

# PAYMENT GALAXY™

## International and Domestic Payments Hub

Payments are at the center of all customer transactions at the bank. Amid the technology revolution, businesses and consumers are demanding faster payments – new payment rails are making quick inroads while the legacy payment methods are becoming less attractive. Financial institutions need to quickly adopt and introduce new payment rails while supporting legacy and low-value payments. Technology must take the complexity out of the payment operations but silos of multiple systems does the exact opposite.

PAYMENT GALAXY™ is the only system that delivers real-time payments while supporting legacy payments, with one common user experience for all payment schemes; the system handles all the complexity with a simple interface and a flexible architecture using plug & play components.

### Realtime Payments

PAYMENT GALAXY™ has an established connection with The Clearing House RTP payment network and offers a truly flexible plug & play system. Simply connect PAYMENT GALAXY™ from your payment channels, initiate payments, track status, receive and respond to payment requests with complete visibility and reporting to the end user.

### ACH/FedWire Payments

PAYMENT GALAXY™ delivers real-time payments while supporting legacy payments including ACH & FedWire and without disrupting the users' already familiar experience. Manage batch schedules, repair queues, returns, rejects, NOCs, and the complete life cycle of payments using simple yet powerful tools. Allow various channels to connect to Payment Services using standardized API.

### Global Payments

PAYMENT GALAXY™ interoperates with SWIFT and other global payment systems, enabling a truly global real-time payment experience. Send real-time payments to UK, Europe, India, Mexico, and many other real-time payments enabled countries using the combination of SWIFT GPI and local real-time payment networks. There is no need to tear down your existing SWIFT infrastructure.

### Interoperability

PAYMENT GALAXY™ provides the true interoperability from one payment system to any other payment system in the world. For example, an incoming SWIFT GPI payment can interface with the national real-time payment network for real-time settlement and notifications back to the SWIFT GPI tracker.



#### Plug & Play

Simply connect with your existing infrastructure and channels using plug & play architecture.



#### Faster time to market

Integrate faster using our plug & play components and go to market faster.



#### Agile response to changes

Respond to fast changing technologies and standards from our continuous innovation and delivery service.



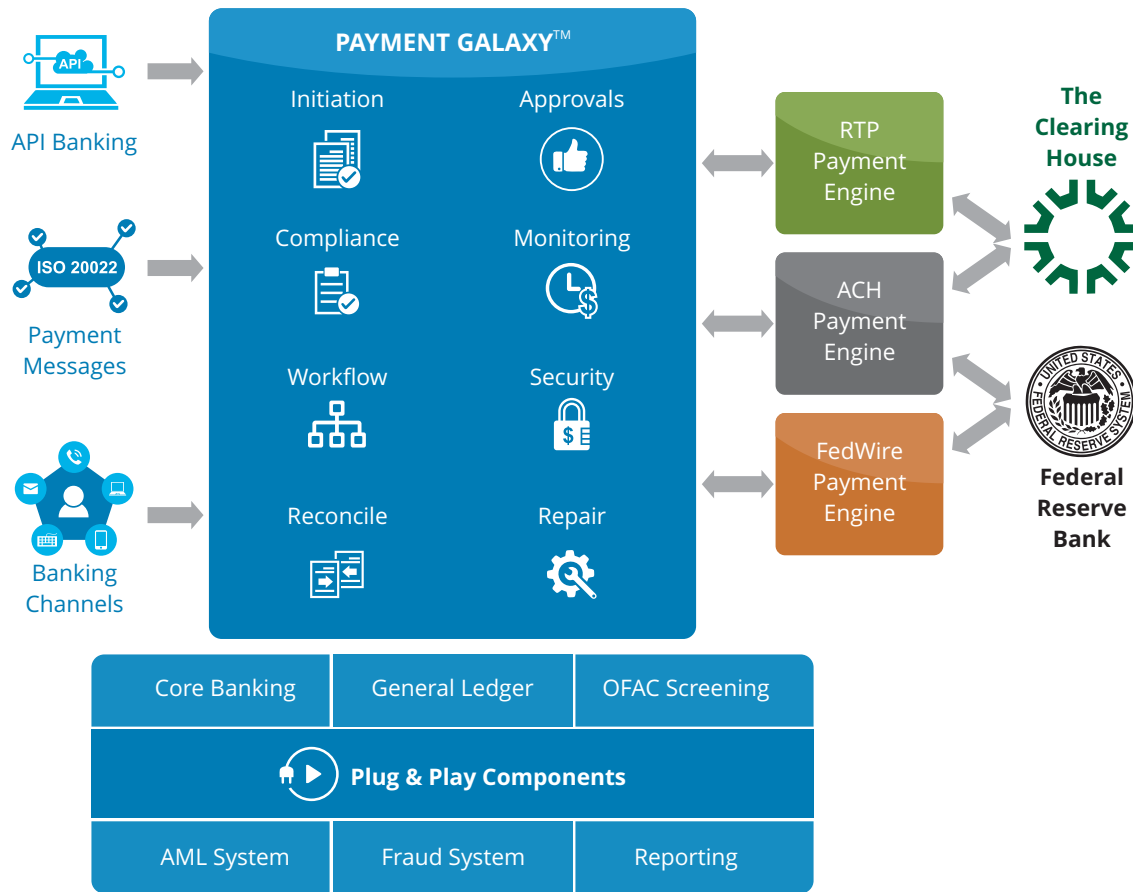
#### Transparency

Track the complete life cycle of the payments with ease 24/7.



#### ISO 20022 Ready

Compliant with the global payment messaging standard ISO 20022.



## Open (API) Banking

The days of manual payments will be behind us very soon – stay innovative by offering powerful and secure open banking API. PSD2 compliant open banking API powers your clients and their ERP/Accounting system to connect with bank using tokenization to access account balances/transactions for reconciliations and to manage payments without using the online portal.



## Flexible Workflow

Every institution has a different customer base and payment workflow, and so one size does not fit all. Customize your payment workflow to suit your institution's compliance and processing needs by simply adding new processing rules/steps or modify existing workflow. Easily add new business rules for exception processing, and limit checking.



## Simple Experience

Tired of fumbling and interfacing with multiple payment systems? PAYMENT GALAXY™ is the one stop solution with a unified user interface for all type of payments – realtime and legacy. Configure multiple queues for different payment types and criteria; manage user permissions, limits, fees, approval workflow, and compliance/fraud screening; automatically credit/debit customer accounts; track payments, create reports; and create detailed journal entries.



## Secure Payments

All payments are secured with multiple level of approvals, multi-factor authentication, duplicate checks, limit checks and compliance screening. Configure and customize the security parameters and connect to any compliance/risk management systems using our plug and play components.