allevo
THINKING EVOLUTION

qPayIntegrator qPI

September 2011

Agenda

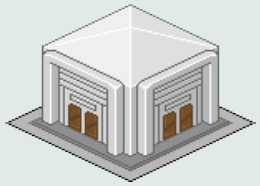
qPI Intro

Credentials

- Conceived and designed by SWIFT certified business analysts (solution experts)
- Implementation and support provided by certified field engineers (technical experts)

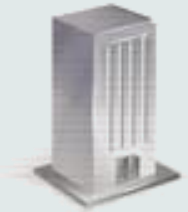
- Entire product life-cycle regulated in compliance with ISO 9001:2000 and CMMI level 3
- Over 6 years of continuous business operation

Positioning



Market Infrastructures
(Eurosystem, ACHs, CLS)

Banks



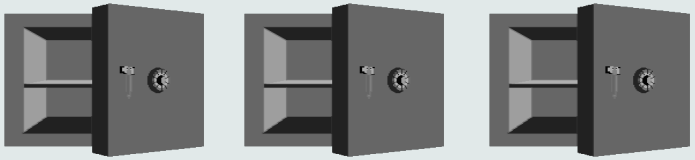
Corporations

SWIFT Network

Proprietary Network

Proprietary Network

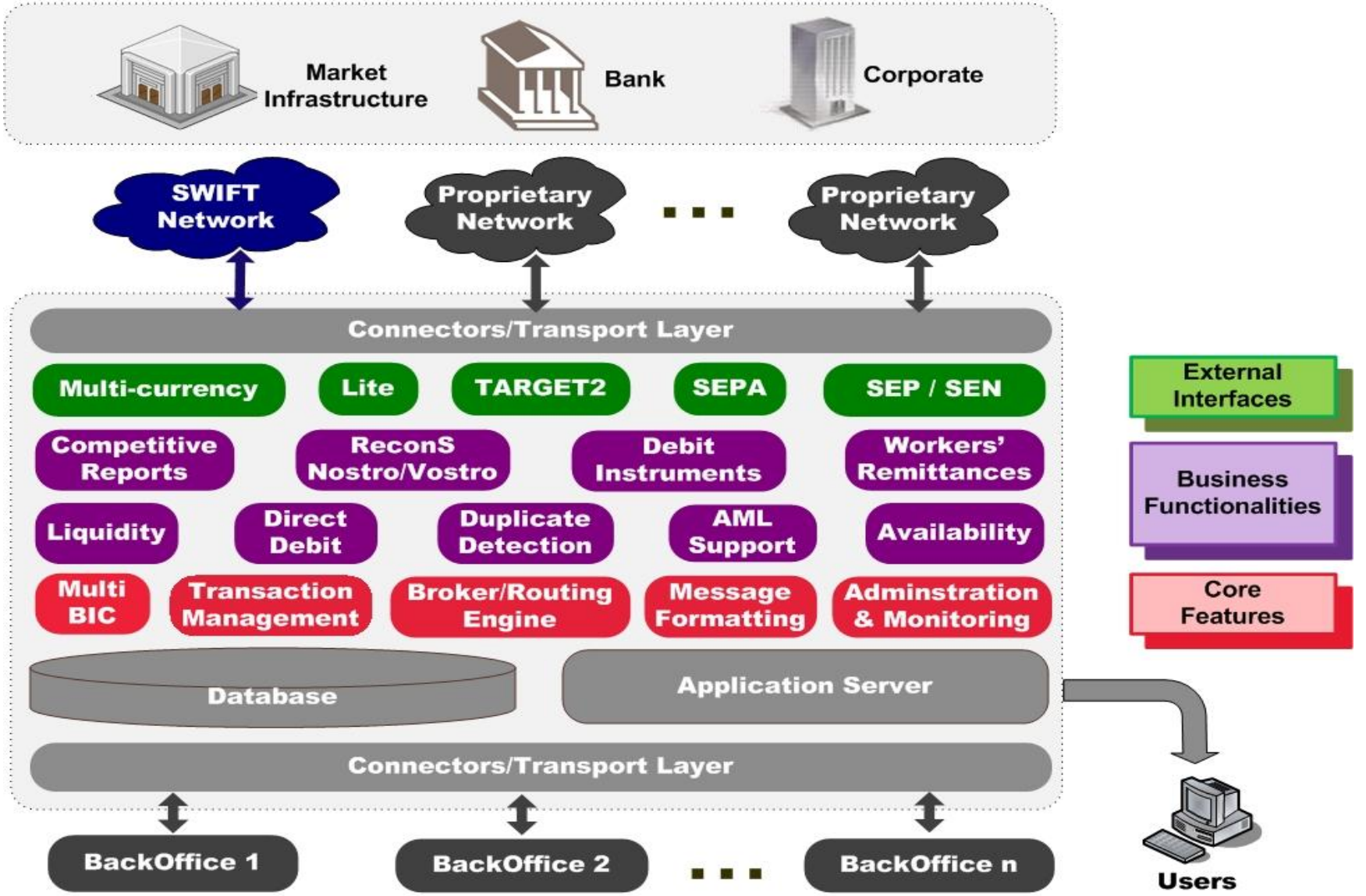
qPayIntegrator



Back-office(s) / ERP(s)

Bank / Corporate

Outline


Market Infrastructure
Bank
Corporate
SWIFT Network
Proprietary Network
Proprietary Network
Connectors/Transport Layer
Multi-currency
Lite
TARGET2
SEPA
SEP / SEN
Competitive Reports
ReconS Nostro/Vostro
Debit Instruments
Workers' Remittances
Liquidity
Direct Debit
Duplicate Detection
AML Support
Availability
Multi BIC
Transaction Management
Broker/Routing Engine
Message Formatting
Adminstration & Monitoring
Database
Application Server
Connectors/Transport Layer
BackOffice 1
BackOffice 2
BackOffice n
External Interfaces
Business Functionalities
Core Features
Users

Highlights

Real time funds transfer management and processing application, with a core providing:

