

## **VolPay** SEPA Instant Payments as a Service

Start realizing the business opportunities of instant payments with end-to-end processing and connectivity to RT1 and TIPS

### SEPA Instant Payments – Open For Business

European payment service providers are fortunate to have multiple options for instant SEPA credit transfers. EBA Clearing's RT1 network, launched in November 2017, was the first pan-European instant payment scheme. The ECB's TIPS (Target Instant Payment Settlement), live since November 2018, offers a complementary service.

Since participation is not mandatory, the choice presents a challenge. Should banks and PSPs connect to both networks or only one? How to tap into the business opportunities of instant payments with the lowest initial investment?

Connectivity is only the beginning. Banks and PSPs must also consider how they can differentiate beyond basic service models. They need to ensure 24x7x365 real-time operations across the end-to-end processing lifecycle. And they have to take into account intraday liquidity demands, ISO 20022 compliance, and impacts to existing payment systems.

“ 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.

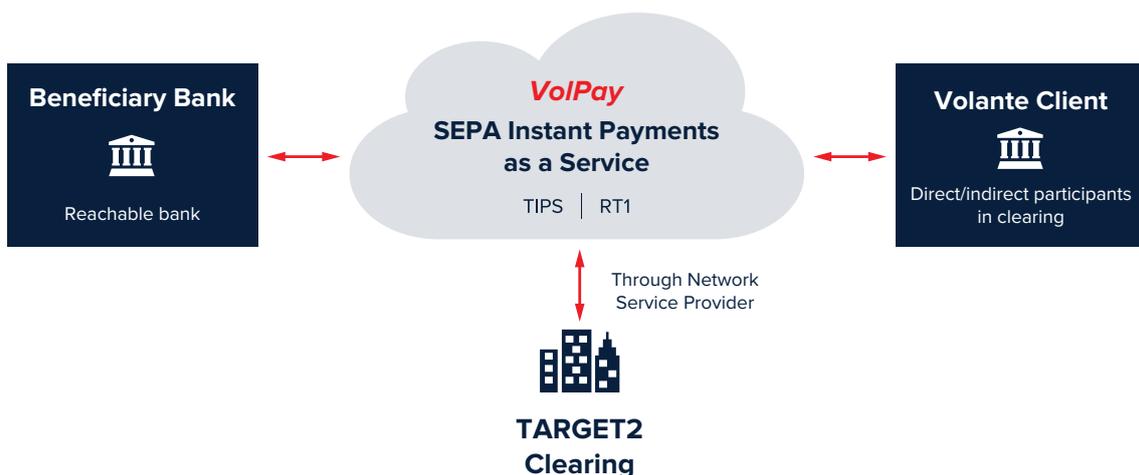
**Gilbert Coleiro, CIO FIMBank on VolPay as a service for SEPA**

### How Volante Helps

Volante's **SEPA Instant Payments as a Service** is the only multi-network managed service solution for instant payments, providing end-to-end payment processing and network connectivity for both RT1 and TIPS.

Powered by Volante's VolPay, the complete ecosystem of business services for payments innovation and modernization, the service allows PSPs to easily build new customer experiences and value-added services on top of the instant payment rails.

It can be implemented rapidly, with minimal impact to existing infrastructure. And it is extensible, allowing for seamless future addition of services for corporate onboarding, new instant payment schemes, traditional RTGS and bulk payment processing, and cross-border payments of all types.



### Key Features

- One solution for all instant payments needs
- End-to-end payment processing and certified network connectivity for RT1 and TIPS, pre-built and ready to use
- ISO 20022 native
- Ability to tailor workflows through zero-code configuration
- Automated compliance
- Easy to use UI, 360° view of payments, real-time dynamic dashboard and reporting on operational flows

### Business Benefits

- Reduce TCO by nearly 40% relative to traditional on-premise installations
- Shift capex to opex
- Pay only for what you use
- Reduce internal IT resource dependency and utilization
- Rapidly release new value-added service customer experiences
- Deploy for retail and commercial use cases
- Accelerate customer onboarding

### Integration and Extensibility

- 300+ APIs in the cloud for open banking and PSD2 compliance
- Easily connect into the extended cloud financial services ecosystem
- Rapidly integrate into any bank environment with standard interfaces for bank systems, including core, sanctions and fraud
- Implement interfaces across public and private cloud boundaries, with zero coding

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“ 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,  
originator of the first US RTP payment**

### Technology for Continuous Operation

- Active-active, zero downtime ensures conformance to instant payments SLAs
- Real-time services always-on, 24x7x365
- Best-in-class performance, benchmarked to 46 million transactions per hour in the cloud
- Handle volume spikes with ease

### Security and Data Privacy

- Continually updated with the latest security features
- Bank IT departments no longer need to apply patches manually
- All data owned by bank and under bank control
- Deployable across multiple data centers in Europe to to ensure compliance with data location and privacy requirements

### Deployment Options

- Volante cloud (Microsoft Azure)
- Bank public or private cloud
- Hybrid models, allowing separation of data and applications between cloud virtual and bank physical locations

### Why Volante and VolPay for SEPA Instant Payments as a Service?

- ✓ **Proven in instant payments** – first-ever US RTP transaction initiated through VolPay, with BNY Mellon
- ✓ **Proven in cloud managed services** – first SEPA managed service on Azure, with FIMBank
- ✓ **Proven implementation track record** – complex payments solutions implemented in 90 days or less

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“ Volante Technologies...delivers significant advantages to clients who are looking to optimize the use of cloud technologies and benefit from a reduction in hardware and software costs.

**Janet Lewis, VP Worldwide Financial Services, Microsoft**