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Founded: 1999
Ownership: Limited liability, fully independent, owned by 15 employees
Number of Staff: 54
Number of Clients: 11
Strategic Partners: SWIFT in the form of:
 - SWIFTReady Services Partner
 - SWIFTReady Solution Partner
Technological Partners: IBM, Microsoft, Oracle

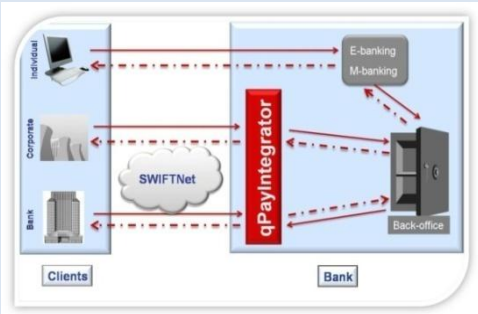
Payment Products:

- **qPayIntegrator** ensures operational risk containment through business flows automation, liquidity provisioning and monitoring, while providing a rich set of payment exceptions detections, early alerts for fraud attempts and competitive changes. qPayIntegrator is sizable to fit commercial banks back-office, State Treasuries, corporate treasuries and service bureaus payment business. qPayIntegrator is the ideal platform to up-scale the financial transactions processing across the supply chain, providing end-to-end business automation.
- **FMA** provides a flexible, reliable platform for building disaster-tolerant SWIFT Alliance Access computing environments, by real time mirroring the transactions and routing rules between two remote sites. FMA embeds transactions status monitoring and best practice procedures to guide operators to ensure business continuity, for planned or unplanned event conditions.
- **Esfera** enables the planning, execution, control and flexible correction of the business processes and resources at department level. Esfera provides guidance and control in performing both business-as-usual and exception processes, embedding also crisis management and business continuity planning.

BIS' Customers Deployed Solutions

Commercial Banks

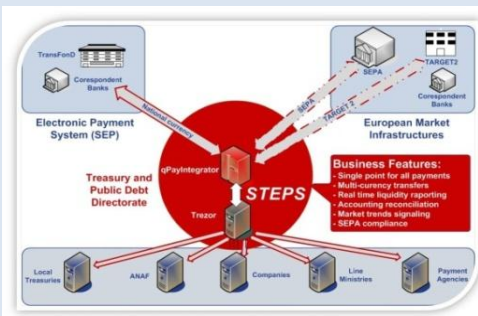
... are using qPayIntegrator to handle their payment business, using the entire set of payment instruments, in multi-currency environment. Practically our customers are using the complete available qPayIntegrator features range (see up right corner), with one bank being in an advanced stage of SEPA compliance testing.



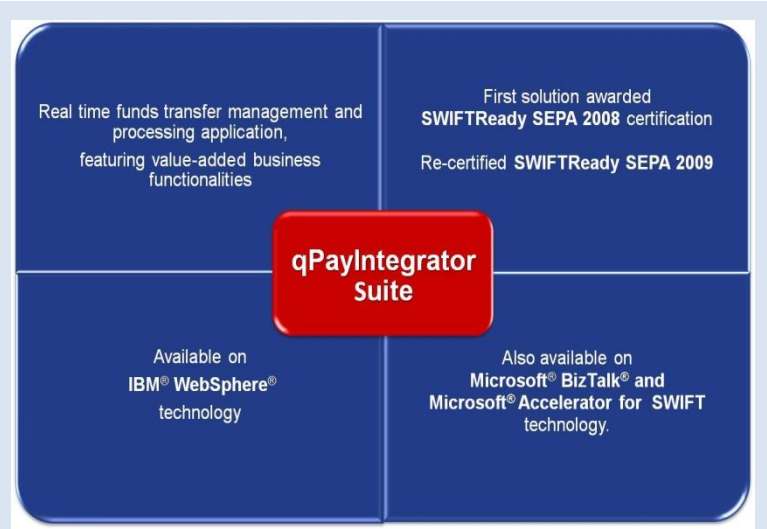
The most prized characteristic of qPayIntegrator solution is its high availability rate - which in itself is a measurement of customers' trust - along with the efficient exceptions detection and handling.

Government Institutions (Romanian State Treasury)

... use banking instruments and standards, to build an interoperability bridge with the business community. The **Romanian State Treasury Electronic Payment System (RoSTEPS)**, based on qPayIntegrator, was deployed to process electronically the Romanian Ministry of Public Finance daily payments and collections. The system was recently enhanced to provide SEPA (Single Euro



Payment Area) compliance on both credit transfer and direct debit transactions. Given the powerful operating model of the State Treasury and its practice proven effectiveness, it can be straightforward replicated in the European area.



qPayIntegrator features:

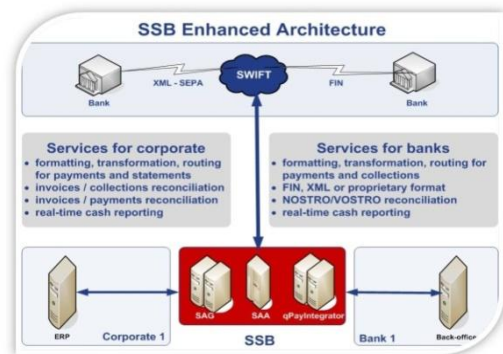
- real-time processing of multi-currency and multi-entity (BIC) funds transfer (supports all payment instruments - whether single, multiple, direct debit or debit instruments),
- possible duplicates detection,
- liquidity management,
- NOSTRO/LORO reconciliation of the transfers with the accounted information and integrated exception management,
- competitive traffic - with the corresponding banks - analyses and reports of the market trends,
- detection of possible money laundering transactions,
- SWIFT certified (in 2008 and 2009) for SEPA compliance,
- workers' remittances processing,
- enablement for Service Bureau or Member Concentrator business,
- SaaS ready,
- economic version sized for low volume Alliance Lite users,
- transactions level real-time resilience feature.

BIS' Business Enhancement

We extend qPayIntegrator scope beyond the TARGET2 and SEPA ready payment solution - to ideally ensure end-to-end interoperability between supply and demand sides, centred on SWIFT standards, services and technology. For the retail financial customers we developed, on top of qPayIntegrator, an application dealing with the workers' remittances messages, additionally providing a set of both front- and back-office features, thus ensuring transactions registering, tracking, reporting and end-to-end operations confirmation. This can be easily extended to wages and pensions payment. We address the wholesale financial customers with several treasury business improvements, based on SWIFT MACUG/SCORE architecture and qPayIntegrator installed at one or both ends of the corporate - bank space. This helps corporate consolidate their treasury business, achieving a:

- centralized common approach for payments,
- centralized view of cash positions and accounts related information,
- enhanced reconciliation of the invoices/collections with bank accounts, and of trading documents with L/Cs.

Both banks and corporate might directly license qPayIntegrator (in configurations tailored according to their business needs), or they might access a remote service provided by a (see figure):



- (SWIFT bank organized) member concentrator,
- SWIFT Service Bureau,
- (soon to be available) BIS hosted remote operation (SaaS).