- technical integration between different business applications
- data conversions to/from different formats
- message routing and archiving
- duplicate detection and investigation

qPI-ML: Real-time cash reports and forecasts

ReconS: Accounting reconciliation

qPI-AML: Transactions filtering

qPI-TR: Competitive reports and early alerts

qPI-FMA: Resilience & monitoring

PAYaaS: Fully managed online service

qPayIntegrator

qPI-SEP: Access to market infrastructures

qPI-DD: Direct Debit processing

qPI-DI: Debit Instruments processing

qPI-SEPA: SCT & SDD compliance

qPI-WR: Remittances management

qPI-TREZ: Treasury

qPI-AT: Automatic testing

SWIFTReady SEPA
(in 2008 and 2009)

SWIFTReady Workers' Remittances
(in 2010 and 2011)

qPI Evolution

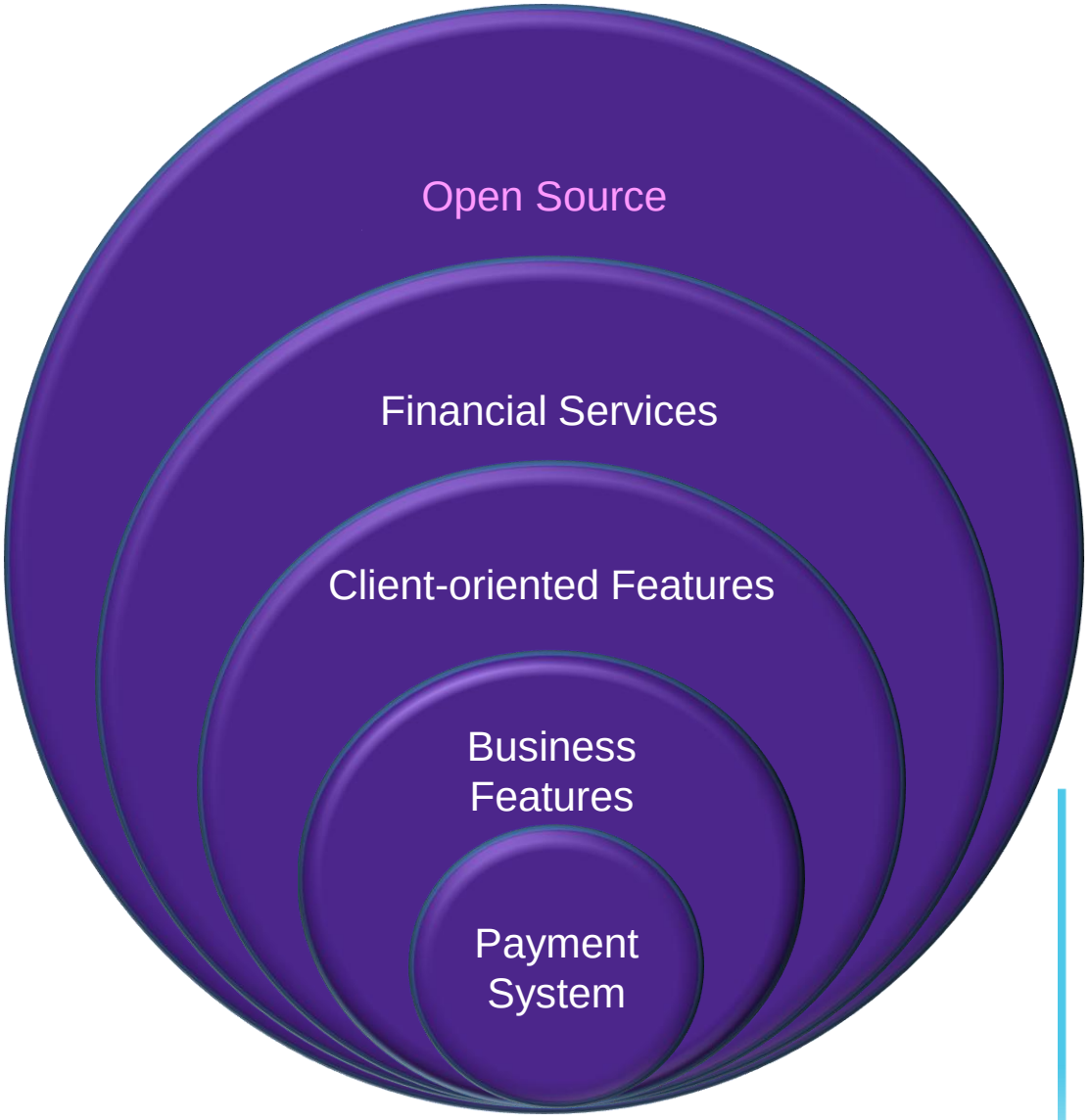
Shared sources **qPI-Open**

Shared platform **PAYaaS**

Corp2Bank space **qPI-Lite**
Pers2Pers space **qPI-WR**

Liquidity reporting **qPI-ML**
Reconciliation **ReconS**
Competitive reports **qPI-TR**
AML Filtering **qPI-AML**

BO integration with market infrastructures (routing, formatting, dup.det. etc.) **qPI-TIP**

