

Payments technology, SEPA compliance, service-oriented architecture, transparency, straight-through processing, cards processing

Clear2Pay

Clear2Pay is an innovative payments technology company focused on delivering globally applicable solutions for secure, timely and streamlined payments processing. Clear2Pay's Open Payments Framework (OPF) enables financial institutions to improve internal payments processing efficiencies whilst at the same time provide their clients with better payment services that are faster, with richer payments related information.

Clear2Pay offers world class payments technology solutions based on the Open Payments Framework (OPF). The OPF is a library of component building blocks from which payments solutions can be derived. The Open Payments Framework is built on an entirely Service Oriented Architecture (SOA) delivering common services comprising of a comprehensive data model, security, audit, choreographed payment business processes, routing, validation, warehousing and many more. This technology offers financial institutions the ability to process payments through a centralised payments engine that utilises a library of re-usable business services across all payment types. The bank can thus combine new services models with existing infrastructures, thereby protecting previous investments whilst gradually moving to a more modern efficient payments environment.

From this core Framework, Clear2Pay has created defined world class payment solutions that include the Bank Payment Hub, SEPA and UK Faster Payments, Remittance, 3-D Secure and ChargeBack:

- The Bank Payment Hub is a centralised payment infrastructure that is delivered as three unique solutions: Customer Interaction, Order Management and Payment Execution. This allows banks to manage payments from origination through instruction management to execution across their enterprise, whilst increasing the efficiency, transparency and cost savings in their payment operations. The Bank Payment Hub offers a future-proof open payments architecture with the ability to maximise re-usability of both new and existing components, leading to optimisation of the end to end payments process.
- The onset of initiatives such as Single Euro Payments Area (SEPA) and UK Faster Payments impacts the payments strategy at banks. By separating the business process from the underlying technology, the Bank Payment Hub enables the required agility in such a rapidly changing market.
- Remittance is a complete, flexible and secure solution for international money transfer services. Designed to operate on a global scale with cross-border, cross-currency, multi-lingual features, it offers flexible payment methods for funding and disbursement as well as multiple channels for acceptance and completion.
- ChargeBack offers the most advanced information technologies to process Visa, MasterCard and other worldwide credit cards disputed transactions. The solution offers one single interface for both Issuer and Acquirer activity, covering all types of exception processing problems, cutting down operational costs, and ensuring real financial control.
- Clear2Pay's 3-D Secure Solution Suite offers truly universal tools to enable issuers to launch 3-D Secure at their own pace, while maintaining control on the card use for internet purchases. The Solution Suite includes the Access Control Server, the Cardholder Enrolment Server and the Merchant Plug-In.



Clear2Pay
Schaliënhoevedreef 20A
2800 Mechelen
Tel +32 15 79 52 00
Fax +32 15 79 52 01
info@clear2pay.com

References

VISA
MASTERCARD,
NATIONAL AUSTRALIA BANK
STANDARD BANK OF SOUTH AFRICA
ING
WELLS FARGO
DNB NOR
ABN AMRO
ANZ
KRUNG THAI BANK