

PELICAN Enhancer™

What does it do?

The Enhancer module **automatically repairs** messages – it fixes problems that cause messages to become exceptions. It can do this for ALL message types and ALL message formats. In addition it can intelligently scan entire payment message for certain patterns, key words and phrases and help derive fee code. This allows bank to provide value added products such differential pricing, bene deduct, credit deduct and others.

Performs intelligent content based message repair to eliminate manual intervention.

There are 2 main types of exceptions – business related, and message related. Enhancer fixes message exceptions and makes some headway towards fixing business related exceptions. Business exceptions means, information is missing or incorrect (Enhancer can fix many of these). Message exceptions means, information is in the wrong fields, in the wrong format, inconsistent data, free format text, name and address fields etc.

The software also ensures compliance to standards such as SWIFT, UNIFI ISO20022, ISO15022, Fedwire, CHIPS, STP Guidelines by SWIFT, SMPG, SIA etc.

Who is it aimed at?

All financial institutions that need to eliminate manual repair to reduce risk, reduce costs, improve their STP rates as well as to better comply with Market Practices worldwide.

Key features

- › Message content repair of any structured (e.g. SWIFT, Fedwire, CHIPS) or semi-structured format (internal data format), and any free-format instruction (e.g. Faxes, e-mails)
- › Support for SMPG guidelines for 24 countries.
- › Support for MT103+ and EBA STEP 2.
- › D-field to A-field conversion
- › Augmentation of National IDs e.g. BLZ, BSC, SIC etc.
- › Field 20/21 reformatting
- › Field 72 reformatting with augmentation of codes
- › Field 72 redundant phrase deletion
- › Message Content Validation - BIC/NCH codes
- › Customer a/c numbers look-up
- › Customer a/c number validation and reformatting (IBAN and RIB etc.)
- › Splitting fields with Multiple parties as per User Requirements.
- › Generation of Billing information
- › BIC to BLZ/BSC/SIC translation
- › Plus any additional custom extraction, routing, repair, enhancement operation based on business rules
- › Business rule assignment using GUI
- › Standard Rule Libraries for International & Domestic Payments, Securities and Market Practices.
- › Support for SWIFT Transaction Watch

Payments

Example 1: D-A & National Clearing House code lookup

:56D:HSBC BANK USA N.Y.
:57D:HSBC BANK PANAMA
PANAMA



:56D://FW021001088
HSBC BANK USA N.Y.
:57A:MIDL PAPAXX

Example 2: Multiple party detection/reformat, Account number validation/reformat

:57D:GENERALE BANK
BRUSSELS C/O BNP PARIS
:59:ABC S.A./N.V.
BRUXELLES
ACCT 320-0347134-41



:56A:BNPAFRPPXXX
:57A:GEBABEBBXXX
:59:/BE88320034713441
ABC S.A./N.V.
BRUXELLES

Example 3: Intelligent IBAN Extraction, BIC derivation using IBAN

:59:/40093956
ANN MARIE SHIVER
:72:/ACC/IBAN GB96NWBK
//54212040093956



:57A:NWBKGB2LXXX
:59:/GB96NWBK54212040093956
ANN MARIE SHIVER
:72:/ACC/IBAN GB96NWBK
//54212040093956

Example 4: D-A using branch information in sender to receiver information

:57D:AGRICULTURAL BANK OF
CHINA BEIJING CHINA
:59:/14678233
HONGYUAN FACTORY
CHONGQING
:72:/ACC/CHONGQING BRANCH



:57A:ABOCCNBJ310
:59:/14678233
HONGYUAN FACTORY
CHONGQING
:72:/ACC/CHONGQING
BRANCH

Example 5: D-A, Customer A/C number lookup and augment BLZ code and reformatting of A/C number

:57D:COMMERZBANK
DARMSTADT
:59:/0001383405
STERIA SOFTWARE
PARTNER,GMBH
DARMSTADT



:57D:/BL50840005
COMMERZBANK
DARMSTADT
:57A:COBADEFF508
:59:/DE56508400050001383405
STERIA SOFTWARE
PARTNER,GMBH
DARMSTADT

Example 6: Insert Intermediary Bank F56 and augment Field 72 code

:57D:HSBC BANK PLC
WIMBLEDON
LONDON, UK
:72:/REC/ADVISE BENEF
//PHONE



:23E:PHOB
...
:56:MIDLGB2106F
:57D://SC400730
HSBC BANK PLC
WIMBLEDON
LONDON, UK

Example 7: Identification of corresponding CHIPS ABA and Repair

:57D:BANK OF NOVA SCO-
TIA
FREDERICTON CANADA



:56A://CP0253
NOSCUS33
:57D://CH076042
BANK OF NOVA SCOTIA
FREDERICTON CANADA



Securities

Example 1: Security identification/ISIN lookup and verification

35B::/ASED/0318866
ENTERPRISE OIL
GB



:35B::ISINGB00003188660
/ASED/0318866
ENTERPRISE OIL
GB

Example 2: Auto-derivation of P-field with BIC code and R-field with local code

:95Q::/DEAG/CIBC TORONTO
:95Q::/SELL/CIBC TORONTO
GOLDMAN SACHS AND CO.
NEW YORK



:95P::DEAG//CIBCCATTXXX
:95R::SELL/DTCYID/00005

Example 3: Safe-keeping account derivation and reference no. generation

:20C::SEME//NON-REF
...
:36B::SETT//UNIT/5600
:97A::SAFE//EID INVESTMENTS PLC.



