Volanté

VolPay Real-Time Payments

End-to-end real-time / instant payments processing

Payments Are Speeding Up

Real-time payments, also known as instant payments, are now a reality in over 40 major payments markets. The Clearing House's RTP in the US, TIPS and RT1 in Europe, UK Faster Payments, Mexico's SPEI, and similar networks enable consumers and businesses in those regions to exchange funds immediately, at any time.

So Why Don't All Banks Offer Real-time Payments?

Real-time payments present a clear opportunity for competitive differentiation and monetization of new value-added services. However, most banks are unable to capitalize on this opportunity.

Why? Legacy technology is holding them back. Traditionally, adding new payment schemes and enabling 24x7x365 real-time operation require high upfront costs and long integration projects. With time to value slowed down, the business case for real-time payments is hard to build.

How Volante Helps

Volante's VolPay Real-time Payments is an end-to-end solution for the entire real-time payment processing lifecycle, from initiation through to clearing and settlement connectivity.

Natively real-time and 24x7x365, the solution enables banks to avoid the drawbacks of legacy technology, and rapidly deliver new real-time payment services across multiple payment rails and countries.

Solution Highlights

- Rapid onboarding and time to value – **60 days or less** for many payment types
- Lowest TCO solution available in the market
- Direct multi-network connectivity
- Cloud-native, cloud-agnostic
- Active-active-active deployment for outstanding resiliency

First

US TCH RTP payment in history initiated by VolPay

First

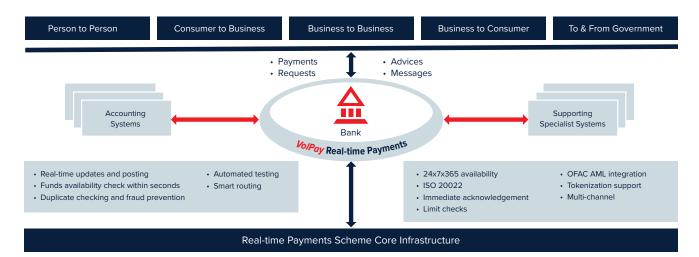**SEPA payment processed in the Microsoft Azure cloud**

1M

real-time payments a month processed for a large U.S. Bank

> " We are creating the building blocks for an integrated payments ecosystem both for today's needs and for the next generation…working closely with trusted and innovative fintech providers such as Volante.

Saket Sharma, CIO BNY Mellon

> " The combination of rich VolPay functionality together with the flexibility to integrate the solution easily to our existing platforms without the need to build additional infrastructure, is an ideal value proposition.

Gilbert Coleiro, CIO FimBank

VolPay Real-Time Payments

Person to Person	Consumer to Business	Business to Business	Business to Consumer	To & From Government

- Payments
- Requests

- Advices
- Messages

Accounting Systems

Bank

VolPay **Real-time Payments**

Supporting Specialist Systems

- Real-time updates and posting
- Funds availability check within seconds
- Duplicate checking and fraud prevention

- Automated testing
- Smart routing

- 24x7x365 availability
- ISO 20022
- Immediate acknowledgement
- Limit checks

- OFAC AML integration
- Tokenization support
- Multi-channel

Real-time Payments Scheme Core Infrastructure

Solution Features

- End-to-end real-time / instant payment processing from initiation to clearing and settlement
- ISO 20022 fluent
- Easy to use UI, 360° view of payments
- Real-time dynamic dashboard and operational reporting
- Private label and white label deployments for aggregator banks
- Enables value-added services such as Request For Pay

Direct Multi-Network Connectivity

- One extensible solution for all instant / real-time schemes
- US TCH RTP and Zelle
- SEPA Instant payments, via RT1 and TIPS
- Mexico SPEI
- UAE
- Saudi Arabia
- UK Faster Payments
- Additional countries and networks available

Integration and Extensibility

- 300+ APIs for open banking
- Rapid integration into any bank environment
- Channel-agnostic: receive real-time payment requests from any source, including mobile, tablet, online banking, or host-to-host file

Real-time Processing Workflows

- Accounting updates and posting
- Funds availability
- Liquidity management
- Limits - customer and bank
- Duplicate checking
- Sanctions, Fraud, AML
- Tokenization

Technology Platform

- Microservices architecture
- Active-active, zero RTO, zero RPO
- Best-in-class performance, benchmarked to 46 million transactions per hour in the cloud
- SQL and noSQL databases

Security and Data Privacy

- Continually updated with the latest security features
- All data owned by bank and under bank control
- Deployable across multiple data centers to ensure compliance with data location and privacy requirements

Deployment Options

- Managed service in Volante's secure cloud
- Public cloud, private cloud, or hybrid models
- On-premise

To learn more, contact us at info@volantetech.com, or visit
www.volantetech.com/payments/real-time-payments

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