

Payment systems

**SIA-SSB ACCESS ACCELERATOR
FOR PAYMENTS**
The integrated solution to access
EBA STEP2 Central System



Payment systems

SIA-SSB, the Bank's partner for SEPA

SIA-SSB is the trustworthy IT partner working together with Banks to undertake the SEPA challenge. By means of innovative and reliable solutions, SIA-SSB supports Banks within their Payment System Area to:

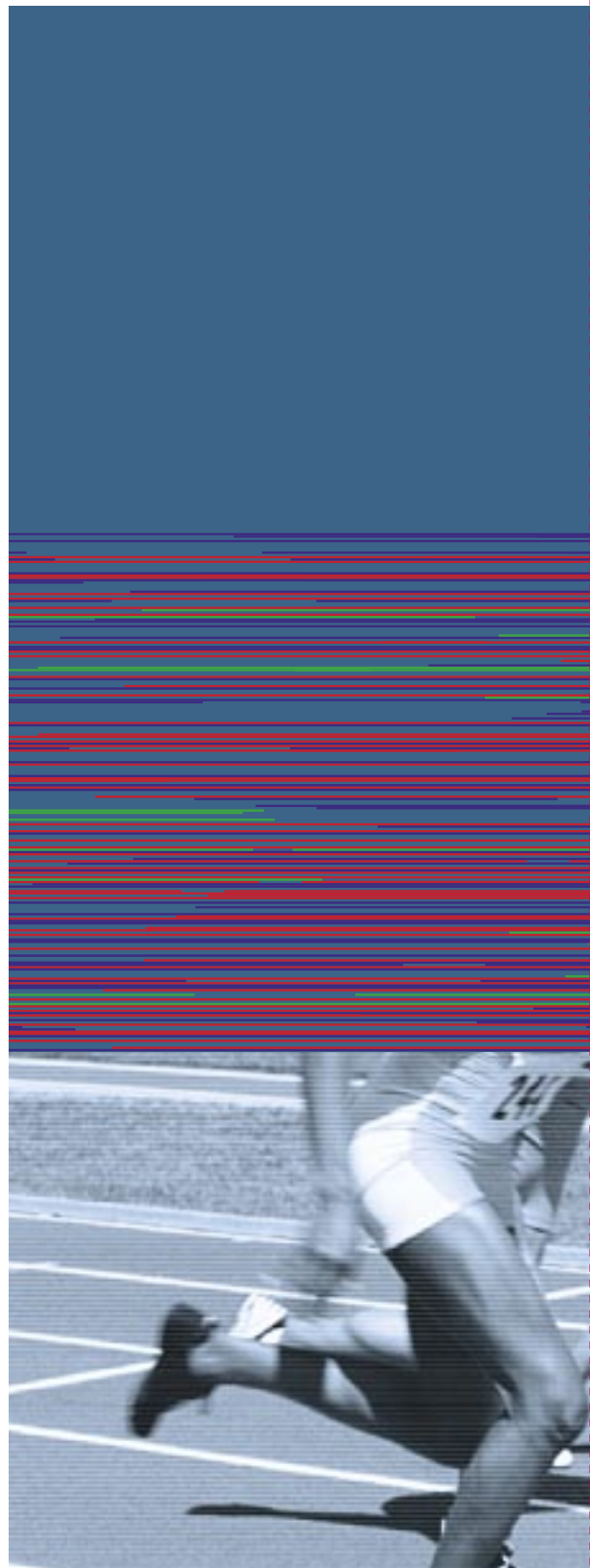
- :: build operational effectiveness
- :: reduce complexity
- :: extend product/services competitiveness
- :: anticipate technology changes.

Both from an infrastructure and business process perspective, SIA-SSB brings Banks to rationalise and to reorganise their payment systems at both Back Office and Central Systems Access level, while improving their STP capabilities.

SIA-SSB Access Accelerator for Payments is the innovative proposal for Banks to access in an integrated way EBA STEP2 Central System. SIA-SSB's driving concept is to provide the Bank with flexible, modular and easily adaptable access solutions, portable on different technological environments. The SIA-SSB solution is based on an innovative technological platform and on the adoption of a multi-service approach. This combination allows to optimise Bank processing and resource management. Thanks to Access Accelerator for Payments suite of products and services, SIA-SSB supports Banks in their migration to SEPA with a customised and flexible approach.

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The SEPA challenge

Payment Systems play a key role in today's economy as their efficiency and reliability is crucial for the good functioning of the financial system worldwide.

In Europe, Payment Systems are radically changing as a result of the European Union integration process. In fact, EU Member States are facing a phase of important transformations of their national systems in order to contribute to the creation of the Single Euro Payments Area (SEPA). In order to successfully achieve SEPA, it is necessary to invest in creating a pan-European banking and financial system, based on safe and reliable technologies, on a common framework of reference and on International Standards.