:20C::SEME//SWIFT18092003
...
:36B::SETT//UNIT/5600
:97A::SAFE// 666555

Example 4: Automatic derivation of place and settlement

16R::SETPRTY
95R::DEAG/ECLR/11215
16S::SETPRTY



16R::SETPRTY
95R::DEAG/ECLR/11215
16S::SETPRTY
16R::SETPRTY
95P::PSET//CEDELULL
16S::SETPRTY

Graphical User Interface

Maintenance of Knowledge Base

Bank, City, Branch Dictionaries

Definition of Synonyms and Literals

Maintenance of Account Number formats

Maintenance of reference databases like BIC+, RIB, Fedwire, CIF

Facility to define a Default BIC from multiple BIC choices

Maintenance of all reference directories Can be used to import/export directories and can be used to modify individual records of directory (if desired).

Designed to support several reference directories like BIC, BICPlus, IBAN, RIB/MAO, Agent/Brokers (for DTC, FIN, Euroclear, Cedel codes), Securities (for ISIN, CUSIP, SEDOL codes) and other custom bank and public directories. The design seamlessly makes available all the directories for reference purposes, for use in automatic repair and for maintenance purposes.

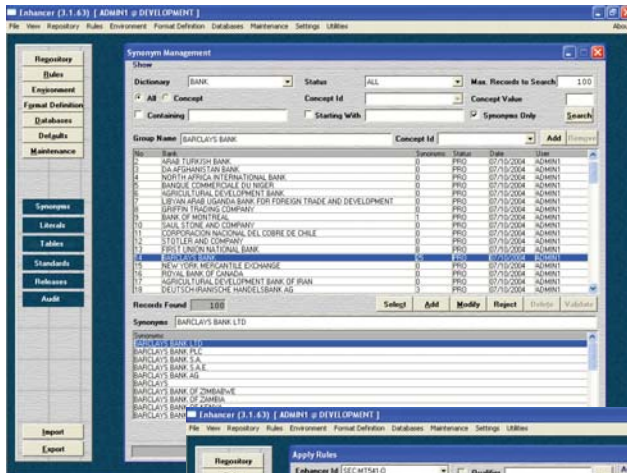




Ready Application
Financial EAI 2008

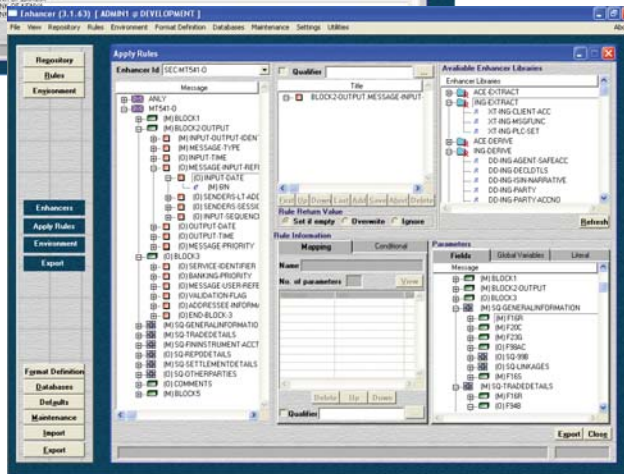


Ready Application
Alliance Access Plug-In 2008



Knowledge
Base
Maintenance

Message
Rules
Screen



How it works

Using Intelligent Natural Language Processing (NLP) technology it understands the meaning of all words present in the free format fields. This information is converted into a conceptual meaning of the field. Information is processed in English, French, Spanish and German languages. (support for other languages can be added). Using NLP, all significant information like bank names, addresses, cities, states, countries, BIC, Local Codes (like BSC, BLZ, RIB, Fedwire, CHIPS) and Account numbers etc. is extracted from the message for derived from the database. This information is then formatted as per market practices and contains a knowledge base which has been developed over the last 16 years. This knowledge base is available to all modules of STP Toolkit.

What sort of messages can it process?

SWIFT, any UNIFI ISO20022/15022, Fedwire, CHIPS, ANSI X 12, EDIFACT, SWIFTml, ebXML, FIXML, Industry and Matching Utilities and other industry standard messages and custom messages.

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