



# VolPay

AS A SERVICE | CLOUD | ON-PREMISE

## The complete ecosystem of business services for accelerating payments innovation and digital transformation

### PAYMENTS OPPORTUNITIES AND CHALLENGES

It is a good time to be in the payments business: payments globally generate over **two trillion dollars of revenue annually**, with transaction volumes **growing at double-digit rates**.

This growth is set against a backdrop of rapid technological change. Open banking is creating new opportunities, and new competitors. ISO 20022, real-time payments, and modern cross-border schemes are revolutionizing clearing and settlement. The cloud is transforming how payments services are delivered and consumed.

To retain and grow market share in this new world, banks must move from product and fee based services to customer-centric value-added services. They must innovate and bring new services to market faster. And they need to manage rising transaction volumes and costs, while staying compliant with increasing regulation.

Today's payments architectures, based on single-purpose payment systems, legacy hubs and middleware cannot deliver tomorrow's business results. A new approach is needed.

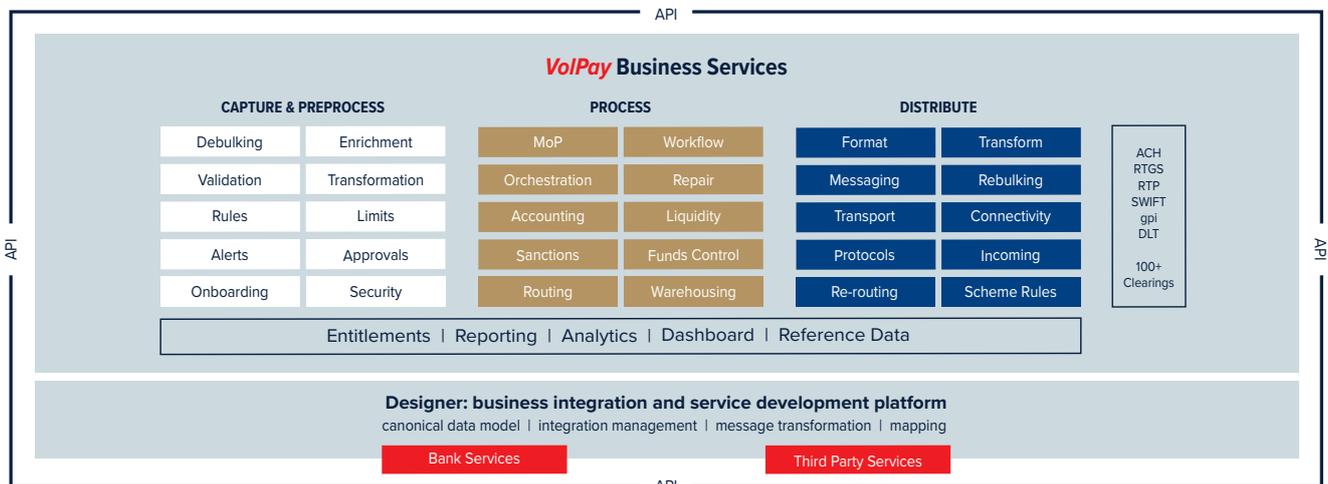
### VOLPAY: A NEW APPROACH TO PAYMENTS

Volante's VolPay represents a new approach to payments technology. In contrast to the monolithic payment systems and hubs of the past, and unlike generic middleware, **VolPay is an ecosystem of business services for payments innovation and transformation, spanning the entire payments lifecycle, from capture to clearing.**

Built on microservices architecture, VolPay is inherently real-time and 24x7, ready for the demands of real-time payments. It offers the broadest suite of APIs to power open banking. It supports connectivity to over one hundred global clearings, allowing rapid expansion into new markets.

A key component of the ecosystem is Volante's Designer integration and business service platform, which facilitates dramatically shortened implementations without 'rip and replace' of existing systems, accelerating time to market and lowering project costs.

VolPay is available for deployment on-premise, on demand as a managed service on Microsoft Azure, or in your own public, private or hybrid cloud.



**VolPay Solutions**

To simplify complex payments challenges, Volante offers packaged solutions built from the VolPay business service ecosystem. All solutions can be quickly configured to meet customer requirements, and are extensible and interoperable with each other and with existing systems.

**END-TO-END PAYMENT PROCESSING**

Process any type of payment—batch or real-time, domestic or cross-border, RTGS or ACH—across the entire payment lifecycle, from capture to clearing. Lower processing costs and improve margins.

**PAYMENT HUB**

Unify payment processing and orchestration, for all payment types, in a single service ecosystem. Centralize processing, consolidate connectivity, and accelerate development of new customer value propositions.

**OMNICHANNEL PREPROCESSING**

Mediate between multiple bank channels to capture and preprocess payments while retaining existing systems for final execution. Fast-track payments modernization to meet market demand, while insulating existing systems from change and extending their life.

**CORPORATE TO BANK AUTOMATION**

Onboard corporate customers faster and win new clients by automating and streamlining corporate to bank connectivity. Handle complex corporate payment, statement and acknowledgement file and message formats without custom development.

**REAL-TIME PAYMENTS**

Deploy new 24x7 real-time value-added services and experiences for all your customers. Connect to a wide range of domestic and regional real-time clearings and manage liquidity in real-time.

**GLOBAL CLEARING GATEWAYS**

Accelerate expansion into new markets by connecting quickly and easily, with full compliance, to over one hundred clearing and settlement mechanisms worldwide.

**OPEN BANKING**

Strengthen customer relationships through open banking business models, while complying with PSD2, UK CMA9, Australia ACCC, and similar regulations. 300+ APIs for account access, payment initiation and other banking services.

**CROSS-BORDER PAYMENTS**

One solution for all cross-border payment clearing and settlement needs, from traditional SWIFT transfers to alternative mechanisms such as SWIFT gpi, Ripple, and Earthport.

**BENEFICIARY PAYLINK**

Accelerate the move from paper to digital and expand financial inclusion by allowing corporations to pay any beneficiary, they way they want to be paid.

“ We are creating the building blocks for an integrated payments ecosystem both for today’s needs and for the next generation...working closely with trusted and innovative fintech providers such as Volante.

**Saket Sharma, CIO BNY Mellon**

**Volante Designer**

**Ecosystem integration & Business Service Platform**

- Maintained and growing library of hundreds of financial message standards, plugins, transformations, and client and server-side APIs
- Zero-code configuration
- Automatically generates documentation and test scripts
- Easily integrate third-party services
- Deploy custom transformations

**VolPay**

**Technology Platform**

- Microservices architecture
- Active-active deployment, zero downtime
- Real-time services 24x7x365
- ISO 20022 native
- Cloud ready
- Best-in-class performance—benchmarked to 46 million transactions processed per hour
- Supports SQL and noSQL databases