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## Highlights

- Delivers a payments solution designed to comply with The Clearing House real-time payments scheme
  - Extends support for pan-European instant payments, Zelle and other country-specific or regional immediate payment schemes
  - Provides APIs to support many legacy payment applications and services for other payment types
  - Delivers ability to integrate with anti-fraud capabilities
  - Supports the ability to participate in pilot phases for existing and new payment schemes as these new schemes are rolled out
  - Includes both an administration and operations GUI through Financial Transaction Manager
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# IBM Financial Transaction Manager for Immediate Payments

*Extends support of emerging, real-time payment rails*

As the commercial banking landscape transforms in order to adapt to an increasingly digital world, it's clear that client demand-led schemes like faster payments are challenging the traditional paradigms that have been held sacred for decades. This results in direct pressure on financial institutions to adopt faster payment processing schemes while placing a premium on innovation.

Real-time payment schemes are being launched globally. Banking operations need to be able to adopt these new, immediate payment schemes and also understand the impact and implications it has on their traditional payment and processing models.

## Financial Transaction Manager for Immediate Payments

IBM® Financial Transaction Manager for Immediate Payments adds the capability to process outbound and inbound immediate payments to the modern, robust IBM Financial Transaction Manager platform. It delivers scheme-compliant solutions for The Clearing House (TCH), the Pan European Instant SEPA Credit Transfers, Zelle and other emerging regional or in-country schemes worldwide. This solution meets the throughput and latency mandates for supported schemes and is able to reliably process high volumes of financial messages.



**Product features**

FTM for Immediate Payments offers an established solution that helps support financial institutions in the development or transformation of their financial transaction management systems to meet the needs of the 24x7 payments processing environment. Our solution adds additional immediate payments capabilities to the existing support for the UK Faster Payments formats and the payment processing requirements for Fast and Secure Transfers (FAST) in Singapore.

FTM for Immediate Payments is designed to meet the requirements of a number of global real-time processing payment schemes (TCH, Pan European SEPA Credit Transfers). The requirements of these schemes include total end-to-end response time in as low as five seconds. FTM for Immediate Payments is designed for real-time environments to help ensure payment providers to be compliant with the immediate payment scheme requirements.

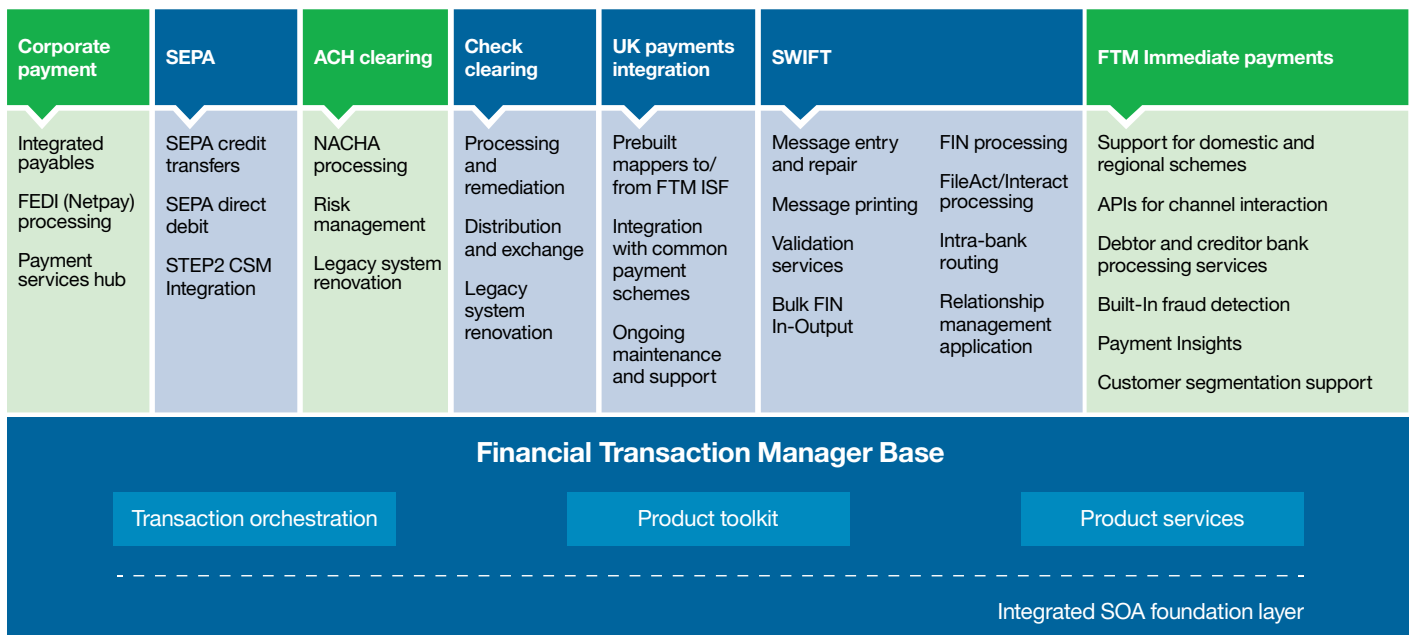


Figure 1: FTM for Immediate Payments is part of the IBM Financial Transaction Manager solution.

FTM for Immediate Payments is part of IBM Financial Transaction Manager and provides a set of pre-integrated solutions for visibility and control of payment transactions, fraud detection, financial risk management, financial planning and performance management.

FTM for Immediate Payments is designed to work as a stand alone application or can be integrated with both FTM for Automate Clearing House Services or FTM for Corporate Payment Services. This allows us to offer compliance with immediate payment schemes like TCH and Pan European SEPA Instant Credit Transfers and other ISO 20022 based schemes as they are introduced. At the same time, the solution is fully compliant with the Zelle message formats and standards.

Correspondingly, FTM for Immediate Payments has all of the advantages of being part of a modern payments hub including a single partner profile for all payment types, shared services and common channel definitions. A rich repository stores payment data in a standardized message model that is based on ISO 20022, and a prebuilt set of dashboards enables you to monitor business activity with real-time insights and proactive notification.

Built on IBM's leading messaging infrastructure, the Financial Transaction Manager solution can handle multiple payment types. The solution is extensible so you can add payment types as you need new services in the future. Web services interfaces help enable the integration of the solution with a wide variety of channels, including web and mobile, and administrative capabilities enable partner onboarding and maintenance.

### **For more information**

To learn more about corporate payment solutions from IBM, contact your IBM representative, or visit:

[ibm.com/software/industry/financial-transaction-manager](https://ibm.com/software/industry/financial-transaction-manager)



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Route 100  
Somers, NY 10589

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