



PAYMENTS SOLUTIONS FOR CORPORATIONS

Many corporations are challenged by lack of infrastructure or integration of automated payments processing. Often, corporations rely on a fragmented array of tools that lack integration to support their payment operations. Further compounding these issues are challenges arising from a need to improve operational efficiencies and comply with regulations such as Sarbanes-Oxley and SEPA (Single Euro Payments Area).

This inability to aggregate enterprise-wide information results in productivity loss and poor visibility to cash flows and unnecessary risk exposure.

AvantGard TRAX streamlines the processing of payments; helping to improve routing, connectivity and integration, reduce transactional costs; and improve the management of payment information, exceptions, and statement flows.

Comprehensive Payment Processing Management

AvantGard TRAX helps to more efficiently manage multi-bank relationships and increase the capacity to handle vendor payments and payroll with expanded connectivity and distribution options. By connecting to payment networks, including SWIFTNet, AvantGard Payments delivers increased connectivity and distribution options while improving controls for compliance.

- > Payment Flow Management
- > Exception Management
- > SWIFTNet Connectivity
- > Payment Distribution
- > Multi-Currency Management
- > Transaction Processing & Message Routing
- > Straight Through Processing
- > SEPA & Sarbanes-Oxley Compliance
- > Integrated Bank Connectivity
- > Detailed Reporting/Analysis

Key Challenges:

- High Operational Costs
- Lack of Visibility to Cash Flows
- Disparate Systems & Processes
- Security & Audit Compliance

AvantGard Payments:

Comprehensive integrated solutions for payments processing.

Benefits:

- Reduce Operational / Transactional Costs
- Increase Visibility to Liquidity & Risk
- Harmonize and Optimize Payment Flows
- Increase Efficiencies / Facilitate Growth
- Improve Flexibility for Regulations
- Streamline Banking Relationships

**"We chose
AvantGard as our
global payment
solution for its
scalability and high
performance, their
technical expertise,
and the fact that
they regard SWIFT
connectivity as a
core competence."**

Roelof van der Struik
Team Manager Payments and
Settlements
PGGM

Dutch Pension Fund

COMPREHENSIVE PAYMENTS PROCESSING

The AvantGard Payments solutions offer a single integration platform for corporations looking manage multi-bank relationships and optimize payment flows, achieve higher STP (Straight Through Processing) levels, reduce operational costs, and increase efficiency in payments processing. AvantGard TRAX is a highly configurable and entirely modular solution, allowing seamless integration within existing infrastructure and electronic banking applications.

Multi-Bank Connectivity

AvantGard TRAX allows multi-national organizations to centralize payments processing without authorization constraints or disturbing local organizations' access to information. Corporations can maintain a multi-bank philosophy without the burden of implementing a multitude of bank-specific software packages. A multi-bank, multi-protocol electronic banking solution. Allows for flexible implementation of standard bank interfaces without the burden of implementing bank-specific software.

Electronic Processing of Payments

Using AvantGard TRAX, corporations can process incoming and outgoing information. This includes management of formatting and integration of legacy systems with financial institutions' systems. AvantGard Payments fully integrates with bank specific applications as well as with multi-bank standards such as Host2Host connections, SWIFTNet, Etebac3/5 etc.

SWIFTNet Connectivity

AvantGard TRAX is a unique electronic banking solution that helps corporations connect to financial institutions over SWIFTNet. Using a seamless integration of existing payment infrastructure, corporations can connect with SWIFT interfaces and manage the workflow payment processing and approval, including personal signing for FileAct.

AvantGard connects Treasury and Payments management with SWIFTNet, generating validated SWIFT FIN messages. A single user interface can manage the workflow, validation and authorization, as well as for monitoring trade confirmation status information and exception handling. Manages all message flow to and from Treasury Management Software, enabling full integration of trade confirmation status and reporting information.

Improved Visibility

Provides, retrieves and integrates account information on account balances and ongoing transactions. Offers an instant view on positions and pending transactions throughout the day through a single window interface regardless of account type, currency or any other criterion.

Straight-Through-Processing

Maximize the STP-rate of payments before they are sent to the bank to minimize manual processing, and improve real-time views of cash flows.

AVANTGARD PROFESSIONAL SERVICES

Today companies and financial institutions are facing ever-increasing business complexity, fiercer competition and ever-shorter response times to cope with it. Economic cycles of market opportunities and business challenges are rolling in at a high frequency and demand a radically different business process approach to stay ahead of competition.

Our process invokes a Best Practice approach to serving clients. It begins during your evaluation process and continues through your implementation on to your tenure with our Client Services team. We have developed our expertise over the past several decades serving some of the largest, most complex and demanding payments processing operations.

Highly Configurable, Open Standards

Users of the AvantGard Payments platform have full control over the input, workflow and output of payments without programming including the definition of formats, the invocation of enrichment rules, workflow-definition or exception handling for audit reasons.

AvantGard TRAX has a documented JAVA Application Programming Interface (API). This results in the solution exposing all of its core functionalities to experienced user organizations for tight integration with – or extension on – existing platforms and systems. The API allows users to invoke rules and rule-sets, to query data out of directories, knowledge stores and payment repositories and to write their own functional plug-ins to the system (e.g. reporting).

AvantGard Payments reads and writes all relevant standard payment formats and has extensive support for SWIFT messages. AvantGard Payments supports all current Operating Systems, has been developed fully Java compliant, is being configured by use of XML, writes data by use of (pre-compiled) XSL and has a fully documented API.

Collaborative Financial Management

AvantGard offers true collaboration and integration, bringing together Treasury, Receivables and Payments for a single view of cash.



*"We needed a
technology partner
with global presence
and in-depth
industry experience
– AvantGard was
the logical choice."*

Laurent Delauriere
Director of Treasury
Yves Rocher

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