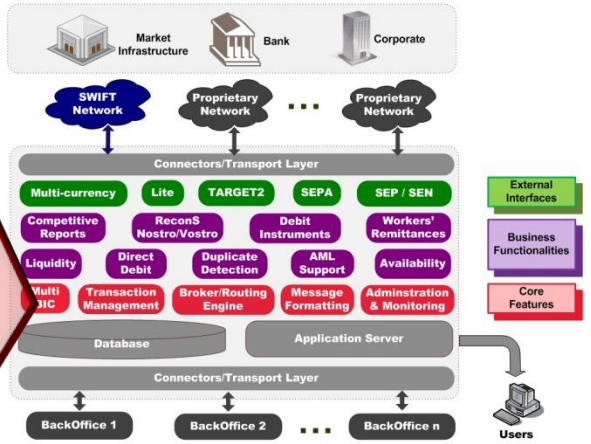


Agenda

qPI Core Features

- TIP/TIPc

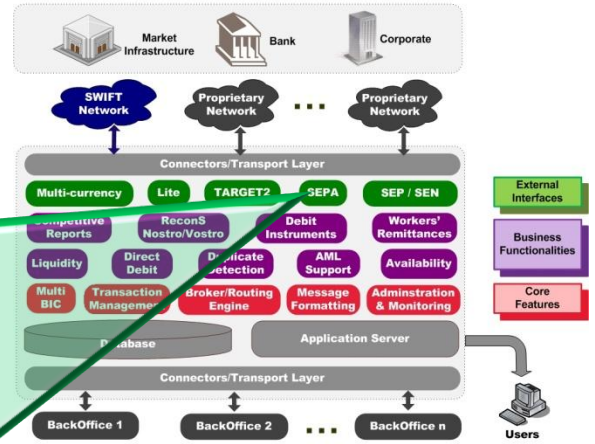
- ✓ Technical integration between different business applications, including connectors for two back-office systems
- ✓ Embedded message routing mechanism, with two routing modes: based on *rules* and on *content*
- ✓ Conversion into/from SWIFT FIN and XML format (the native format type used by qPayIntegrator) from/into other formats
- ✓ Embedded single and multiple funds transfer instructions and securities settlement & reconciliation messages
- ✓ Advanced capabilities for transaction searching and reporting
- ✓ Transactions tracing and logging into history database
- ✓ Persistent end-to-end transactions
- ✓ Technological reconciliation of the transactions with internal/external confirmations
- ✓ Multi-threading capabilities
- ✓ Communication errors detection and error recovery mechanism
- ✓ Security component, including the management of groups and users, profiles, functions etc
- ✓ Message archiving
- ✓ Multi-BIC



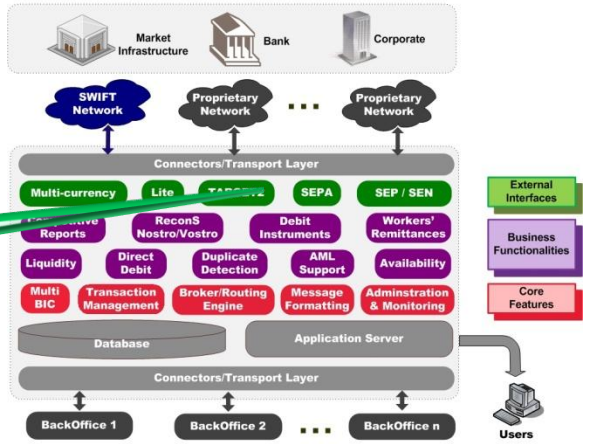
External Interfaces

qPI - SEPA

- ✓ **qPI-SEPA** (SWIFT certified in 2008 & 2009) extends qPI-TIP functions with EPC regulations regarding SEPA formatting and business flows for SCT and SDD
- ✓ Ensures data formats and flows compliance with EPC specifications for SEPA
- ✓ Provides integration with SWIFT network (through Alliance Gateway), to enable bank-to-bank and bank-to-CSM (one CSM available by default, additional CSMs available upon request) settlement
- ➢ Ensures FileAct Enhanced Header support



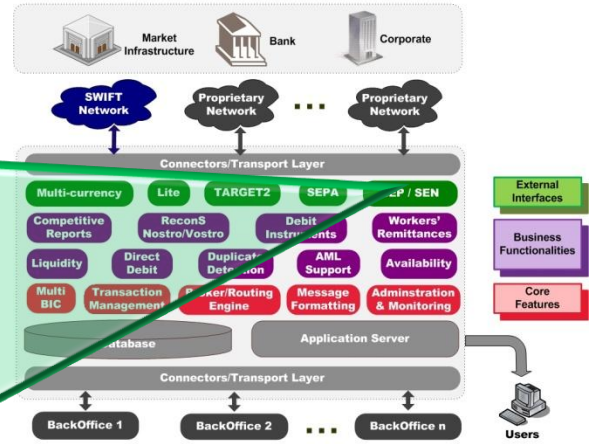
qPI - T2



- ✓ **TARGET 2 Interface** (coded **qPI-T2**) extends qPI-TIP functions to comply with TARGET2 settlement

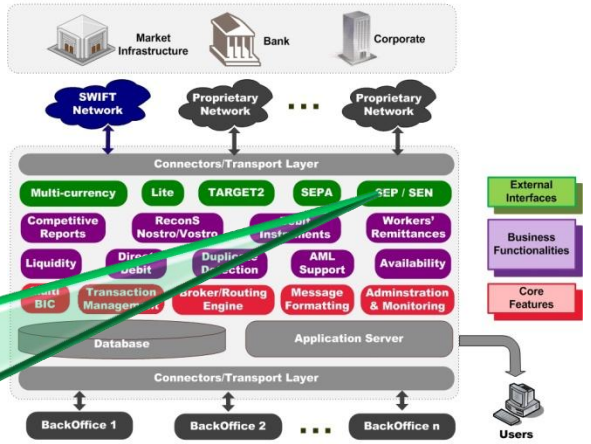
qPI - SEP

- ✓ **Romanian Payment System Interface** (coded **qPI-SEP**) extends qPI-TIP to the specific settlement of Romanian infrastructures for high value and low value payments (SWIFTNet and respectively TFDNet - the Romanian proprietary low value payment network):
- ❑ gateway for different market infrastructures, such as RTGS, ACH, GSRS, SWIFT
- ❑ support for SWIFTNet and proprietary network
- ❑ support for message transformation, validation and error handling.
- ❑ clearing & settlement reports specific to market infrastructure
- ❑ reconciliation reports specific to the market infrastructure



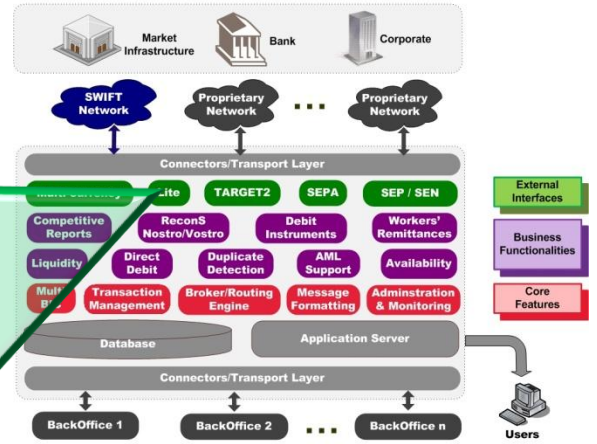
qPI - SEN

- ✓ **Romanian Payment System Interface 2011 upgrade** (coded **qPI-SEN**) extends qPI-SEP functions to comply with the upgrade of SENT (the low value payment settlement system of TransFonD - the Romanian CSM)



