



MONTRAN

Multi-CSM

Payments Connectivity

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Connectivity to High/Low Value and Instant Payments Clearing and Settlement Mechanisms

A powerful three-tier, cross-platform, client-facing, Java-based application that enables banks to route and manage messages to and from SWIFT, back-office applications and CSMs.

Montran has developed its Multi-CSM Payments Connectivity solution in response to the growing need by our customers for access to Multiple Clearing and Settlement Mechanisms (CSM) such as TARGET2, TIPS, RT1, SEPA Clearings (i.e., EBA STEP2, Equens, Bundesbank RPS), Local RTGS/ACH and IPS, Messaging Systems like SWIFT, and other proprietary messaging systems and schemas around the world.

Montran's solution complements existing portals used to connect to National Payment Systems through a real-time payments service that sits alongside existing payment hubs, including Montran's own Global Payments Hub (GPH).

The solution is built on top of open and modern technology, using concepts that Montran has explored to great lengths developing the National Payment System range of products: Java Enterprise architecture and components, industry standard interconnectivity of modules and systems, with RDBMS storage and PKI based security.

Open architecture and standards greatly streamline integration with other financial systems such as Core Banking Systems, Cash Management Systems, Card Switches and Mobile Network Operators that provide e-money services.

Montran Payments Connectivity handles all the routing, delivery, monitoring, management control, investigation and reconciliation of the messages including ACK / NAK processing.

Running on all hardware platforms, industry standard software stacks and relational databases, including cloud technologies (containers, Kubernetes, OpenShift), Montran's Multi-CSM Payment Connectivity solution 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
- Supports processing of messages received in standard or proprietary formats.
- Flexible Payment Type determination and routing of messages and files
- Scalable from low to very high-volume traffic
- Monitoring of all inward and outward payment instructions
- Flexible Architecture
- Highly Secure
- High Availability / Low Latency
- Multi-bank / Multi-branch configurations

CONNECTIVITY ENGINE

- The high capacity, high availability, guaranteed payments latency processing engine that receives, validates and relays the payments between CSM and the bank back-office systems.
- Reduces operational costs and increases throughput by maximizing the rates of STP.

INTERACTIVE SERVICES

- Online enquiry and management access to the web interface of the Multi-CSM Payment Connectivity solution via a standard internet browser, a VPN connection to the CSM and a cryptography kit.
- Installed as a stand-alone application or fully integrated with other solutions such as Montran's Payments Hub, the Global Payments Hub (GPH).

SECURITY

- System security based on PKI with smart card or e-Token access.
- Enforces digital signature of payments between the bank and CSM.
- Encrypted using TLS.
- System access via credentials, digital certificates that are stored on Smartcards / e-Tokens, 2-factor authentication (OTP devices or phone based), LDAP, RADIUS, OAuth2.