IBM Payments Center

IBM Payments Center:

A simpler way to modernize processing across the Payments ecosystem

With Payments modernization initiative under way, financial institutions, Payments operators and FinTechs alike are under pressure to modernize their Payment processing capabilities. Beyond the regulatory mandate, industry players are being asked to re-envision their business models, innovate to drive new revenue and compete against a host of non-traditional service providers, all while operating under tight margins.

The Payments Opportunity

Given the size of the Payments market, the imperative to act is real.

$1.9T
Global revenues generated by the Payments industry

40%
Percentage of banking service revenue that comes from Payments

6%
Pace at which Payments revenue is growing

Source: Global payments: Expansive growth, targeted opportunities. October 2018 | Article by Sukriti Bansal, Philip Bruno, Olivier Denecker, and Marc Niederkorn

The Challenge?

Legacy Payments systems don't provide the strategic value banks need today.
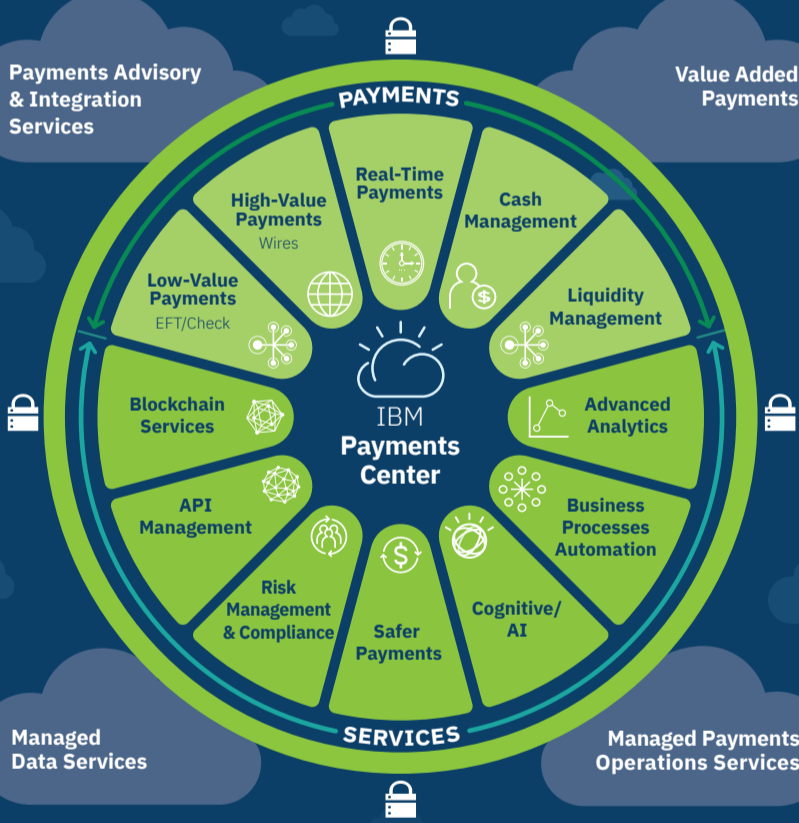
The Payments Solution

A modern payments platform that connects all ecosystem players—including traditional banks, Payments operators, clearing and settlement mechanisms (including blockchain) and FinTechs. This empowers them to pull services from another bank or a trusted third party into their own Payments platform.
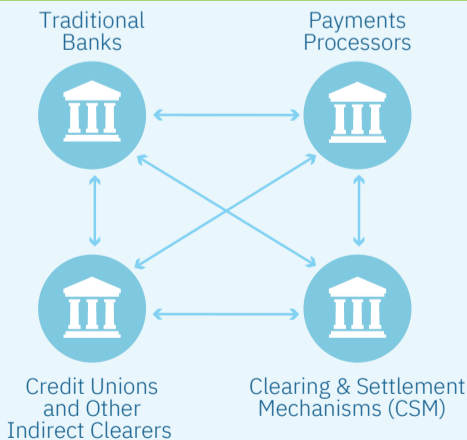
That's what IBM Payments Center delivers.

PAYMENTS

Payments Advisory & Integration Services

Value Added Payments

High-Value Payments — Wires

Real-Time Payments

Cash Management

Low-Value Payments — EFT/Check

Liquidity Management

Blockchain Services

Advanced Analytics

API Management

Business Processes Automation

Risk Management & Compliance

Safer Payments

Cognitive/AI

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Managed Data Services

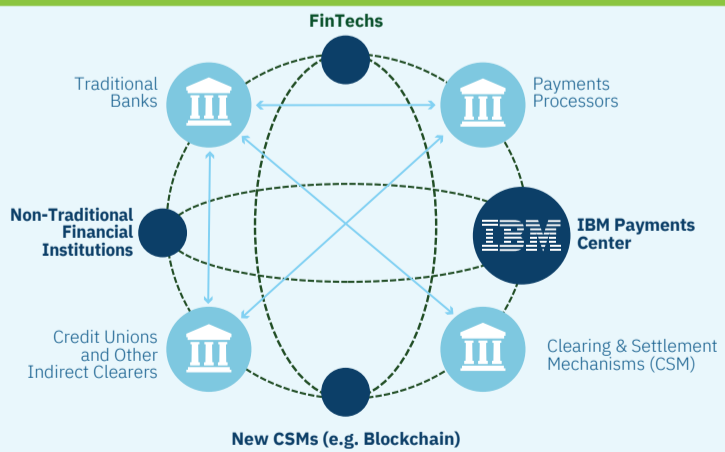Managed Payments Operations Services

SERVICES

The Benefits

> Fully managed Payments processing technology and operations services

> Standard batch and real-time API integration with ecosystem players

> Payments advisory and systems integration services

> Value-added services such as AI, anti-fraud, analytics and reporting

Current Payments Ecosystem

Traditional Banks

Payments Processors

Credit Unions and Other Indirect Clearers

Clearing & Settlement Mechanisms (CSM)

IBM's Vision for Payments Ecosystem

FinTechs

Traditional Banks

Payments Processors

Non-Traditional Financial Institutions

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Credit Unions and Other Indirect Clearers

Clearing & Settlement Mechanisms (CSM)

New CSMs (e.g. Blockchain)

The upshot? Ecosystem players enjoy:

▶ Cost savings for Payment operations
▶ Additional revenue opportunities
▶ Lower modernization investment costs
▶ Speed to market with new Payments products
▶ Reduced Payments complexity, letting you focus on offering a better customer experience and innovative Payments overlay services

The future is now

With a robust Cognitive Payments platform, end-to-end Payments services delivered through the cloud and a deep global pool of Payments experts, IBM Payments Center can help you drive your Payments modernization and innovation agenda.

To learn more, contact us today.

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