

AXXIOME PAYMENTS

Enabling banks to stay on top of the payment world

The payment world in the ongoing digital era is marked by rapid changes; particularly changes that pose big challenges to banks including:

- New methods of payments through fintechs and blockchain technologies that open up new possibilities but demand changes in the bank-internal payment landscapes
- Trend around demands for faster payments and real-time or near-real-time processing
- National and international payment handling that requires adaptation of new formats (e.g. ISO 20022)
- Pace and nature of changes in payments-related compliance and regulations

Besides the changes in the payment ecosystem, several banks need to factor for the multiple core systems that payment systems are integrated with. Any merger and acquisition that banks undertake adds more complexity to the payment landscape as well.

STEP IN AXXIOME PAYMENTS



Axxiome Payments is a centralized platform designed to integrate one or more core banking systems seamlessly to the payment world. The platform supports several national and international payment formats and can be used to integrate to any home-grown, non-standard formats that banks may use. Axxiome Payments is pre-integrated with SAP Banking Services and can be connected to major core banking platforms.

Axxiome Payments enables banks to:

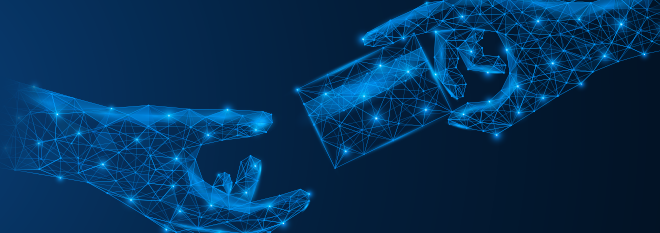
- ✓ Process payments in real or near real time
- ✓ Centralize payment processing
- ✓ Connect core banking system(s) to international and domestic standard payment processes as well as to non-standard home-grown payment solutions
- ✓ Support different correspondence banks and clearing agreements
- ✓ Establish a single, central repository of payment data
- ✓ Drive landscape transformation through centralized payment processing



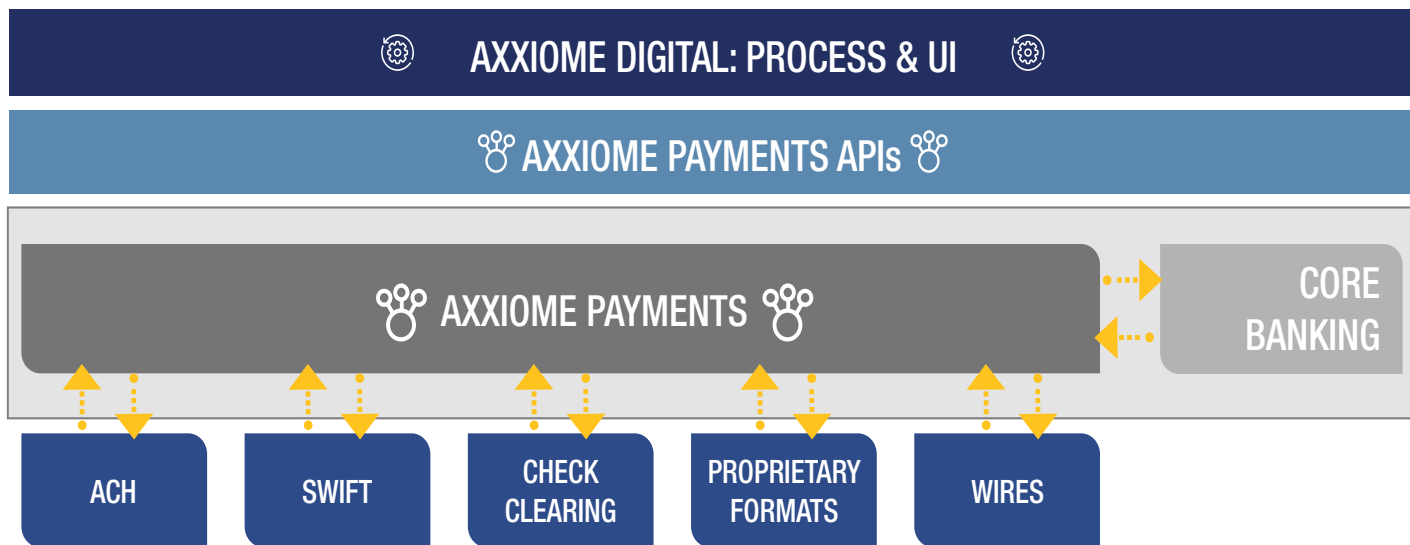
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Functional Architecture of Axxiome Payments



Axxiome Payments is built on the following design principles:

- Robust data model that allows centralized storage, monitoring and reporting of all payment data and mapping from and to multiple formats without loss of information
- Focus on process automation, efficiency and performance
- Integration into the digital banking platform, Axxiome Digital, for manual release, post processing and payment entries through APIs that allow direct and seamless integration to online systems
- Guaranteed transactional security and full use of SAP authorization concepts
- Low implementation costs through configuration, templates and central rule frameworks

ABOUT AXXIOME BANKING SUITE

Axxiome Payments is a part of Axxiome Banking Suite.

Axxiome Banking Suite is Axxiome's answer to the market's demand of being able to launch new lines of business, channels or even a whole new bank in only a few weeks.

The Axxiome Banking Suite includes:

AXXIOME DIGITAL: A Digital, Omnichannel platform for Banks.

AXXIOME PAYMENTS: A payment broker to integrate to national and international payment networks.

AXXIOME CORE: A localised, pre-configured and pre-integrated SAP Transactional Banking core to run all Deposits and Lending products and maintain all customer data.

AXXIOME ANALYTICS: A real-time Analytics platform collecting all data available in the architecture and converting it into management and regulatory reports, instantly.

Find out more about Axxiome Banking Suite and its offerings: axxiome.com/products/axxiome-banking/