SIA-SSB Access Accelerator for Payments

Access Accelerator for Payments is SIA-SSB's proposal for allowing the Bank to gain interoperability with the EBA STEP2 Central System, in an efficient and flexible way, while minimising impact on the internal Bank infrastructures. The SIA-SSB solution consists of two main components:

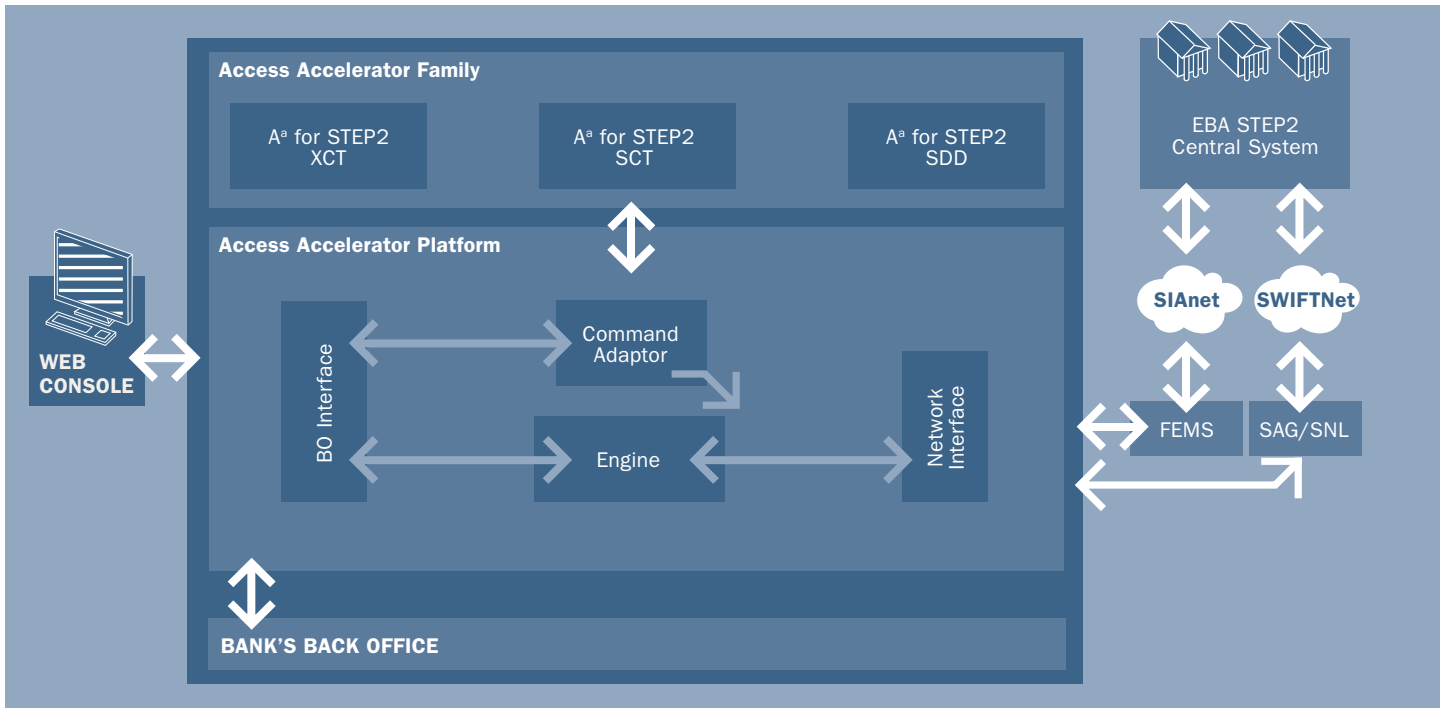
- ⚡ **Access Accelerator Platform** an integrated platform based on Open System Technology to access EBA STEP2 Central System
- ⚡ **Access Accelerator Family** a suite of specialised software designed to enable the Participant Bank to interface EBA STEP2 Services: EBA STEP2 XCT, EBA STEP2 SCT and EBA STEP2 SDD.

Access Accelerator features

The synergy between platform and service components allows to efficiently manage the exchange flows of payment instructions between the Bank's Back Office and EBA STEP2 Central System. The adoption of a Single Integrated Platform, available on different technological environments (Windows, Linux, Unix) and supporting the different access components, allows the Bank to benefit significantly in terms of cost reduction and resources optimisation.

SIA-SSB Access Accelerator solution evolves according to the **Bank's business needs**, as it is designed to be able to adapt to future changes in the existing Bank infrastructure. Moreover, this architectural design allows the Bank to promptly evolve

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along with SEPA innovations and new market trends.

From a Bank's perspective, the **multiservice** approach based on Open environment, enables flexible and scalable access to Central Systems. This integrated approach provides full support towards Clearing Systems, foreseeing the possibility of managing future evolutions, in terms of both business needs and market innovations.

Access Accelerator solution is **multinetwork**, leaving to the banks the business choice between the SWIFNet and SIAnet, while decoupling the technical complexity of network integration, from the business functionalities.

