

# PELICAN for SEPA

The introduction of the Single Euro Payments Area (SEPA) has meant that the banking industry is being faced with both a significant challenge and a great opportunity.

- How can you increase levels of performance from your payments systems, while driving down costs?
- How can you beat the increased competition in the market and offer better services to your clients?
- How can you do more with a tighter budget?

**PELICAN for SEPA** is a low risk, cost effective solution from ACE Software Solutions that gives you the ability to solve technical and functional SEPA compliance issues without modifying other internal systems. It provides the flexibility and extensibility to cope with any future changes to the payments landscape.

## SEPA: The challenges

- Helping your corporate customers to migrate to SEPA instruments – SEPA Credit Transfer and SEPA Direct Debit with mandate management.
- Managing the parallel running of old national and new SEPA schemes
- The need for increased operational control, including having the scalability to deal with high volumes and better managing liquidity
- Retaining a competitive advantage via capabilities for value-added services
- Keeping your costs down but improving customer service levels
- Coping with current and future requirements
- Doing more with existing budgets

## How PELICAN for SEPA can help you

- We provide end to end STP for both SEPA Credit Transfers and SEPA Direct Debits, including built-in XML to/from FIN format translations
- We provide centralised global visibility and control for all types of payment activities
- Our platform uses advanced artificial intelligence and semantic understanding for innovative solutions such as automated exceptions processing, content based routing, and IBAN and BIC conversions
- Our solution makes you application and network independent
- Our extensible component-based architecture provides discrete business functionality as services based components
- Our agile and flexible solution can adapt to demands from clients, the industry and regulators
- Our rules-based design and control enables use of out-of-the-box industry best practice business rules and allows new functionality to be rapidly deployed without 'code' changes

## Who we are

ACE has been providing mission critical payment solutions for the last 10 years and we have more than a 100 payment implementations worldwide. This experience has given us a payment specific knowledge base that underpins all our products.

## We understand your business

SEPA is the European Payment Council's regulatory initiative aimed at increasing competition in payment services across Europe. It will reduce euro cross border charges to the same level as domestic charges and thus create a single payment market in Europe. As well as meeting its basic requirements, institutions will also need to support demands for reduced pricing, end-to-end STP, integrated financial and physical supply chains, real time information and transparent pricing.

All of this means that as well as supporting new SEPA Credit Transfer (SCT) and SEPA Direct Debit (SDD) schemes based on interoperable formats and processes, banks need to deal with the increasingly competitive payments landscape. They must therefore improve their internal efficiency to keep up with the pace of change, creatively differentiate themselves from the competition, maintain profit margins and generate revenues.

Payments processing forms a key part of the overall financial transaction in this new landscape. It is now seen as an area of opportunity to innovate and differentiate, rather than simply as an overhead to be minimised. As a result, SEPA represents more than just achieving cross border processing efficiency; it is a major opportunity for banks to increase revenues and better manage liquidity.

### The key issues facing you are:

- Increasing competition and the need to differentiate means that banks are intensifying their focus on the customer
- Risk mitigation, governance and compliance are vital
- Globalisation is driving growing volumes and complexity in the market
- New payment options and players in the market mean the competition is fierce
- Narrow focus on business silos – requires change on many systems using different technologies
- Existing infrastructure is inscrutable and opaque
- New products and services require new completely different modules
- Current systems mean payment visibility is limited to specific type and location

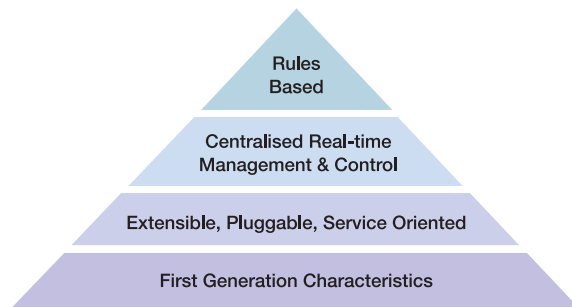
## Don't just take our word for it...

We make sure that we can respond to our clients' needs by listening to what they want from us. There has been significant client input into our product roadmap and strategies, ensuring our solutions meet the industry's needs. A very large proportion of our new clients order again to achieve wider business benefits and several of our clients have been customers for over eight years. This loyalty and belief in our solutions demonstrates that we can help to meet your current and future needs.

**ACE's client base includes:** BNP Paribas, Commerzbank, Credit Agricole, Credit Suisse, State Bank of India, Standard Chartered, Toronto Dominion and UBOC

# PELICAN for SEPA: A Second Generation Payments Solution

A new generation of payments processing technology is at hand to meet this new wave of demands. Leveraging some of the latest innovations in software architecture and development, PELICAN for SEPA is optimised to solve all your payment challenges.



## Meeting all of your SEPA needs “out of the box”

PELICAN for SEPA provides everything that is needed for full SEPA compliance without needing to modify existing systems in any way. This results in a very low cost of configuration and ongoing total cost of ownership.

