

The logo for EBPI, consisting of the lowercase letters 'ebpi' in a stylized, orange, sans-serif font, set against a dark grey rectangular background.

ebpi



EBPI Critical Payments Solutions

**Supports your payments
business challenge on-demand**



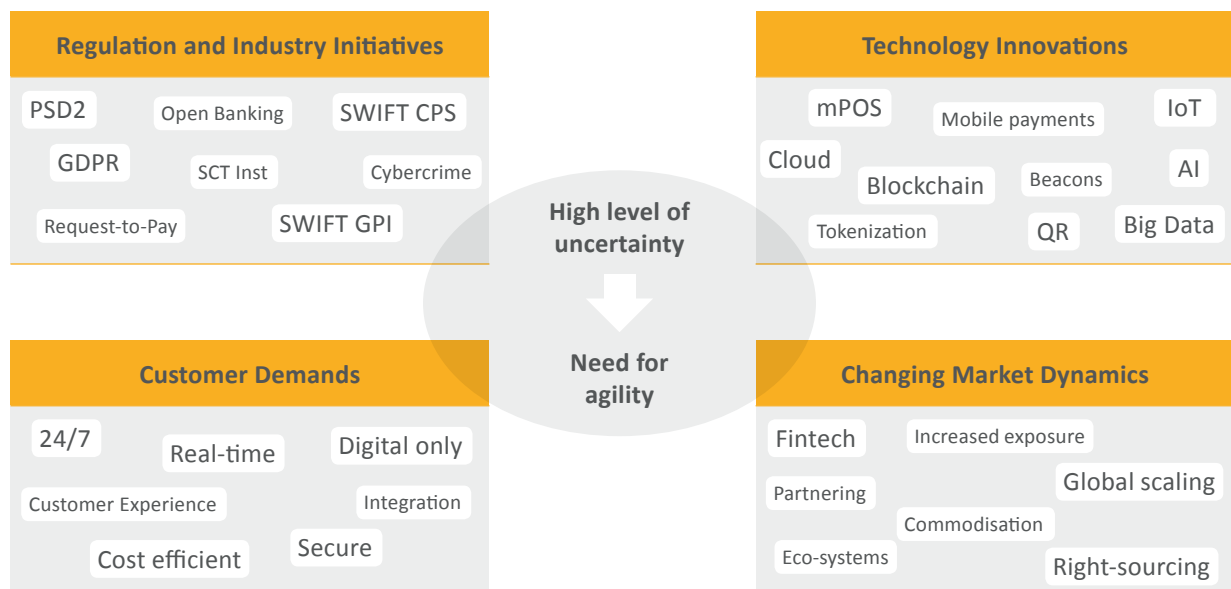
EBPI Critical Payments Solutions supports your payments business challenge on-demand

EBPI Critical Payments Solutions supports banks, enterprises, processors and FinTechs to innovate and operate payments services and market connectivity. EBPI delivers fast and more flexible for less, but always with the highest standards of security, compliance, availability and performance.

Our SaaS solutions offer you a world class IBM Payments Processing Platform based on IBM technology together with SWIFTNET (instant) access, hosted from the Netherlands.

The payments market in turbulence

The payments market is changing rapidly. Customer demands are up, regulation and industry initiatives are manifold and provide both opportunity and threat. A constant stream of new technology developments brings interesting new tools to the payments industry. The dynamics win payments as a whole are changing.



Whether you are a bank, enterprise or FinTech, you are required to do more and faster for less, while maintaining compliance and operational excellence. At the same time your direction of travel has become more uncertain as developments and number of competitors are increasing, demanding agility. EBPI Critical Payments Solutions offers you that agility and flexibility, at the same time guarantees the highest standards on operational excellence, security and compliance.

This is what we offer you

Payments Processing Solutions available on demand	Critical infrastructure with a 'no compromise' design, delivery and run	You pay and innovate as you grow
We bring you new business value fast-to-market as a service	We offer you scalability at 100% availability, real time, secure and compliant	We give you maximum flexibility

Our services, your benefits

EBPI Critical Payments Solutions offers you the following services that will support you in achieving your payments business challenges.

4 reasons to choose for us:

1. Speed-to-market for proofing and launching new payments services (alone or in collaboration with partners)
2. Easy connectivity to banks, FinTechs, Clearing and Settlement Mechanisms, European Central Bank (TIPS, TARGET2)
3. Cost efficiency and pay-as-you-grow
4. Maintaining the highest standards in security, compliance, availability, performance and operational excellence.