Access Accelerator Platform

The **Access Accelerator Platform** provides the Bank with a single integrated Platform to access Central Systems by means of a **Single Entry Point**. The Bank will benefit from a significant reduction in costs of managing the services and from an improved degree of resources optimisation. The Platform is a **Java based** layer that supports all of the common features (including network connectivity management) that are used by each access module.

The main features of the Access Accelerator Platform are:

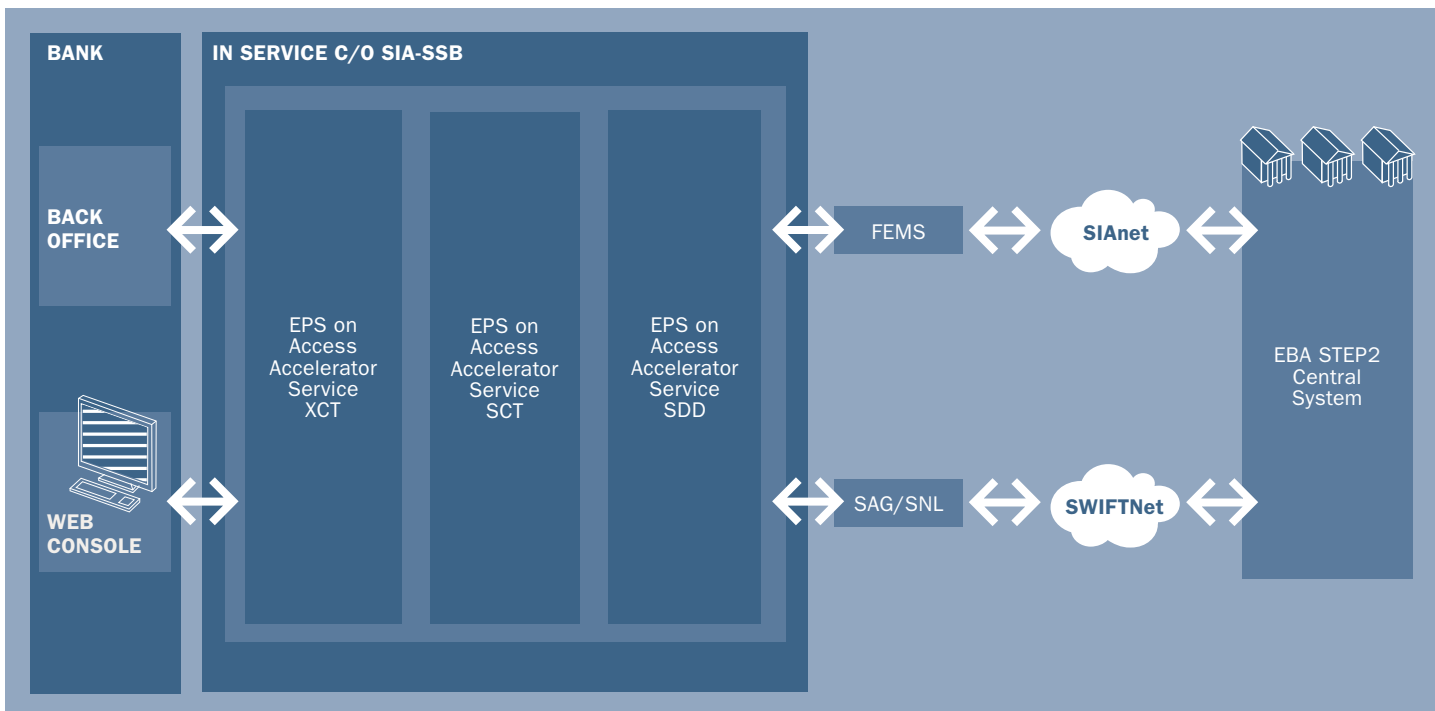
- :: single interface with Bank's Back Office
- :: decoupling of services vs. Network components

- :: single system administrator
- :: central security management
- :: central logging functions (e.g. single log, audit-tracking)
- :: users profile management
- :: monitoring of the system via a user-friendly web console.

Access Accelerator Family

The **Access Accelerator Family** is a suite of specialised software designed to enable the Participant Banks interface EBA STEP2 Services: EBA STEP2 XCT, EBA STEP2 SCT and EBA STEP2 SDD. Besides leveraging Central System services, Access Accelerator modules have been developed taking into account Bank requirements in terms of technology

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and business needs. The basic modular structure allows the Bank to choose and add new access components, according to its Clearing and Settlement strategy, guaranteeing at the same time flexibility and user-friendliness.

EPS

SIA-SSB is expanding its Access Accelerator offer towards a service approach, proposing the EPS Service on Access Accelerator.

The EPS Service on Access Accelerator facilitates Banks' access to EBA STEP2 Central System, managing issues related to connectivity and protocol management.

It is offered to the Banks that want to connect to EBA STEP2 Central System for Cross Border Credit Transfers, SEPA Credit Transfers and SEPA Direct Debits.

