



Highlights

- Processes payment types on a single payments platform
 - Progressively converges existing payment processes while tactically reusing existing payment systems
 - Uses a broad portfolio of prebuilt services and processes that encapsulate more than a decade of customer experience
 - Configures, connects and extends these services to create differentiated products
 - Addresses regulations, by using a common set of rules for AML, Dodd-Frank, risk management and other regulations
 - Scales from small to large payment volumes on IBM middleware, a market leader
 - Integrates with your existing systems and third-party applications
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IBM Financial Transaction Manager for Corporate Payment Services

Overview

IBM Financial Transaction Manager for Corporate Payment Services integrates, orchestrates and monitors your corporate payment transactions, no matter the payment type, value, customer or channel. Simultaneous payment processing enables your financial institution to converge your payment operations onto a single processing hub, which can accelerate the delivery of improved financial products and increase the service levels provided to customers.

Expanding your product portfolio—and relationships

The time has never been better for financial institutions to expand relationships with their corporate treasury customers. Corporate treasurers play an ever expanding role in corporate governance and now oversee many crucial aspects of commercial processes, such as accounts payable, procurement and accounts receivable. In addition, corporate treasurers are taking on new profit responsibilities that are tied to effective cash, liquidity and risk management. These additional treasury responsibilities provide banks with the opportunity to go beyond basic transaction services and provide the information services that treasurers want with the transaction processing they need.



Innovative product initiatives can include:

- Reliable intra-day and previous day cash reporting
- Consistent self-service exception handling for all products
- Secure, configurable and reliable alerts available on multiple devices

An integrated platform that maximizes the value of the existing processing assets while providing new capabilities is crucial to the success of these initiatives.

What is IBM's approach?

Aging core transactional systems are costly to maintain, can be difficult to upgrade and are expected to include new capabilities for which they were never designed. Converging these systems to create a payment services hub provides the foundation for your financial institution's new product initiatives while simultaneously managing legacy costs.

IBM Financial Transaction Manager for Corporate Payment Services is designed to progressively transform the complex web of existing transactional systems to gain maximum value from those investments while addressing immediate product needs. To enable convergence and support strategic planning and tactical implementation, the solution is built on a foundation that includes one of the market's leading application infrastructure and middleware platforms.

With the power and flexibility to streamline operations while reusing some or all of existing processing assets, your financial institution can have a complete view of payments for all operations and the transaction status consistency that banking customers have come to expect.

Because how and when to converge your existing processing assets is a choice, you can begin by completing incremental projects that solve immediate challenges. This progressive approach means that value is realized more quickly, and stakeholders are ready to support the next steps to achieve the end vision of an integrated payment solution.

Services and processes

IBM Financial Transaction Manager for Corporate Payment includes a broad portfolio of prebuilt, fully capable services and processes that encapsulate more than a decade of development, customer involvement and refinement. With these services, your financial institution can create new and differentiated products of interest to corporate treasurers. In addition, you can configure, connect and extend these services to create the differentiated products that corporate treasury customers want. The flexibility afforded is essential for any financial institution that wants to succeed in the current competitive banking market.

Robust customer acknowledgments, broad support for financial management standards and an extensive web services interface that enables mobile and web transaction banking are among the advantages provided by the solution's services and processes. You can track and monitor expected events, receive consistent status reports for all payments, handle multiple payment types in a single transmission and enjoy full process visibility. In addition, you can benefit from longitudinal and hierarchical risk management and monitoring, business day management of transaction context and boundaries, and detailed billing arrangements that integrate with accounting systems.

Among the other services and processes available are:

- File transfer and message transformation
- Transaction validation, enrichment and distribution
- Auditing, logging, and file and batch level duplicate detection
- Rules-based auto-correct and optimal routing
- Configurable bulking and batching and later date execution
- Client transmission delivery scheduling
- Client and entitlement configuration
- Machine to machine integration
- “On-us” identification

Why IBM?

Increase agility whether you are delivering new products, integrating acquisitions or complying with regulations with the help of IBM. IBM recognizes that delivering software for payments is just one ingredient needed to create a complete and satisfying customer experience. Whether it is business, hardware, industry or systems expertise, IBM has the experience and knowledge to understand your product vision and help you achieve real results:

- 40 innovation centers worldwide
- 26,000 developers and 30,000 partners
- 80 research and development labs
- 6,180 new patents in 2012 alone (a new US record)
- One of the world's largest math departments
- Powerful middleware
- Contribution to over 150 open source projects
- More than \$1 billion investment in Linux and open source

For more information

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

ibm.com/software/industry/financial-transaction-manager



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