- External Interfaces

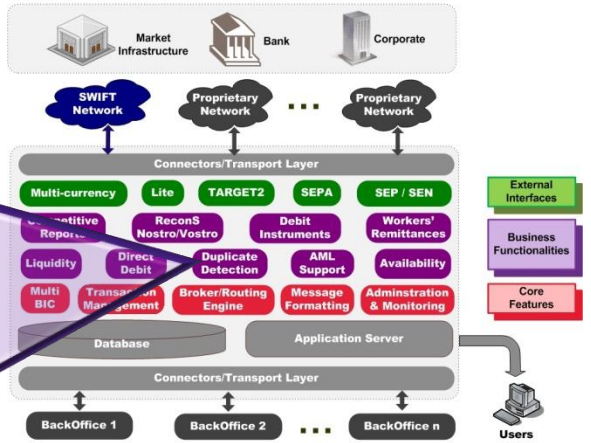
- **Alliance Lite Interface** (coded **qPI-Lite**) extends qPI-TIPc functions by providing integration with SWIFT network (via Alliance Lite), to enable corporations to work with banks in a MACUG or SCORE architecture:
  - STP solution for Alliance Lite
  - Data acquiring and routing between various business applications (ERPs, back-offices) and Alliance Lite
  - Conversion from/into ERP/BackOffice format into/from MT/MX formats
  - All SWIFT MT formats supported
  - Duplicate detection and investigation
  - SEPA compliance feature



qPI Business Features

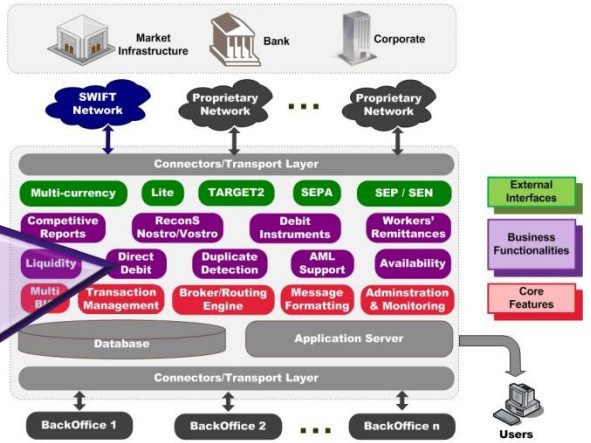
qPI - 2D

- ✓ **Duplicate Detection** (coded **qPI-2D**) deals with duplicate detection and investigation:
- ❑ Alerts for possible duplicated messages for transactions with non-identical transaction reference
- ❑ Configurable criteria for duplicates
- ❑ Configurable detection at flow level
- ❑ Different investigation transaction queues for different payment instruments
- ❑ User decision for possible duplicate handling
- ❑ Multi days spanning detection window
- ❑ Specific reports



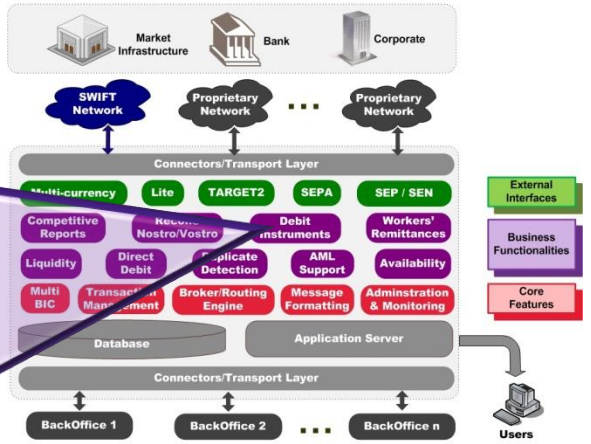
qPI - DD

- ✓ **Direct Debit** (coded **qPI-DD**) provides the specific formatting related to the implementation for Direct Debit:
- ❑ Direct debit transactions management during their business life-cycle
- ❑ Format back-office data into corresponding XML format
- ❑ Reconciliation between the direct debit collection instruction and the corresponding R-messages
- ❑ Possible duplicate detection on pre-defined time frames



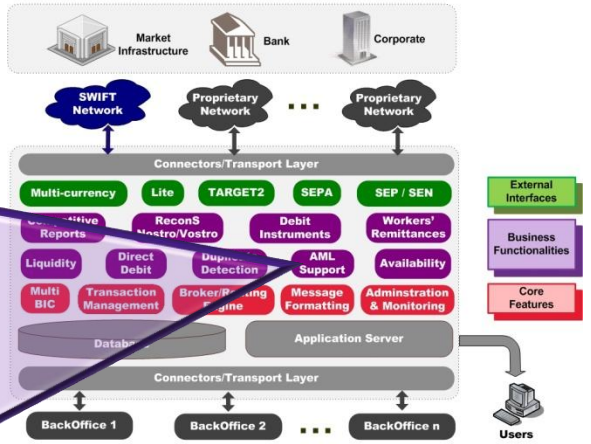
qPI - DI

- ✓ **Debit Instruments** (coded **qPI-DI**) ensures the management (receiving, sending and processing) of payments made through checks, promissory notes, bills of exchange (data and images):
- ❑ Sent / received debit instruments management during their business life-cycle
- ❑ Back-office data formatting into corresponding XML format
- ❑ Technical reconciliation between payments and corresponding reject, refusal or confirmation messages
- ❑ Possible duplicate detection on pre-defined time frames



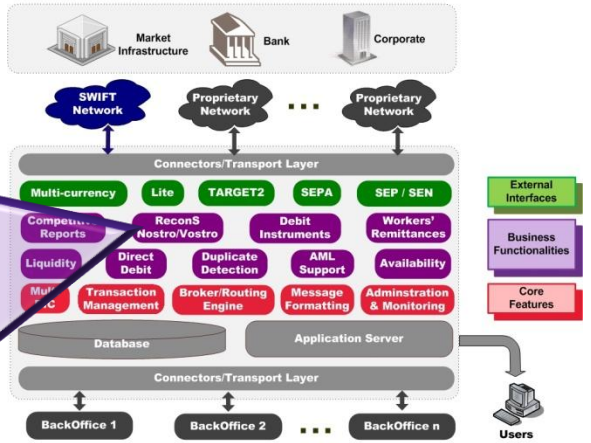
qPI - AML

- ✓ **Anti Money Laundering Filtering** (coded **qPI-AML**) provides message filtering with detection of possible money laundering transactions, for both high and low value payments (i.e. SWIFT MT, MX and proprietary message structures):
- ❑ Online message filtering against 20+ blocked lists
- ❑ Investigation facility for possible fraudulent transactions
- ❑ Support for list definition, alteration and updates
- ❑ Support for SWIFT MT, MX and proprietary message structure
- ❑ Specific reports & statistics