Our services

For banks	For enterprises <small>(e.g. corporates, web merchants, insurance companies, governmental departments)</small>	For FinTechs
<ul style="list-style-type: none"> • Payments Processing and Connectivity services as SaaS • Types: SEPA Instant, Credit Transfer, Direct Debit • Powerful capabilities for bank and eco-system integration • Open architecture allows easy customization, processing other payments types, progressive transformation • Payments data warehouse and analytics • SWIFTNet (Instant) access • High availability (24/7), high performance (up to 4000 tps), low latency (real time) • 24/7 Service Desk, incident, recovery & problem management • Maintenance and compliance • Standardized agile customization process, from PoC to Production, leveraging our payments knowledge 	<ul style="list-style-type: none"> • Payments Initiation, Processing and Connectivity services as SaaS • Types: SEPA Instant, Credit Transfer, Direct Debit • Open architecture allows easy customization, processing other payments types • Payments data warehouse and analytics • Powerful capabilities for internal system, bank and eco-system integration • SWIFTNet (Instant) access to initiate payments and receive statements via one channel • High availability (24/7), high performance (up to 4000 tps), low latency (real time), powerful integration capabilities • 24/7 Service Desk, incident, recovery & problem management • Maintenance and compliance • Standardized agile customization process, from PoC to Production, leveraging our payments knowledge 	<ul style="list-style-type: none"> • Payments Initiation, Processing and Connectivity services as SaaS to deliver new payments services as proof of concept or in production • Types: SEPA Instant, Credit Transfer, Direct Debit • Open architecture allows easy customization, processing other payments types • Payments data warehouse and analytics • Powerful capabilities for internal system, bank and eco-system integration • High availability (24/7), high performance (up to 4000 tps), low latency (real time) • 24/7 Service Desk, incident, recovery & problem management • Maintenance and compliance • Standardized agile customization process leveraging our payments knowledge • SWIFTNet (Instant) access

World class platform, technology and support, on-demand from the Netherlands

EBPI's Critical Payments services is based on IBM's market leading payment platform FTM that is used by 70+ banks and payment processors (CSMs). This platform runs on a IBM Linux based mainframe infrastructure deployed in two separate data centers supporting the highest requirements with respect to high availability, latency as well as security.

Platform, technology and support

Payments Platform	Infrastructure	Operations & Support
<ul style="list-style-type: none"> • Ability to support of all payment types from one single platform, including SCT Inst, SCT, SDD, international payments as well as domestic payment schemes. • Ability to support and integrate with new Open Banking and PSD2 initiatives as well as enable collaboration with partners. • Ability to cover the full payment life cycle from origination till connectivity to financial networks like SWIFTNET and SWIFTNET Instant (upcoming). • Flexibility to support customer specific (real time) processing and integration based on configurable process flows and plug-and-play integration capabilities. • Powerful monitoring, reporting and analytics capabilities on top of payments data warehouse. 	<ul style="list-style-type: none"> • Hosted from two data centers in the Netherlands with full fail-over without discontinuity in processing. • Supports highest requirements with respect to availability (>99.999%), continuity, latency and scalability (tested at 4,000 tps). • Implementation of updates (application and infrastructure) without disruption of service. • Highly secure through HSM based encryption of all data (stored as well as exchanged with other systems). • Meets all compliancy requirements from the industry (Swift CPS) as well as authorities (GDPR, central bank oversight). 	<ul style="list-style-type: none"> • 24/7 service desk, incident-, recovery & problem management • Regular updates to maintain compliant with latest changes from Swift, payment schemes as well as authorities (e.g. GDPR). • Top level SLAs tuned for business critical transactions (including reporting) • Leveraging EBPI's proven track record in processing large volumes of business critical messages. • Leveraging EBPI's professional organization and processes around change management, operations and security organization. • Leveraging EBPI's certifications from audits by official certification bodies.





We are ready to engage

We offer several engagement models that allow you to choose what suits you best. Whether it's a demonstration workshop with your key business and technical stakeholders to explain and demonstrate the details of our services, a detailed proposal or a proof of concept (PoC) in case you want to demonstrate a new payments service (or use of).

In case you decide to entrust us with the development and implementation of your (new) payments processes and/or market connectivity on our SaaS environment, we establish an agile implementation team of payments experts that closely collaborates with your organization until launch. And beyond, when you need to adapt to the ever-changing market.

We are ready to help you develop and operate payments services and market connectivity, with the highest standards of security, compliance, availability and performance.

We are ready to collaborate with you.

For more information please do not hesitate to contact us.

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About EBPI – European Business Process Institute

For over 10 years the European Business Process Institute (EPBI) has designed, built and delivered working solutions and services for highly secure, fast and reliable qualified information exchange. We process large volumes of digital and business critical messages, exceeding 250 million messages in 2017.

We deliver our services to the business community but also to municipalities, agencies and national governments:

- *Standard Business Reporting for governmental agencies*
- *Single Window solutions for Trade and Transport for Dutch Customs*
- *Payment solutions for Dutch Governmental organizations as a SWIFT Service Bureau*
- *Artificial Intelligence and Blockchain Solutions for (non) governmental clients.*

SWIFT Service Bureau (unique in the Netherlands) and Payments Processing SaaS solutions are provided by EBPI Critical Payments Solutions, which is an integral part of the EBPI organization.



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