

Payments as a Service

Accelerate time to value, reduce spend, and free up resources to focus on your business and your customers

Corporate Onboarding | End-to-end Payment Processing | Real-time / Instant Payments | Domestic | Cross-Border

Payments Move to the Cloud

It is a good time to be in the payments business. Payments generate over a **trillion dollars of revenue annually**, with transaction volumes **growing at double-digit rates**.

Banks are realizing that the traditional in-house data center, slow to implement and expensive to maintain and upgrade, is a major obstacle to capturing the business opportunity. There is now a compelling alternative: payments as a service, managed on the cloud.

85% of the world's systemically important financial institutions already run on the cloud. Cloud is rapidly becoming the de facto option in other areas of financial services, it's time for payments to move to the cloud as well.

Business Benefits	IT Benefits
Improve time to value for new products	Reduce TCO by 40%, shift capex to opex
Innovate with confidence	Eliminate legacy infrastructure
Raise margins by paying only for what you use	Manage volume spikes with ease
Accelerate customer onboarding	Improve staff productivity
Future-proof your investment by easily adding other available payment rails	Operate with the highest levels of resiliency, uptime, and security



“ Volanté’s Payments as a Service (PaaS) in the cloud meets our business requirements, supports our growth, and ensures that we will be able to quickly roll out new payment services in the future.

Robert Lawson, SVP, First American Trust

“ The combination of rich 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 Volanté’s service

Volante Payments as a Service

Service Features

- Cloud-native service
- No software or hardware infrastructure required
- One service for all domestic and cross-border payments
- Wire/RTGS, ACH/bulk, SWIFT, real-time/instant payments
- Available regions: US (Wire, ACH, RTP), EU (SEPA, SEPA Instant, regional RTGS), Latin America, Middle East
- Corporate to bank integration and onboarding
- ISO 20022 fluent
- Channel-agnostic: receive payments from any source

Extensibility

- Fast onboarding for you and your customers
- Add new payment rails and services quickly
- 300+ APIs in the cloud for open banking

Integration Capabilities

- Easy to integrate into any bank environment
- Plug-and-play interfaces for core banking, fraud, sanctions, liquidity, and other bank systems
- Wide range of supported corporate payments and statement formats, standard or proprietary

Technology for Business Resilience

- Active-active, zero downtime
- Upgradeable in-place
- Real-time services always-on, 24x7x365
- Fault-tolerant clearing and settlement connections
- Zero RTO, Zero RPO

Security and Data Privacy

- SOC2 Type compliant
- ISO 27001:2013 certified
- No need for manual patching
- All data controlled by bank
- Data partitioning for in-country storage compliance

Performance

- Superior performance to private data centers
- Benchmarked to 46 million transactions per hour
- Automatically scales capacity based on need

Cloud Deployment

- Volante Cloud (Microsoft Azure)
- Integrates with bank private cloud or legacy infrastructure
- Data and applications can be separated between cloud virtual and bank physical locations

	On-Premise	PaaS
Business Operation		
Data Ownership		
Support – L1		
VolPay Application		
Identity / Access		
Operating System		
Networking		
Servers		
Physical security		
Storage		
Support – L2		
Support – L3		

Volante

All hardware, software, storage and networking required for solution operation

Technical resources to maintain infrastructure

Standardized onboarding

Ongoing service management and maintenance

Compliance updates



Bank

Controls business operations

Owns data

Preserves bank-client relationship



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