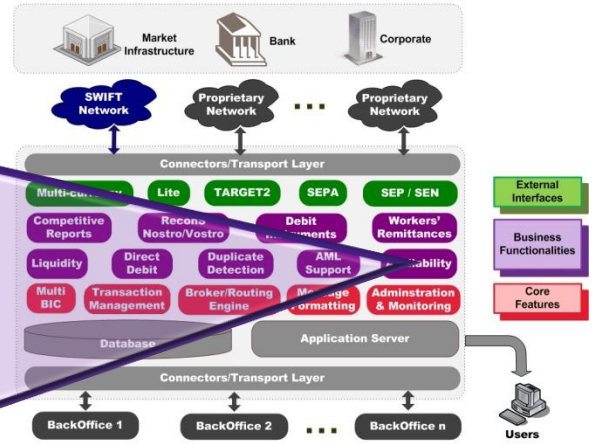
qPI - ReconS

- ✓ **Accounting Reconciliation** (coded **ReconS**) is either a stand-alone product or an optional feature of qPayIntegrator :
- ❑ Ledger vs. statement reconciliation (NOSTRO)
- ❑ Payments vs. statement reconciliation (VOSTRO)
- ❑ Automatic or user-driven reconciliation
- ❑ Intraday liquidity reports
- ❑ Investigation features
- ❑ Rich set of reporting templates for a thorough control of operations



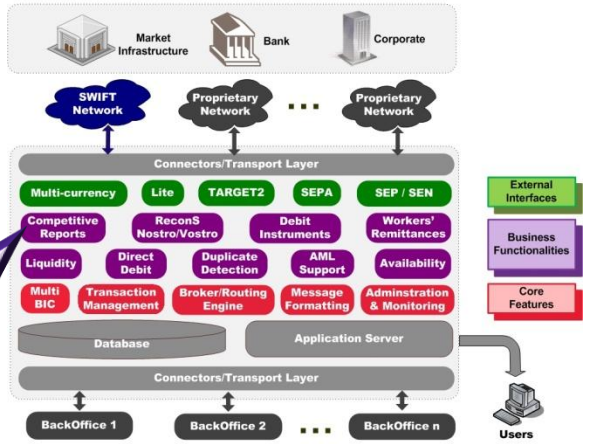
qPI - FMA

- ✓ **Availability** (coded **qPI-FMA**) embeds real-time resilience feature at transactions level, along with procedure templates (new templates can be easily added) for business-as-usual, planned and unplanned events:
- ❑ Real-time messages mirroring from the production site to the backup site of qPayIntegrator
- ❑ Communication channels monitoring and early alerts on exception events
- ❑ Events and procedures management:
  - Working procedures management support
  - BC&DR support
  - Planned events support
  - eLearning support



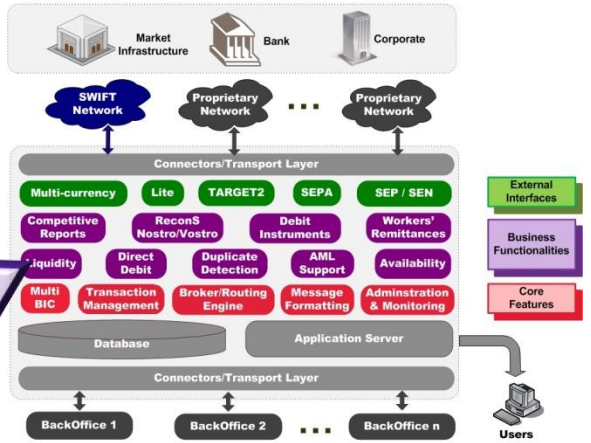
qPI - TR

- ✓ **Competitive traffic reports** (coded **qPI-TR**) offers:
- ❑ Traffic reporting and analysis of the transactions with the corresponding banks
- ❑ Competitive early alerting facility based on standard deviation analysis
- ❑ Market share and trends reporting based on volume, amount, BIC and other criteria



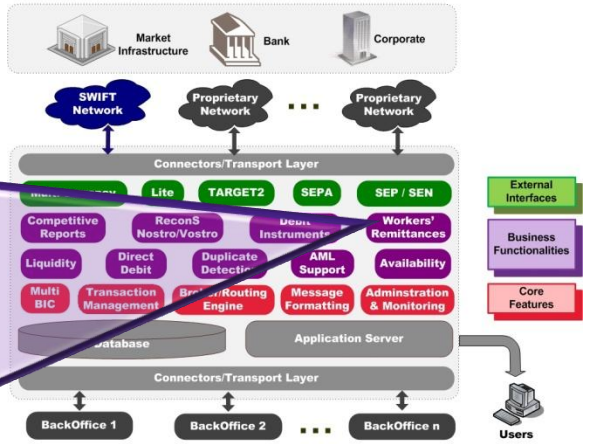
qPI - ML

- ✓ **Liquidity Management** (coded **qPI-ML**) ensures real-time cash reports and forecasts:
- ❑ Extracts relevant data from messages
- ❑ Consolidates real-time views of the bank financial resources (deposits, treasury bonds, FX, branches operations)
- ❑ Builds real-time cash reports and forecasts on several reporting criteria (currency, profit center, subsidiary), derived from message type, IBAN, message reference and other message details



qPI - WR

- ✓ **Workers' remittances** (coded **qPI-WR**) deals with remittances processing, covering the bank's business & operations area and distribution channels:
- ❑ End-to-end remittance processing solution
- ❑ Certified SWIFTReady Workers' Remittances
- ❑ Support for business and back-office enhancements:
  - support for all payment instruments
  - business risk containment – AML filtering
  - special reports – competitive reporting

