

### AP4PSD

## Advanced Panel for Payment Services Directive

The introduction of the PSD will impact significantly the Payment Services Providers' competitive environment. The TAS PSD proposal is based upon three cornerstones: Compliance, Control and Competitiveness.

#### *TAS Vision on PSD*

**Compliance:** is achieved through the detailed tracking of individual payment operations across the entire processing chain from payment initiation to reporting.

**Control:** data is organised to achieve end-to-end process control on each and every operation related to payment systems (credit transfers, direct debits, credit cards, debit cards and prepaid cards) and to provide a useful tool to support management.

**Competitiveness:** banks have the opportunity to leverage the reporting to support business improvements and process streamline, and to foster the dialogue with final users to improve the customer satisfaction.

#### **TAS SOLUTION FOR PSD: AP4PSD**

AP4PSD is the TAS solution that meets the needs of the Payments Services Directive. Compliance is achieved through the tracking of individual payment operation details; the validation, normalisation and organisation of data inside a single repository, generating reports and notifications to validate traffic flows and correct operation of the application chain. AP4PSD rests beside applications without interfering with processing. It is simple to configure, easily adapted to system architecture specifics and provides an intuitive, user-friendly interface. In addition, AP4PSD is suitable for tracking and monitoring any type of payment operation, even beyond the scope of the PSD impacted instruments. The reporting tools of the AP4PSD are a useful mean to support business reviews and decision making process.

#### **BENEFITS**

AP for PSD facilitates:

- **Traceability** of individual operations in accordance with Art. 59 and 69
- **Reconciliation**
- **Correlation of multiple operations** (payments and refunds, collections and reversals)
- Addition of **related operational information** (blocks, authorisations etc.)
- Identification in a pro-active way of processing **anomalies and delays**, reducing risk of default vs contractual service level agreements and associated penalties
- **Integrity** check of transportation and **customer inserted data**
- **Monitoring and control** of correct business processing in the application chain

- **Business orientated monitoring** for a specific traffic views: sorted by amounts, settlement date, currency or channel.
- Generation of **statistics and reports**

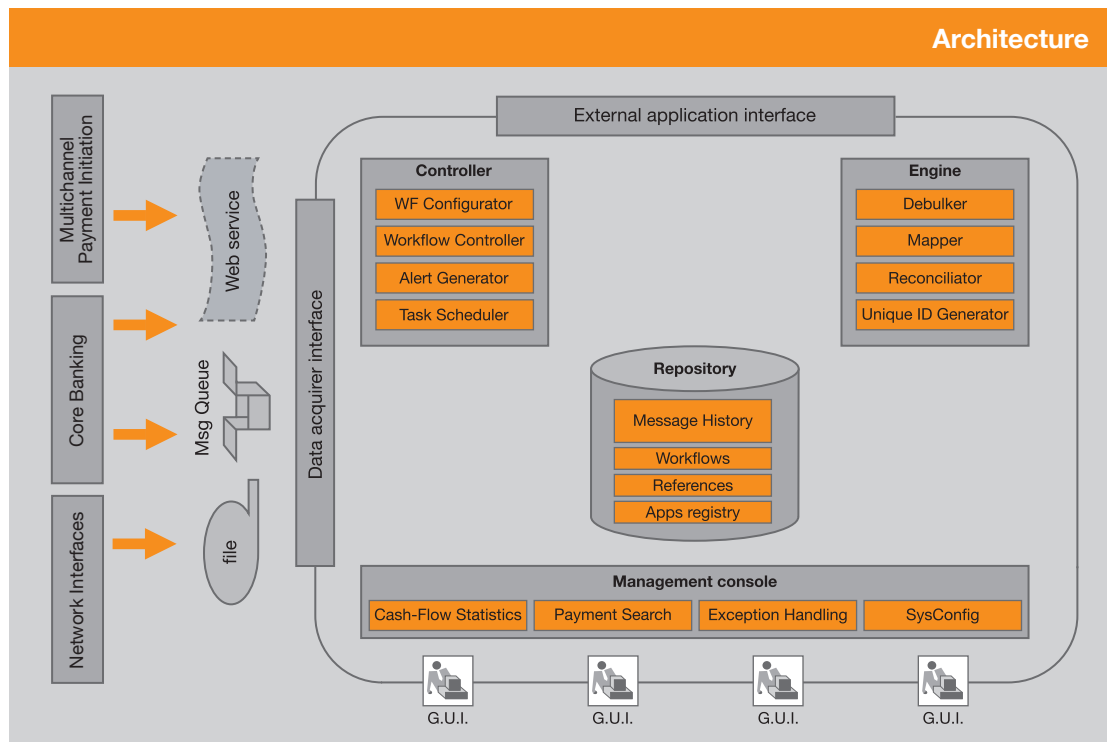
#### **FEATURES**

- **Multi-bank:** Manages the operations of banking groups and the infragroup operations
- **Management of Operations:** Easily integrated for management of operations in standard and proprietary formats. The base product supports:
  - Domestic and SEPA Payments
  - Direct Debits
  - Collections
  - POS Payments – with Debit, Pre-paid and Credit cards
  - ATM payments, withdrawals and cash advance
- **Data Dictionary:** Includes syntax definition for standard messages allowing insertion of amount in customer proprietary formats
- **Multi-Source:** Acquisition of event and collection & payment operation data (single or bulked) from:
  - File
  - Messages
  - Web Service
- **Tracking:** Application events and user interactions are stored chronologically for all operations and correlated to refunds and rejects
- **Monitoring:** Check of operation completion for all events in every application chain element, with verification of:
  - Time processing
  - System cut-off

- Internal system application cut-off
- **Alerting:** Following an incomplete event sends an alert notification to a control console
- **Traffic control:** Executed cyclically at configurable intervals. Check of traffic volumes, amounts inbound and outbound for all channels
- **User Interface:** An access screen for the entire system with functions for search, modification, correlation, monitoring, operations viewing, configuration, inquiries and additional information
- **User Profiles:** Permits user profiles, assigning different functions and viewing rights for different profiles
- **Logging & Auditing:** All search, selection, modification operations are logged and stored

### • Manual Correlation

- **Information:** Permits the user to add information to the operation history related to cancellation, modification or blockage
- **Executions:** Permits the user to correlate the execution of third party payment orders
- **Inquiry:** Permits the user to search for a collection or payment operation and view its entire history using a wide range of search criteria
- **Free Statistics:** Permits the creation of statistics from data contained in the repository creating queries that can be saved as a reusable models
- **Attachment:** Enables the attachment of various types of information e.g. scanned documents



### TECHNICAL CHARACTERISTICS

#### Operating Systems

- IBM Z/OS
- UNIX
- MICROSOFT WINDOWS
- IBM AS/400
- LINUX

#### Application Server J2EE

- IBM WEBSHERE AS
- BEA WEBLOGICSERVER
- JBOSS AS
- ORACLE AS