The services offered by EBA and supported by EPS Service on Access Accelerator are:

- :: EBA CREDEURO Credit Transfer Service (XCT)
- :: EBA SEPA Credit Transfer Service (SCT)
- :: EBA SEPA Direct Debit Service (SDD)

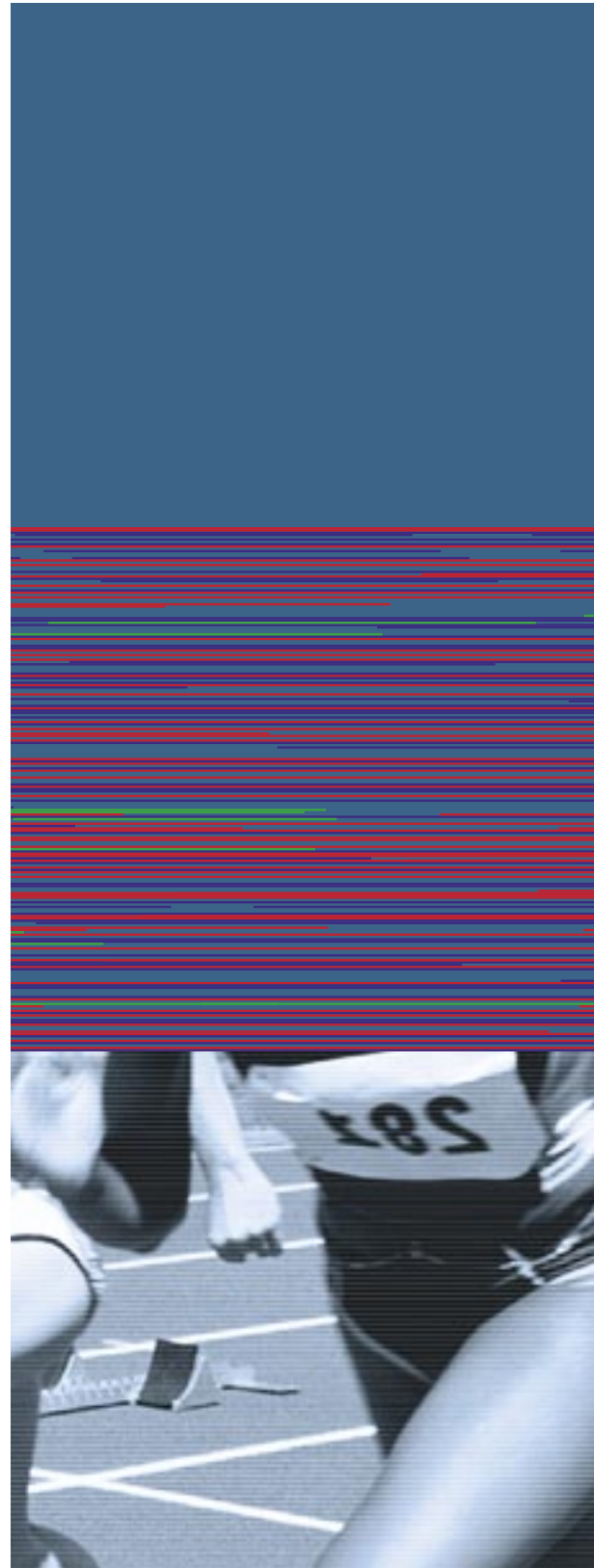
Banks can decide to be Direct or Indirect Participants to EPS Service. The main functionalities are:

- :: daily receipt of payments information from issuing Banks
- :: diagnostic of received flows on the basis of EBA Service rules
- :: de-bulk of incoming files into transactions and re-bulk for being compliant with EBA Service use

- :: format adaptation based on EBA XML Service schemes
- :: receipt of flows (operations and reporting) from EBA STEP2 Central System at specific cut-offs
- :: reconciliation features
- :: strong data segregation for every Participant
- :: monitoring and tracking of all operations
- :: caps management for Indirect Participants

Banks can access the EPS Service through SIAnet or SWIFTNet.

With Access Accelerator solutions Banks can rely on SIA-SSB as their partner for the management of SEPA instruments, full reachability throughout Europe, and they can choose the solution adopting their preferred approach: product approach or service approach.



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EBA STEP2: the road towards SEPA

EBA STEP2 Central System, developed and operated by SIA-SSB on behalf of EBA, provides Participant Banks with a Pan-European Automated Clearing House (PE-ACH) Service, that allows STP management of retail Credeuro Credit Transfer in Euro (XCT), reaching any financial institution operating in the EU. SIA-SSB, moving from a unique combination of know-how and experience in the field of payment systems, provides Banks with a complete and high quality solution that connects them with EBA STEP2 Central System in a quick and cost effective way, enabling an easy approach to the Single Euro Payment Area.

The SIA-SSB solution to access EBA STEP2 XCT

Access Accelerator for STEP2 XCT is SIA-SSB competitive solution for accessing EBA STEP2 XCT service. It enables Banks to forward Credeuro Credit Transfer instructions, bulked in files, to EBA STEP2 Central System, through SWIFTNet or SIANet. Access Accelerator for STEP2 XCT allows the Bank to significantly reduce all costs related to process and forward Credit Transfer payment instructions to EBA STEP2 Central System. It provides users with a comprehensive and accurate control system that monitors the entire process, via a user-friendly Web Console with a Graphic User Interface (GUI). Being an application based on Open System technology that uses

different standard interfaces such as MQ, FTP and File System, Access Accelerator for STEP2 XCT can be easily adopted by the Bank with limited impact on its Back-Office components.