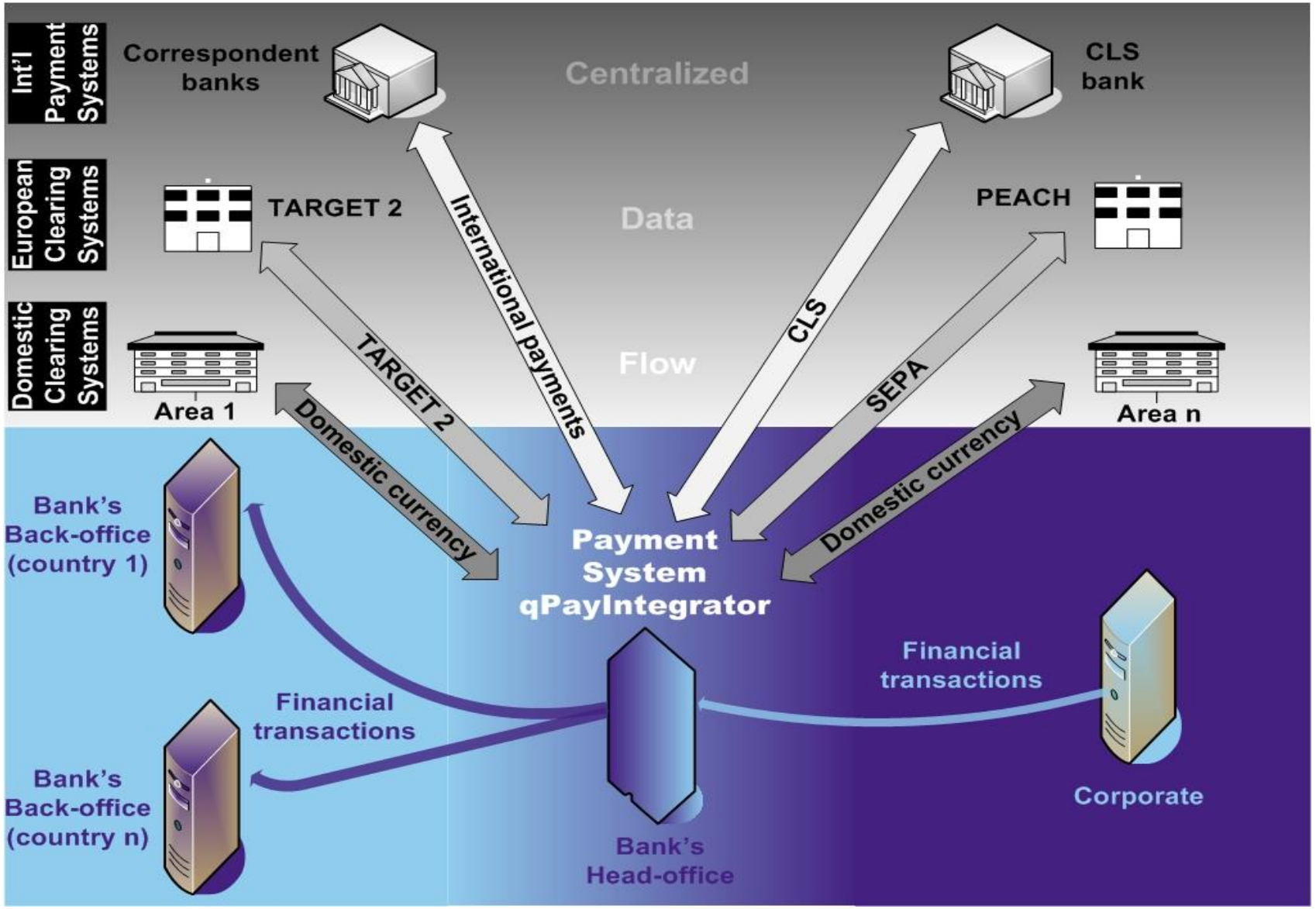


Agenda

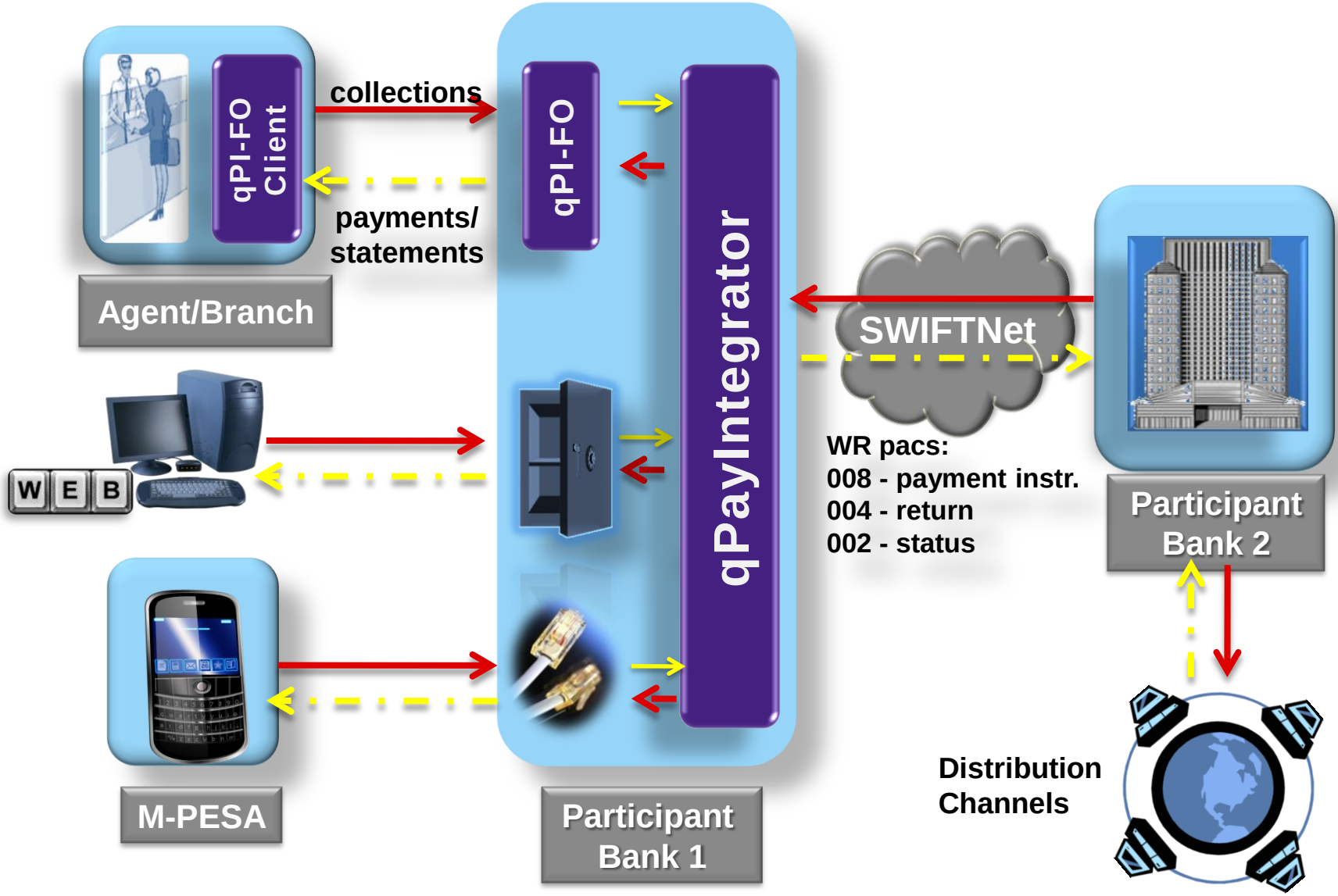
Solutions

- For Banks
- For Public Administration
- For Corporations
- For Micro-finance
- For Service Bureaus

