

SEPA Bank Payments Hub

aplONHUB for SEPA enables banks to enhance their existing payments systems with the required functionality to fully support SEPA Credit Transfers.

Functionality

aplONHUB, working together with your existing payments system (see architectural diagram), stores and retrieves all SEPA elements including files, groups and individual transactions directly to a relational database. Fully supports the following 'Payments Clearing and Settlement' and 'Cash Management' messages:-

- pac.008 - Credit Transfers
- pac.004 - Returns
- camt.056 - Payment recall requests
- camt.029 - Resolution of Investigation
- pac.002 - Payment status

The system provides the interchange handling of ICF, SCF, CVF files with the corresponding ACHs.

Each ICF and SCF can contain a large number of transactions, which are grouped into either credit transfers (pac.008) or returns (pac.004). Requests for recall (camt.056) and Resolution of investigation (camt.029) can also be sent and received. The CVF contains validation / rejection information.

Process Overview

For Incoming

Processes incoming SCF files as they arrive, extracts the pac.008, pac.004, camt.056 and camt.029 groups and utilizes the core message handling component to store each individual credit transfer, return transaction, recall request and resolution of investigation to

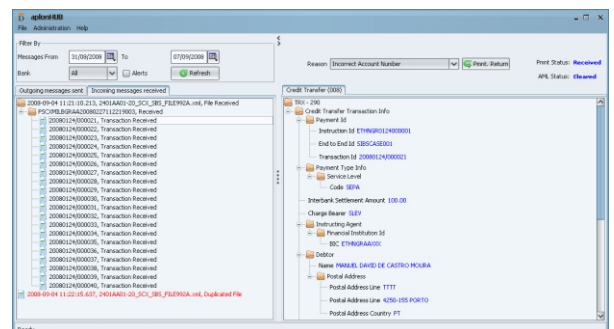
the relational database. During this process the relationship between connected messages is identified and highlighted in the management console. These transactions are then communicated to the bank's payments system by means of API calls or other communication protocols such as web services.

For Outgoing

The bank's payments system communicates transactions to aplONHUB by means of API calls or web services and the system stores them in the database. At scheduled times, it then creates the outgoing ICF file containing the ready-to-go transactions from the database in the relevant pac.008, pac.004, camt.056 and camt.029 groups.

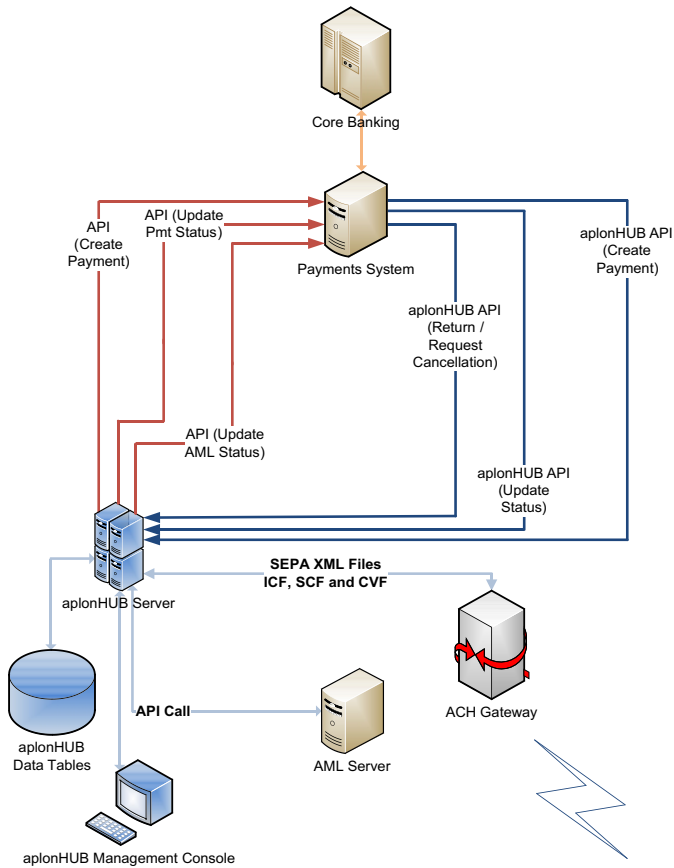
Management Console

The management console is the GUI of the system and provides traffic management and full system configuration (ACH parameters, Bank settings and schedulers).



Traffic management displays details of both ICF and SCF interchange files, showing the groups and the transactions they contain along with the date received or sent. The id and status (Completed, Duplicated, Corrupted, etc.) are also displayed and any alerted items are highlighted. Displays today's files by default, but historical activity can be viewed by entering a date range.

Individual transactions, both credit transfers and returns can be viewed by means of a user friendly tree view that provides descriptive names for the XML fields.



Key Features

Multi-bank support provides expanding banking groups with the ability to consolidate the group's incoming and outgoing payments through a single connection.

Multi-ACH support enables multi-region banking groups to support a different ACH per bank, either a local ACH such as SIBS or to consolidate their payments through a pan European ACH such as the EBA or Deutsche Bank.

AML functionality is provided through full integration with leading AML packages

such as Safewatch.

Scheduling ensures that the processing of incoming and outgoing files conforms to the time frames and cycles defined by the ACH. The comprehensive scheduling tool provides independent rules for each bank and ensures that any time zone differences and specific ACH rules are easily catered for.

Technical Overview

aplonHUB is a Java solution built on open standards for full platform independence (e.g. AS/400, Linux and Windows).

Supports any database platform (including Oracle, DB/2, SQL Server) since it uses Hibernate, a high performance object / relational persistence and query service.

Summary

aplonHUB for SEPA by Datamation is the fastest method of adding SEPA support to a banks existing payments platform.

It can function either as a standalone solution or be fully integrated with an existing payments platform.

The interfaces provided can be used directly by a payments application to create and receive SEPA messages without the necessity to implement complex XML and SEPA logic directly in the application.

The **SOA** nature of the solution enables any of the banks internal applications, not just the payments system to fully benefit from SEPA functionality.

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