

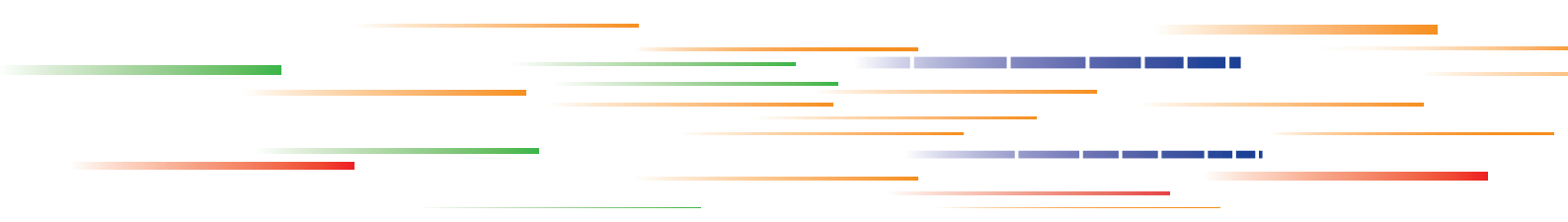
TAS Payments Hub



The centralised platform for
managing payments and collections



TAS Payments HUB (TPH) is a modular platform designed to allow banks and sector operators to manage all types of payments and collections through a single system, providing a complete and uniform overview of traffic exchanged within the bank and through the system, as well as guaranteeing access to all national and international networks for every operation or file.



Looking to the future of payments and collections

Responding to the needs for harmonisation of payment systems and the appearance of new players on the European market, banks must keep up-to-date with new common regulations (PSD, SEPA), in order to enhance their competitive edge, offer greater transparency to customers, and equip themselves with structures that can execute all transactions with maximum efficiency.

TPH centralises the management of payments and collections, eliminating the stratification of operating phases and reducing time-to-market and maintenance costs.

TPH exceeds the approach of domestic solutions and is open to rapidly support future evolutions of payment systems.

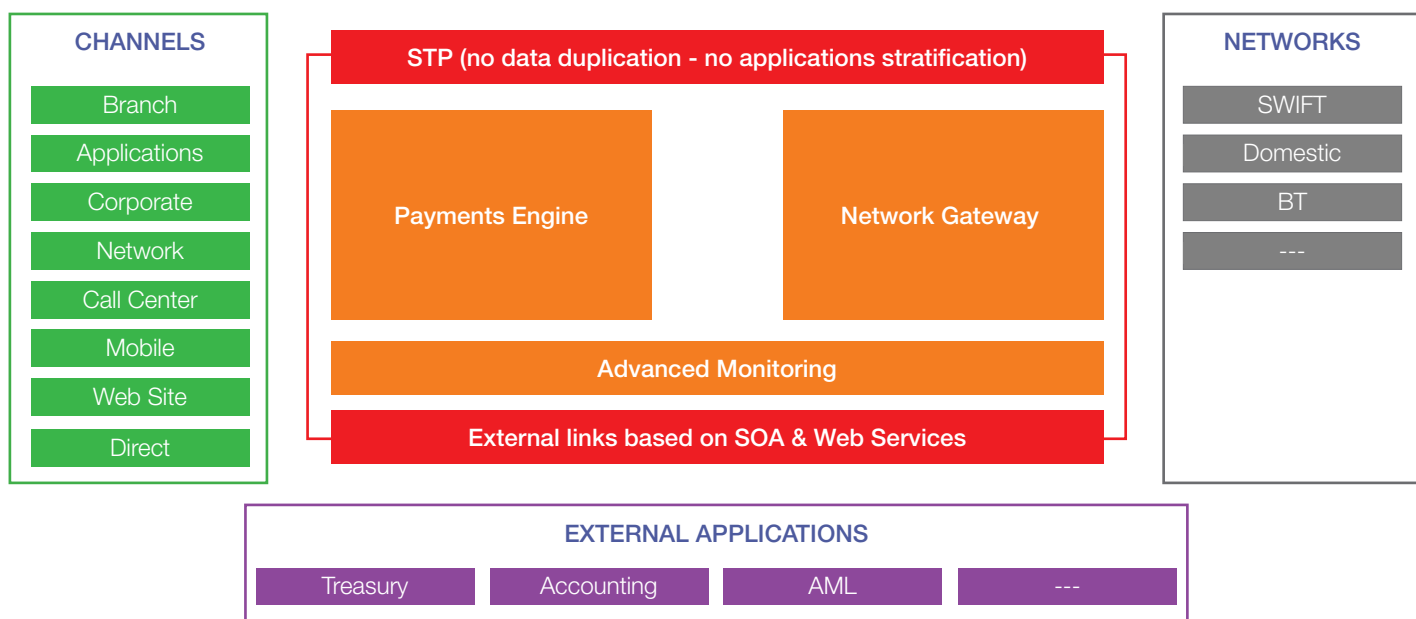
TPH integrates with TAS Channel & Liquidity Manager and TAS Central Collateral Manager for the transmission of messages and exchange of forecast information.

Benefits

- Reduces operating risks
- Provides business support
- Reduces time-to-market
- Enhances competitiveness
- Provides scalability
- Reduces overall costs

TPH in brief

- Management of all business processes for all types of payments and collections
- Full separation between business information and network formats
- Compatible with all networks and manages related dictionaries
- Single window for both technical and business monitoring
- Uniform functions for analyses, reports and tracking
- Complete integration with European directives
- Multi-bank, multi-currency multilingual environment



Modules and specifications



Tas Payments Hub comprises three modules based on the same architectural philosophy that are perfectly integrated with each other.

Payments Engine

- Allows for the centralised management of all business processes dedicated to payments and collections. Based on the type of operation or file, can activate all services required for correct executions (channelling, short-circuiting, syntactic and semantic validations, etc.)
- Exchange protocols with bank applications are based on full independence from network formats

Network Gateway

- An advanced EAI, Swift certified, managing and controlling message exchanges with networks and performing internal and external tasks for file transfers
- Network drivers allow for the management of different communication standards
- Converts messages between network format and proprietary format for applications and vice-versa
- Allows for the configuration of routing rules for files and messages towards back-office applications
- Builds files starting from individual messages and vice-versa
- Performs validations based on dictionaries

Advanced Monitoring

- Provides a single window for monitoring all payment and collection operations
- Provides search and report creation functions
- Allows for clearing monitoring and the settlement of operations as well as real time progress viewing of operations /files
- Data entry functions allow for the insertion and correction of incorrect operations
- Controls elaborative processes in order to verify their correct operation
- Tracks operations in perfect harmony with PSD requirements
- Flags critical events



TAS Group provides services and technological applications for cards, payment systems and financial markets. We operate globally, delivering innovative solutions to empower our customers' business.

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