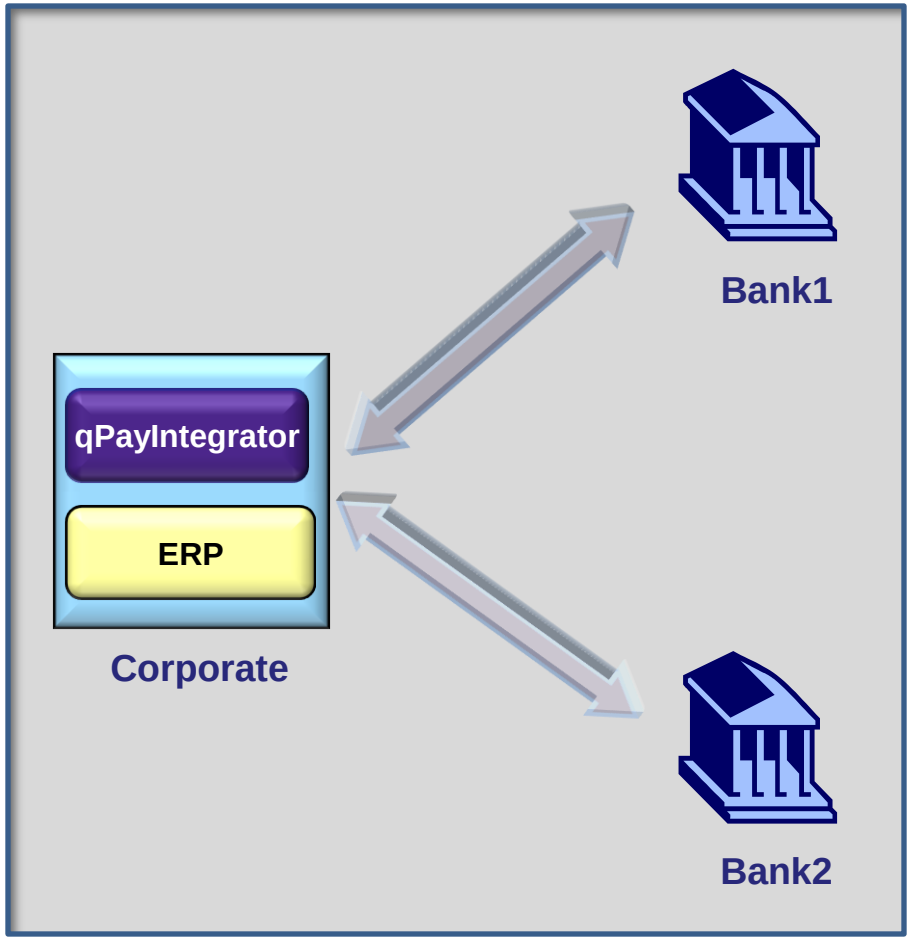
For Banks: Payment System



For Banks: Workers' Remittances



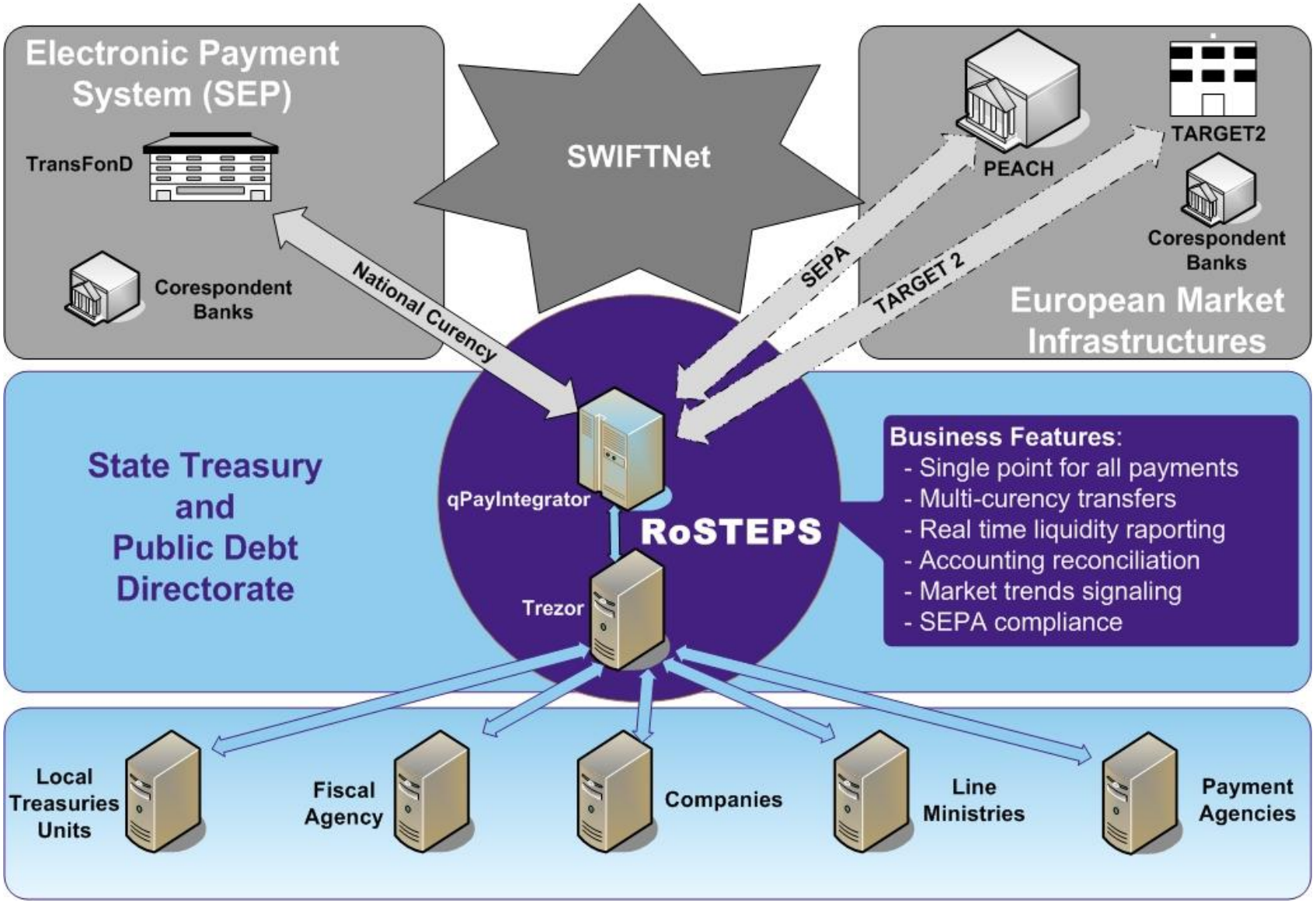
For Corporations



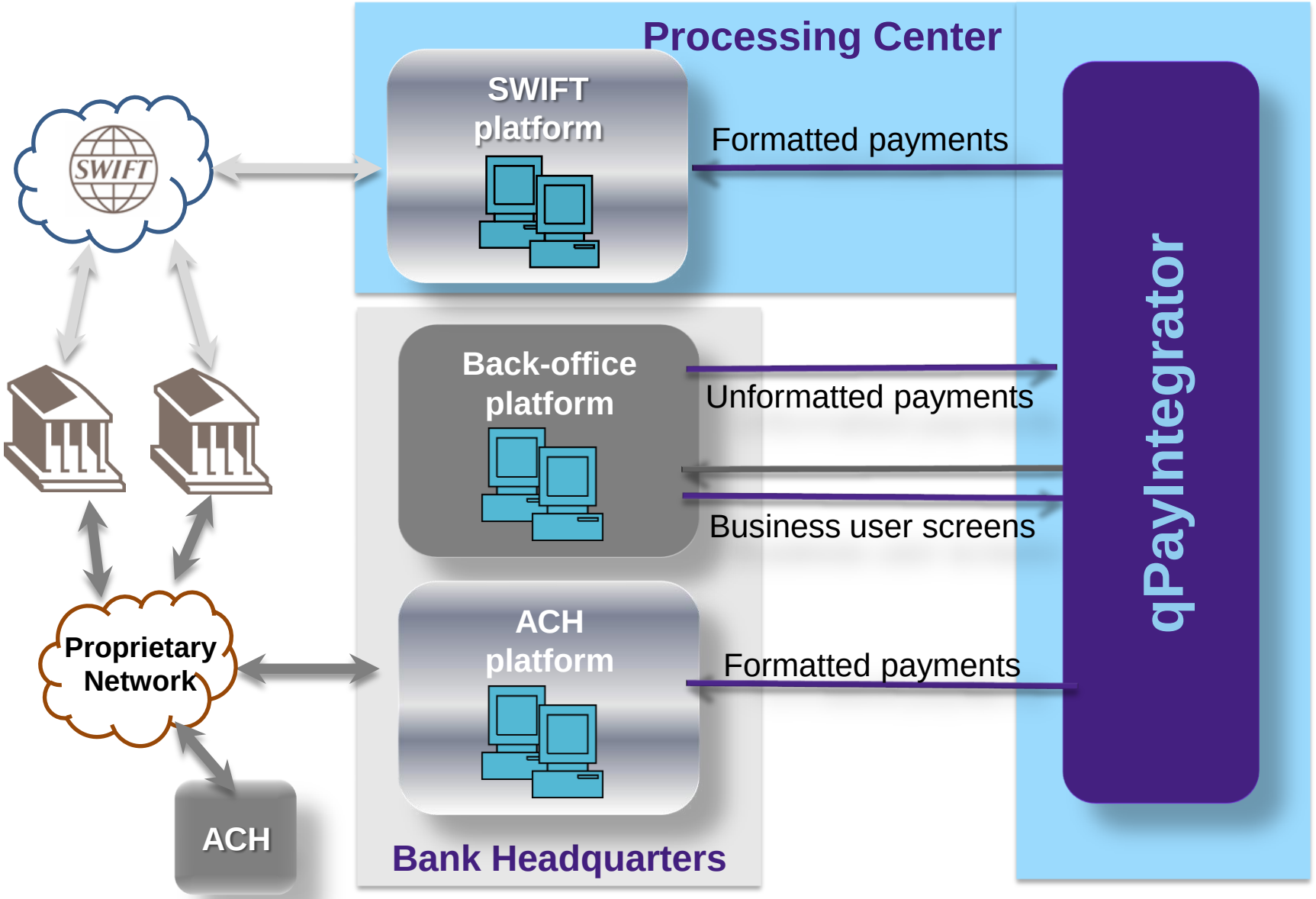
A centralized system for managing financial operations

- Centralized payments management
- Cash visibility
- Statement reconciliations with AP/AR
- Collection channels integration
- Centralized loan management
- Risk containment

For Central Administration



For Service Bureaus: PAYaaS



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