



MONTRAN

**MONTRAN GPH**

Global Payments Hub

# Global Payments Hub



## CENTRALIZED, HIGH PERFORMANCE PAYMENT MANAGEMENT OPERATIONS FOR COMMERCIAL BANKS.

A truly global, highly secure payment solution, GPH consolidates all payment infrastructures into a payments hub that supports multiple banks and branches, in multiple countries, using multiple currencies, in multiple languages.

Montran's successful and proven Payments Hub is an online system for the automatic processing of all payments both foreign and domestic. In addition to being a SWIFT Certified application, Montran's GPH has certified interfaces to clearing and settlement systems world-wide with gpi features, open APIs, Webservices and ISO20022 support.

Montran's Global Payments Hub includes the processing of a full range of clearing and settlement transactions such as: SEPA credit transfers and direct debits, Target2, Fedwire, CHIPS, foreign currency transactions, cross border payments, remittances, local ACH, RTGS and cheques. Instructions are enriched with selection of Correspondents, Commission and Charges including special customer conditions, advices, settlement instructions, economic codes, FX Rate determination and all the necessary accounting entries. Output messages are formatted and transmitted and acknowledgements and SWIFT Tracker Notifications (gpi) are sent. The included billing module provides a flexible automatic billing system which allows the periodic settlement of the customer's charges. Statement production can be customized to both bank and individual customer requirements.

Running on all hardware platforms, industry standard software stacks and relational databases, including cloud technologies (containers, Kubernetes, OpenShift), GPH delivers outstanding scalability, reliability, and security. Our ground breaking strategies are most secure, most trusted, and provide maximum privacy - **onsite or as a cloud hosted managed service.**

### Solution Highlights

- Multi-currency and Multi-CSM
- Supports ISO and all Major Financial Formats
- SWIFT gpi Compliant
- SWIFT Certified
- Supports processing of messages received in standard or proprietary formats
- Included Customer Billing Module
- Flexible Payment Type determination and routing of messages and files
- Monitoring reporting and control of liquidity
- Flexible Architecture
- Highly Secure

#### INCREASE STRAIGHT-THROUGH-PROCESSING

- GPH reduces operational costs and increases throughput by maximizing the rates of STP, enhancing the quality of received messages with the techniques evolved over decades of international experience.
- Montran Users can expect the highest possible STP rates.

#### BETTER FUNDS MANAGEMENT CONTROL

- Montran's liquidity management tracks positions throughout the day in real-time.
- Interoperable with payment and communication data, this module provides immediate access to global currency position information, and controls payment scheduling, routing and re-routing in accordance with procedures specified by the bank.

#### IMPROVE OPERATIONAL EFFICIENCY

- The Montran solution eliminates the costs and overhead of supporting multiple installations.
- GPH also reduces risk exposure by providing consolidated views of the bank's position while improving the quality of customer service; making the competitive difference.

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## SOLUTION HIGHLIGHTS

### Multi-Currency and Multi-CSM

GPH is a multi-currency system, allowing the bank to process transactions supported by a wide range of clearinghouses such as: Target2, EBA Step1 and Step2, Equens, CHAPS, Faster Payments, TIPS, RT1, Bundesbank RPS, CHIPS, FedWire, local RTGS and ACH systems as well as local Instant schemas.

### Supports ISO and All Major Financial Formats

Montran is the first payments application vendor who self-certified for the processing of the new ISO20022 format for SWIFT cross-border payments. The application is ISO native and supports all major financial formats such as SWIFT FIN, pain, pacs, and camt messages. In addition to this, GPH supports configurations of different proprietary formats so that the integration with the bank's back-office systems does not require major effort on the bank's side. The communication protocols include APIs (REST, SOAP), queue-based (e.g., IBM MQ, Kafka), file-based (e.g., shared directories, SFTP), etc.

### SWIFT gpi Compliant

GPH supports SWIFT gpi services such as gCCT, gCOV, gFIN, gSRP, and g4c allowing the bank to offer their customers full visibility over their payments processing.

The system supports communication to the SWIFT Tracker via SWIFT FIN messages as well as APIs.

### Supports Processing of Messages Received in Standard or Proprietary Formats

GPH receives messages from the back-office systems in a standard or proprietary format, validates the source, enriches the payment information with correspondent data, charges and commissions, advices, determines the payment type based on the defined rules, performs FX conversion and generates the accounting entries, prepares the appropriate output based on the receiving CSM and sends it to the clearing. The payment workflows may include interfacing with external bank systems for compliance check, risk management, etc. GPH handles ACKs/NACKs as well as matches and processes any related R-message received from the CSM.

A similar approach is supported on the incoming side, where GPH processes the messages received from the CSM, determines the payment type and the customer charges and commissions and generates the accounting entries. The system supports incoming transaction processing where the bank is an intermediary with automatic forward to the next receiving party.

### Included Customer Billing Module

The Customer Billing Module provides an automatic billing system that is completely integrated with the payment system. The key feature of this billing system is its flexibility. Statement production can be customized to both bank and individual customer requirements. Some of the included features are:

- Real-time or Periodical Charges Settlement
- Multiple Charges
- Charges Calculation
- Flexible Charges Rate

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## Flexible Payment Type Determination and Routing of Messages and Files

GPH includes a very flexible rule engine used for flow control as well as payment type determination.

The rules include amounts, cut-off times management, CSM prioritization control, etc.

## Monitoring, Reporting and Control of Liquidity

GPH offers a wide range of monitors which help the bank control their position in relation to each of the clearings. All information is updated in real-time with no delays. Cap limits maintenance for each of the clearings is available, allowing the bank to control their outgoing funds.

Alerts can be set up to inform the bank users of different system events such as reached cap limits.

GPH includes a series of reports which can be run ad-hoc as well as generated at End-of-Day / Start-of-Day. Bank tailored reports can be included in their GPS system, based on their requirements.

## Flexible Architecture

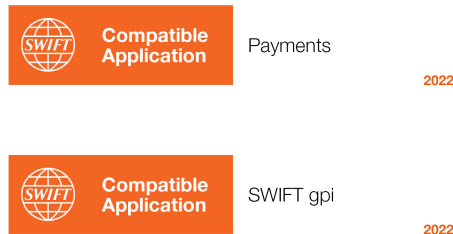
GPH is a pure Java application, using IP-based communication and web based thin-client interface.

## Security

Provides high-level, sophisticated security mechanisms that are approved and certified by central banks and industry organizations.

## SWIFT Certified Solution

Montran has been a SWIFT Partner since 1985, and the payment systems are SWIFT Ready Applications.



## Delivering Unmatched Value

**SUCCESSFUL. PROVEN. INNOVATIVE**

Montran GPH is a comprehensive payment management solution encompassing functionality, usability and security backed by the creditability of Montran's 40+ years of experience developing digital solutions for major banks and financial institutions.