Access Accelerator for STEP2 XCT receives payment instructions from the Bank's Back Office, it processes them and bulks them into STEP2 files, and then it detects message errors according to service validation rules, before sending the message to the Central System. It also allows an efficient data flow management enabling Multi-Direct and Multi Indirect STEP2 XCT Participant management.

SIA-SSB Access Accelerator for EBA STEP2 XCT

From the Bank's Back Office to the EBA STEP2 XCT Central System:

- :: receives payment instructions from the Bank's Back Office in MT or XML format
- :: validates and detects message errors according to service validation rules, before sending the message to the Central System
- :: bulks them into EBA STEP2 XCT files and sends them to the Central System.

From the EBA STEP2 XCT Central System to the Bank's Back Office:

- :: receives processed payment instructions from the EBA STEP2 XCT Central System and then it de-bulks and forwards them to the Bank's Back Office.

Back Office Interfaces

- :: Single Message Interface
 - > receives standard MT103+ credit transfers, validates the single messages and automatically performs formatting operations
 - > bulks payments into files (IPFs) according to the standard STEP2 format and sends them to the Central System; once the Central System has processed the instructions, it generates positive and negative feedback messages for each sent payment
 - > receives information on settled payments and generated specific information for reconciliation purposes (MT103, MT 202, MT950).
- :: File Interface
 - > receives payment files in the standard STEP2 format (MT103+ or XML) and allows easy integration with the file management applications adopted by the Bank.

STEP2 Central System Interfaces

Access Accelerator for STEP2 XCT is multi-network and provides integrated support for SWIFTNet and SIAnet, forwarding and receiving files via SWIFTNet FileAct or SIAnet File Transfer Service.

Value Added Functionalities

- Access Accelerator for STEP2 supports the following functionalities:
- :: **Value Date Management**, that

works via automatic or manual process

- :: **Payment Warehouse**, that allows multiple value date management
- :: **Reconciliation**, that provides the Bank with notifications in SWIFT standard format for the reconciliation of payment instructions (MT950, MT202)
- :: **Multiple Indirect Participants**, that allows Direct Participants to manage their Indirect Participants by means of access control management, caps management, reconciliation reports etc.
- :: **Multiple Direct Participants**, that configures and separately manages STEP2 Direct Participants while sharing the same technical infrastructure (optional)
- :: **Message Repair**, that allows to repair payments when not compliant with the STEP2 validation rules (optional).

Access Accelerator for STEP2 XCT offers a user-friendly Web Console with a Graphic User Interface (GUI) that manages the following functions:

- :: Monitoring of system activities performed both by technical and operational staff of the Bank
- :: Real Time Audit Tracking of processed files and payment instructions
- :: User Profile management: access to the system is restricted to users that are registered for the use of the service; the Web-Console security relies on a Single Sign On access; it is possible to profile other Users enabling them to use a defined sub-set of functions; moreover the Bank as the User Administrator can also define its own personalised profile.

The foreseen User Profiles are the

following:

- :: System Operators
- :: Business Operators
- :: Business Users.

Other services

SIA-SSB makes available to all Access Accelerator for STEP2 XCT Users a qualified Customer Care Service as a standard complementary services. Additional optional services include on-site assistance for installation, implementation and training purposes, on-site high-level assistance for testing purposes, and professional service for customised implementation purposes.

Software Requirements

Software requirements for Access Accelerator for STEP2 XCT are the following:

- :: OS Win2003Server
 - > DB: SQL/Server
 - > WEB: TOMCAT
 - > JVM: yes
 - > MQ: 5.3.7
- :: AIX 5.2
 - > DB: ORACLE/DB2
 - > WEB: TOMCAT/WebSphere
 - > JVM: yes
 - > MQ: 5.3.7

Access Accelerator for STEP2 XCT is based on Java technology and available on multiple operating systems (Windows, Aix).

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EBA STEP2: the road towards SEPA

EBA STEP2 SEPA Direct Debit (SDD) Central System, developed by SIA-SSB on behalf of EBA, provides participant Banks with an infrastructure for processing SEPA Direct Debits based on the STEP2 Platform. SIA-SSB, as EBA technological partner, provides Banks with a complete and high quality solution that connects them with EBA STEP2 SDD Central System in a quick and cost effective way, enabling an easy approach to the Single Euro Payment Area.

The SIA-SSB solution to access EBA STEP2 SDD

Access Accelerator for EBA STEP2 SDD is SIA-SSB competitive solution for accessing EBA STEP2 SDD. It enables Creditor Banks to forward Debit instructions, aggregated in files, to EBA STEP2 SDD Central System, through SWIFTNet or SIANet.

