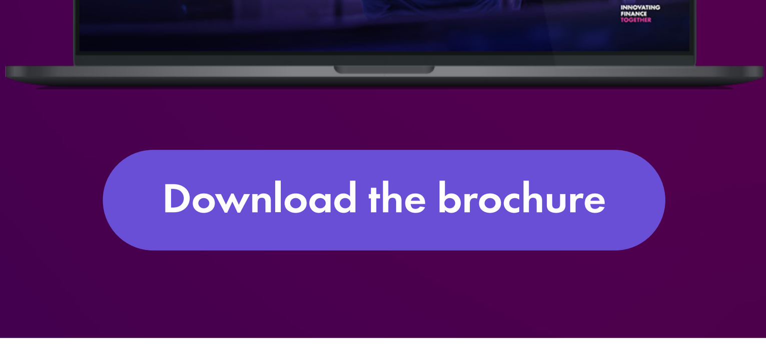
Business benefits

- Simplify complexity across all payment rails
- Act as a strategic buffer for innovation
- Reduce exceptions and operational costs
- Deliver a uniform but differentiated client experience
- Accelerate onboarding of new rails, services, and partners
- Enable thinner, cheaper customer channels

Transform how payments are orchestrated

GPP Order Management & Orchestration: built for payment ecosystems that are multi-channel, multi-rail, API-driven, intelligent, and always on.

See how leading banks are centralizing payment orchestration, improving routing efficiency, reducing exceptions, and accelerating modernization across channels, rails, and systems.



Download the brochure

1. Capgemini, World Payments Report 2026
2. Accenture, A new legacy of payments growth
3. McKinsey & Company, Unlocking value from technology in banking: An investor lens
4. Datos Insights, The Impact of Failed Payments

INNOVATING FINANCE TOGETHER

ID 89934 / 0726