



# VolPay

AS A SERVICE | CLOUD | ON-PREMISE

## Cloud-native payments solutions for banks and financial institutions

### Payment Opportunities & Challenges

The world of payments is changing rapidly. Real-time / instant payments, ISO 20022, and modern cross-border schemes are revolutionizing clearing and settlement. Open banking is creating new opportunities, and new competitors. With the Internet of Things, any connected device can be a customer experience channel.

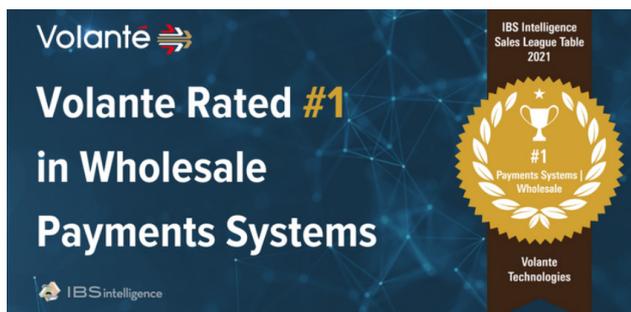
**Banks must innovate to stay relevant in this new world.** To grow market share, they must bring new services to market faster. And they need to do so while managing ever-increasing transaction volumes, driving down costs, raising margins and staying compliant.

**To meet today's business challenges, banks need tomorrow's payments technology.** That's why we built VolPay. Cloud-native and API-ready, VolPay unifies end-to-end processing of domestic and international payments, wherever your bank does business.

### VolPay: A New Approach to Payments

#### Benefits

- Accelerate corporate onboarding
- Build new real-time 24x7 customer experiences
- Improve time to value for new products
- Lower cost of payments infrastructure
- Speed up regulatory compliance
- Unlock the power of payments data
- Increase straight-through processing



“ 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 Volanté

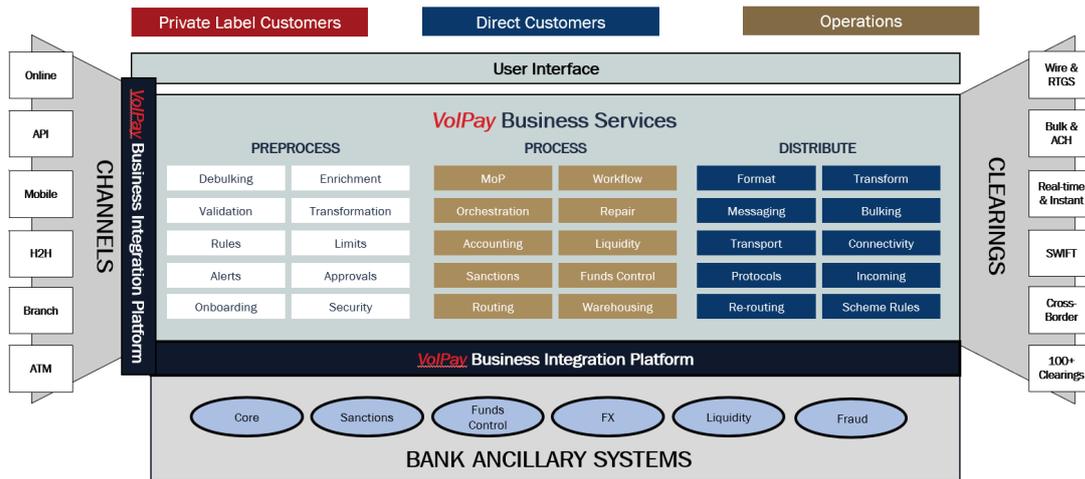
**Saket Sharma**, CIO, BNY Mellon,  
originator of the first US RTP payment

**100+**  
financial institutions of all sizes worldwide power their payments processing with **VolPay**



“ Volanté met our top criteria for an ideal collaborator: modern cloud-native technology, deep payments and transaction banking expertise, and the ability and flexibility to deliver against aggressive deadlines

**Luc Teboul**, Managing Director,  
Goldman Sachs Transaction Banking



**VolPay Solutions**

To simplify complex payments challenges, Volante offers packaged solutions built from the VolPay business service ecosystem. All solutions can be quickly configured to meet customer requirements, and are extensible and interoperable with each other and with existing systems.

**End-to-End Payment Processing**

Process any type of payment—batch or real-time, domestic or cross-border, RTGS or ACH—across the entire payment lifecycle, from capture to clearing. Lower processing costs and improve margins.

**Payment Hub**

Unify payment processing and orchestration, for all payment types, in a single service ecosystem. Centralize processing, consolidate connectivity, and accelerate development of new customer value propositions.

**Omnichannel Preprocessing**

Mediate between multiple bank channels to capture and preprocess payments while retaining existing systems for final execution. Fast-track payments modernization to meet market demand, while insulating existing systems from change and extending their life.

**Corporate To Bank Automation**

Onboard corporate customers faster and win new clients by automating and streamlining corporate to bank connectivity. Handle complex corporate payment, statement and acknowledgement file and message formats without custom development.

**Real-time Payments**

Deploy new 24x7 real-time value-added services and experiences for all your customers. Connect to a wide range of domestic and regional real-time clearings and manage liquidity in real-time.

**Global Clearing Gateways**

Accelerate expansion into new markets by connecting quickly and easily, with full compliance, to over one hundred clearing and settlement mechanisms worldwide.

**Open Banking**

Strengthen customer relationships through open banking business models, while complying with PSD2, UK CMA9, Australia ACCC, and similar regulations. 300+ APIs for account access, payment initiation and other banking services.

**Cross-Border Payments**

One solution for all cross-border payment clearing and settlement needs, from traditional SWIFT transfers to alternative mechanisms such as SWIFT gpi, Ripple, and Earthport.

**Beneficiary PayLink**

Accelerate the move from paper to digital and expand financial inclusion by allowing corporations to pay any beneficiary, they way they want to be paid.