Access Accelerator for EBA STEP2 SDD allows the Bank to reduce costs related to managing the provided service and provides users with a comprehensive and accurate control system that monitors the entire process via a user-friendly Web Console with a Graphic User Interface (GUI).

Access Accelerator for EBA STEP2 SDD is a gateway application based on Open System technology. It allows easy Back Office integration and an efficient data flow management enabling Multi-Direct and Multi-Indirect Participant management.

SIA-SSB Access Accelerator for EBA STEP2 SDD

From the Bank's Back Office to the EBA STEP2 SDD Central System:

- :: receives Debit instructions from the Creditor-Bank's Back Office
- :: validates and detects message errors according to service validation rules, before sending the message to the Central System
- :: aggregates them into EBA STEP2 SDD files and then sends them
- :: enables the Creditor Bank to send Debit instructions to the EBA STEP2 SDD Central System up to a predetermined maximum number of days in advance of the deadline required for the particular Debit Type (first, one-off, subsequent, recurring).

From the EBA STEP2 SDD Central System to the Bank's Back Office:

- :: receives processed Debit instructions from the EBA STEP2 SDD Central System and then it forwards them to the Bank's Back Office.

Back Office Interfaces

Access Accelerator for EBA STEP2 SDD allows easy integration with the Bank's Back Office and provides the two following interfaces:

- :: MQ Interface
 - > accepts XML direct debit standard and validates debit instructions according to EBA XML ISO 20022 requirements
 - > automatically formats SDD instructions
 - > aggregates the instructions into EBA STEP2 SDD files once validated by the system, and

then sends these files to EBA STEP2 SDD Central System

- > generates either a positive or a negative feedback for each debit instruction accepted by the EBA STEP2 SDD Central System
 - > receives all debit instructions settled by the EBA STEP2 SDD Central System
 - > returns reconciliation, rejection or cancellation information to the Back Office
- :: File Interface
- > accepts and forwards debit instructions in XML ISO 20022 file format
 - > allows easy integration with the Bank's components for file automatic processing.

SDD Central System Interfaces

Access Accelerator for EBA STEP2 SDD is multi-network and provides integrated support for SWIFTNet and SIANet, forwarding and receiving files via SWIFTNet FileAct or SIANet File Transfer Service.

Standard Functionalities

- :: Workflow Management, that provides the bank with XML pacs Bulking and De-bulking, Payment Warehousing, Validation Checks and Pre-settlement Report Management functions allowing end-to-end direct debit instruction management;
- :: Standard Reconciliation, that provides the Bank with notifications in SWIFT standard format for settlement, validation

and reconciliation of payment instructions into XML ISO 20022.

Value Added Functionalities

Access Accelerator for EBA STEP2 SDD supports the following functionalities:

- :: **R-Messages Management** (Rejects, Returns, Reversal & Request for information)
- :: **Extended Inquiry on Mandate DB**, that allows to manage mandate and DD data in a specific repository
- :: **Caps Management and Max Import Check** for Indirect participants
- :: **Enhanced Reconciliation Functionalities**, that allow improved reconciliation functionalities for easy integration of back office and accounting components
- :: **Warehouse Monitor**, that allows to keep track of debit instructions
- :: **Multiple Indirect Participant management**
- :: **Multiple Direct Participant management** (optional).

Access Accelerator for EBA STEP2 SDD offers Users a Web Console with a User-friendly interface that manages the following functions:

- :: Monitoring of system activities performed both by technical and operational staff of the Bank
- :: Real Time Audit Tracking and Mandate DB Extended Query of processed files and debit instructions
- :: User Profile management for Direct/Indirect participants: access to the system is restricted to users that are registered for the use of the service; the Web-Console security relies on a Single Sign On

access; it is possible to profile other Users enabling them to use a defined sub-set of functions; moreover the Bank as the User Administrator can also define its own personalised profile.

The foreseen User Profiles are the following :

- :: System Operators
- :: Business Operators
- :: Business Users.

Other services

SIA-SSB makes available to all Access Accelerator for EBA STEP2 SEPA Direct Debit Users a qualified Customer Care Service as a standard complementary services. Additional optional services include on-site assistance for installation, implementation training and testing purposes, and professional service for customised implementation purposes.

Software Requirements

Software requirements for Access Accelerator for EBA STEP2 SDD are the following:

- :: OS Win2003Server
 - > DB: SQL/Server
 - > WEB: TOMCAT
 - > JVM: yes
 - > MQ: 5.3.7
- :: AIX 5.2
 - > DB: ORACLE/DB2
 - > WEB: TOMCAT/WebSphere
 - > JVM: yes
 - > MQ: 5.3.7

Access Accelerator for EBA STEP2 SDD is based on Java technology and available on multiple operating environments (Windows, Aix).

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EBA STEP2: the road towards SEPA

EBA STEP2 Central System, developed and operated by SIA-SSB on behalf of EBA, provides Participant Banks with a Pan-European Automated Clearing House (PE-ACH) Service, that allows STP management of retail SEPA Credit Transfer (SCT) in Euro, reaching any financial institution operating in the EU.