It does not require a lengthy implementation process and it enables the use of out-of-the-box industry best practice business rules. This means that new functionality can be rapidly deployed without ‘code’ changes.

## Centralised global visibility and control

PELICAN for SEPA provides a consolidated and centralised view of all payments activity. This combined end-to-end picture not only enables a clearer view of payments processing performance and offers the opportunity to provide added value through facilities such as intraday liquidity reporting and balance management.

## An incremental solution

PELICAN for SEPA is based on an extensible component based architecture, which provides discrete business functionality as services based components. It has been created for institutions looking to solve an immediate need rather than implementing an entirely new payment gateway. This approach removes development risk, increases implementation speed and offers compelling cost savings at the same time. Our application and network independence isolates business applications from network connectivity systems.

## Platform for innovation and differentiation

PELICAN for SEPA provides use of advanced artificial intelligence and semantic understanding for innovative solutions like automated exceptions processing, content based routing, IBAN-BIC conversions. It is able to understand all data in a payment context and payments are processed as if by an experienced human operative. The AI can understand why a particular entity has matched agreed criteria and then can verify what action to take next, for example whether to repair or reformat the message, thus ensuring end-to-end-STP.

ACE's solution therefore is equipped to enable the automation of message repair & enrichment, content based routing, invoice and payment matching, and name and address verification.

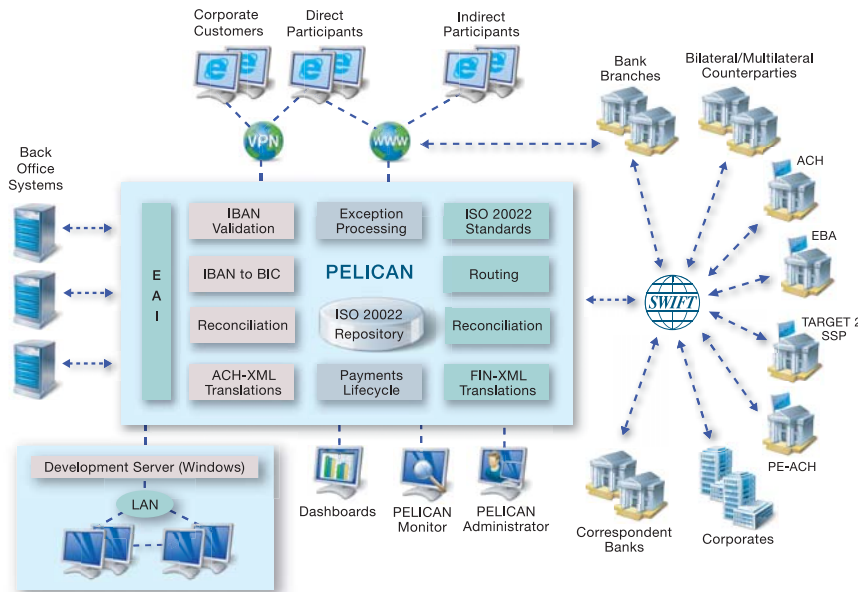
## State of the art technology

- Real time state-of-the-art architecture (fully J2EE)
- High performance, scalable and robust
- Support for SWIFTNet and secure web access
- World-wide access via secure & rich web interface
- Rich graphical user interfaces and dashboards
- Built-in SWIFTNet messaging, EAI and STP features
- Multi-lingual – Support for English, French, German, Spanish and Italian



## Key functionality of PELICAN for SEPA

**PELICAN for SEPA** is a low risk, cost effective solution from ACE Software Solutions that gives you the ability to solve technical and functional SEPA compliance issues without modifying other internal systems. Leveraging some of the latest innovations in software architecture and development, PELICAN for SEPA is optimised to solve all your payment challenges



PELICAN for SEPA provides a multi-institution environment to manage and control all credit transfers and direct debits from various back office systems to the CSM channels. It supports both inbound and outbound flows between them. The solution provides sophisticated content based routing to direct the message to the appropriate CSM or back-office channel based on the message contents or channel parameters.

PELICAN for SEPA performs internal navigation between various functional modules necessary to process the messages in a straight through processing manner and if necessary sends it for manual exceptions processing. Full workflows for R-Transactions – Rejects, Returns, Refunds and Revocations are available.

PELICAN for SEPA also supports full IBAN + BIC processing. It supports IBAN-BIC for 45 European countries; extracts embedded IBAN using its artificial intelligence techniques from free text format fields; normalises and validates each component of IBAN; derives corresponding BIC using the IBAN; cross checks IBAN and corresponding BIC; converts domestic account number and BBAN to IBAN; and derives IBAN using extracted valid embedded IBAN components.

**PELICAN for SWIFTNet provides:**

- SEPA Credit Transfer processing
- SEPA Direct Debit processing
- Mandate management
- Secure manual payment capture and exception processing
- SEPA routing directory support
- Auto translation pain to pacs, FIN to XML and vice versa

[www.acesw.com](http://www.acesw.com)

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