SIA-SSB, moving from an unique combination of know-how and experience in the field of payment systems, provides Banks with a complete and high quality solution that connects them with EBA STEP2 Central System in a quick and cost effective way, enabling an easy approach to the Single Euro Payment Area.

The SIA-SSB solution to access EBA STEP2 SCT

Access Accelerator for STEP2 SEPA Credit Transfer (SCT) is SIA-SSB competitive solution for accessing EBA STEP2 SCT service. It enables Banks to forward payment instructions, bulked in XML ISO 20022 files, to EBA STEP2 Central System, through SWIFTNet or SIANet. Access Accelerator for STEP2 SCT allows the Bank to significantly reduce all costs related to processing and forwarding of SEPA Credit Transfer payment instructions to EBA STEP2 Central System. It provides users with a comprehensive and accurate control system that monitors the entire process, via a user-friendly Web Console with a Graphic User Interface (GUI). Being an application based on

Open System technology that uses different standard interfaces such as MQ, FTP and File System, Access Accelerator for STEP2 SCT can be easily adopted by the Bank with limited impact on its Back-Office components.

Access Accelerator for STEP2 SCT receives payment instructions from the Bank's Back Office, it processes them and bulks them into STEP2 files, and then it detects message errors according to service validation rules, before sending the message to the Central System. It also allows an efficient data flow management enabling Multi-Direct and Multi-Indirect STEP2 SCT Participant management.

SIA-SSB Access Accelerator for EBA STEP2 SCT

From the Bank's Back Office to the EBA STEP2 SCT Central System:

- :: receives payment instructions from the Bank's Back Office in XML format;
- :: validates and detects message errors according to service validation rules, before sending the message to the Central System;
- :: bulks them into EBA STEP2 SCT files and sends them to the Central System.

From the EBA STEP2 SCT Central System to the Bank's Back Office:

- :: receives processed payment instructions from the EBA STEP2 SCT Central System, then it de-bulks and forwards them to the Bank's Back Office.

Back Office Interfaces

- :: MQ Interface
 - > receives XML payment instructions, validates the single messages and automatically performs formatting operations;
 - > aggregates payments into SEPA XML ISO 20022 files (ICFs) according to the standard STEP2 format and sends them to the Central System. Once the Central System has processed the instructions, it generates a positive/negative feedback message for each sent payment;
 - > receives information on settled payments and generates specific information for reconciliation purposes.
- :: File Interface
 - > receives payment files in the standard STEP2 SEPA format (XML ISO 20022) and allows easy integration with the file management applications adopted by the Bank.

STEP2 Central System Interfaces

SIA Access Accelerator for EBA STEP2 SCT is multi-network and provides integrated support for SWIFTNet and SIANet, forwarding and receiving files via SWIFTNet FileAct or SIANet File Transfer Service.

Value Added Functionalities

Access Accelerator for STEP2 supports the following functionalities:

- :: **Validation Checks and Workflow Report Management**
 - :: **Value Date Management**, that works via automatic or manual process
 - :: **Payment Warehouse**, that allows multiple value date management
 - :: **Reconciliation**, that provides the Bank with notifications in SWIFT standard format for the reconciliation of payment instructions
 - :: **Multiple Indirect Participants**, that allows Direct Participants to manage their Indirect Participants by means of access control management, caps management, reconciliation reports etc.
 - :: **Multiple Direct Participants**, that configures and separately manages STEP2 Direct Participants while sharing the same technical infrastructure (optional).
- Access Accelerator for STEP2 SEPA Credit Transfer offers a user-friendly Web Console with a Graphic User Interface (GUI) that manages the following functions:
- :: Monitoring of system activities performed both by technical and operational staff of the Bank
 - :: Data conversion from XML standard format to XML ISO 20022 format
 - :: Real Time Audit Tracking of processed files and payment instructions
 - :: User Profile management for Direct and Indirect participants: access to the system is restricted to users that are registered for the use of the service. The Web-Console security relies on a Single Sign On access. It is possible to profile other Users enabling them to use a defined sub-set of functions.

Moreover the Bank as the User Administrator can also define its own personalised profile.

The foreseen User Profiles are the following :

- :: System Operators
- :: Business Operators
- :: Business Users.

Other services

SIA-SSB makes available to all Access Accelerator for EBA STEP2 SCT Users a qualified customer Care Service as a standard complementary services. Additional optional services include on-site assistance for installation, implementation and training purposes, on-site high-level assistance for testing purposes, and professional service for customised implementation purposes.

Software Requirements

Software requirements for Access Accelerator for EBA STEP2 SCT are the following:

- :: OS Win2003Server
 - > DB: SQL/Server
 - > WEB: TOMCAT
 - > JVM: yes
 - > MQ: 5.3.7
- :: AIX 5.2
 - > DB: ORACLE/DB2
 - > WEB: TOMCAT/WebSphere
 - > JVM: yes
 - > MQ: 5.3.7

Access Accelerator for EBA STEP2 SCT is based on Java technology and available on multiple operating environments (Windows, Aix).

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EBA STEP2: the road towards SEPA

EBA STEP2 Central System, developed and operated by SIA-SSB on behalf of EBA, provides Participant Banks with a Pan-European Automated Clearing House (PE-ACH) Service, that allows STP management of SEPA Credit Transfer (SCT) and SEPA Direct Debit (SDD) in Euro, reaching any financial institution operating in the EU.

SIA-SSB, moving from an unique combination of know-how and experience in the field of payment systems, provides Banks with a complete and high quality solution that connects them with EBA STEP2 Central System in a quick and cost effective way, enabling an easy approach to the Single Euro Payment Area.

The SIA-SSB service to access EBA STEP2 Central System

EPS Service on Access Accelerator is SIA-SSB competitive solution for accessing EBA STEP2 services. It enables Banks to forward payment instructions to EBA STEP2 Central System for Cross Border Credit Transfers, SEPA Credit Transfers and SEPA Direct Debits.

EPS Service on Access Accelerator allows the Bank to significantly reduce all costs related to processing and forwarding of Cross Border Credit Transfer, SEPA Credit Transfer and SEPA Direct Debit payment instructions to EBA STEP2 Central System. It provides users with a comprehensive and accurate control system that monitors the entire process, via a user-friendly

Web Console with a Graphic User Interface (GUI).

With EPS Service on Access Accelerator, Banks can rely on SIA-SSB as their trustworthy IT Partner for the management of application and technical issues related to the access to STEP2 Central System, in order to concentrate on their core business.

EPS Service on Access Accelerator receives payment instructions from the Bank's Back Office, it processes them and bulks them into STEP2 files, and then it detects message errors according to service validation rules, before sending the message to the Central System.

Banks can be Direct or Indirect Participant.

EPS Service on Access Accelerator

The services supported by EPS Service on Access Accelerator are:

- :: EBA Cross Border Credit Transfer Service (XCT):
- :: EBA SEPA Credit Transfer Service (SCT)
- :: EBA SEPA Direct Debit Service (SDD)

The main functionalities from the Bank's Back Office to the EBA STEP2 Central System are:

- :: daily receipt of payments information from Bank's Back Office
- :: diagnostic of received flows on the basis of EBA Service rules
- :: de-bulk of incoming files into transactions and re-bulk for being compliant with EBA Service use
- :: format adaptation based on EBA

XML Service schemes.

The main functionalities from the Bank's Back Office to the EBA STEP2 Central System are:

- :: receipt of flows (operations and reporting) from EBA STEP2 Central System at specific cut-offs and de-bulks and forwards them to the Bank's Back Office
- :: reconciliation features
- :: Multiple Direct Participant management with strong data segregation for every Participant
- :: monitoring and tracking of all operations
- :: caps management for Indirect Participants

Banks can access the EPS Service through SIANet or SWIFTNet.

Back Office Interfaces

- :: MQ Interface (Single Message)
 - > receives payment instructions, validates the single messages and automatically performs formatting operations
 - > aggregates payments into SEPA XML ISO 20022 files according to the standard STEP2 format and sends them to the Central System. Once the Central System has processed the instructions, it generates a positive/negative feedback message for each sent payment
 - > receives information on settled payments and generated specific information for reconciliation purposes.
- :: File Interface (Bulk)
 - > receives payment files in the standard STEP2 SEPA format and allows easy integration with the file management

applications adopted by the Bank. EPS Service on Access Accelerator provides integration support for SWIFTNet and SIANet, forwarding and receiving files via SWIFTNet FileAct or via SIANet File Transfer Service.

STEP2 Central System Interfaces

EPS Service on Access Accelerator provides integration support for SWIFTNet and SIANet, forwarding and receiving files via SWIFTNet FileAct or via SIANet.

Value Added Functionalities

EPS Service on Access Accelerator supports the following functionalities:

- :: **Management** of application and technical issues
 - :: **Caps Management** for Indirect Participants
 - :: **Value Date Management**, that works via automatic or manual process
 - :: **Payment Warehouse**, that allows multiple value date management
 - :: **Reconciliation**, that provides the Bank with notifications in SWIFT standard format for the reconciliation of payment instructions
 - :: **Multiple Indirect Participants**, that allows Direct Participants to manage their Indirect Participants.
- EPS Service on Access Accelerator offers a user-friendly Web Console with a Graphic User Interface (GUI) that manages the following functions:
- :: Monitoring of system activities performed both by technical and operational staff of the Bank
 - :: Data conversion into XML ISO

20022 format (optional);

- :: Real Time Audit Tracking of processed files and payment instructions
- :: User Profile management for Direct and Indirect participants: access to the system is restricted to users that are registered for the use of the service. It is possible to profile other Users enabling them to use a defined sub-set of functions.

Other services

SIA-SSB makes available to all customers a qualified customer Care Service. Additional optional services include on-site assistance for implementation and training purposes, on-site high-level assistance for testing purposes, and professional service for customised implementation purposes.

SIA-SSB S.p.A.

Via T. Taramelli, 26
20124 Milano, Italy
info@siassb.eu

