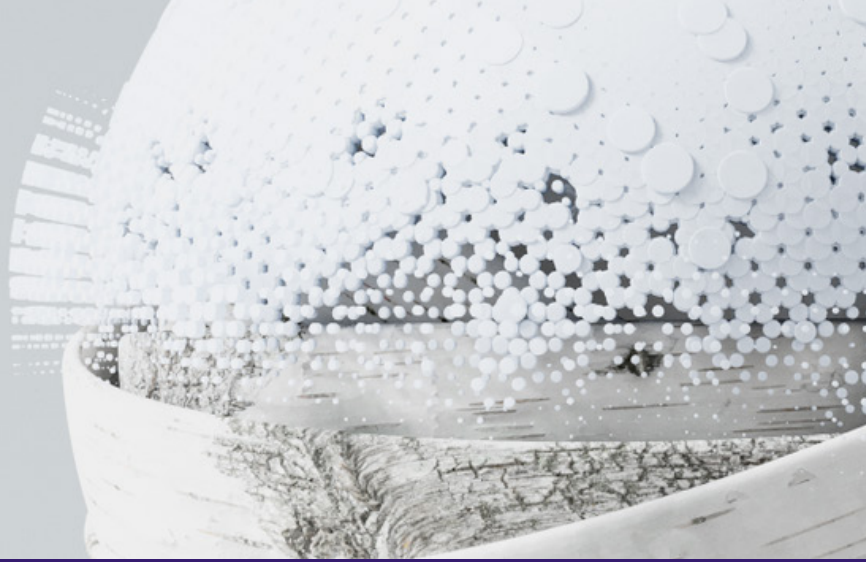


Tietoevry Payment Hub



The European payments landscape is rapidly evolving with the advent of new technologies, evolving regulations, and shifting consumer demands.

Our platform provides a flexible and customizable payment solution that supports various payment types and allows for seamless integration with other payment ecosystems. By consolidating your payment systems onto one platform, you can simplify your operations and navigate a challenging market with ease.

Tietoevry Payment Hub help you to:



Connect and move volumes, scheme by scheme

Access our solution through modern, standardized interfaces, whether as an indirect or direct participant. Select the processing scheme that suits your requirements, transition your volumes, and discontinue legacy systems.



Get compliant and complete the transition to a modern platform

Entrust Tietoevry with managing scheme rules changes and regulatory standards updates for all account-to-account payment types across different initiation channels and payment process participants.



Grow and expand

Expand your capabilities by incorporating additional schemes for International, European, and Nordic payments. Access a comprehensive solution deck full of functions and features.



Enter new payment rails

To operate both – home and abroad, you may need to enter new market without replacing the existing system. Tietoevry Payment Hub can be used to enter new payment rails, and to support traditional payment flows while facilitating up-and-coming payments technology.

Tietoevry Payment Hub is a unified payment platform that covers full payment value chain starting from payment initiation, execution, messaging and connectivity to external system. It supports all payment types – domestic, regional, and complex high-value international payments for both retail and corporate customers. The solution is suitable for traditional to real-time payments.

Our solution supports payment schemes like SEPA credit transfers, SEPA direct debits, Target2, P27, and instant payments. It is always compliant with the latest mandatory industry developments and standards like ISO20022, SWIFT, PSD2, also various rule books, and implementation guidelines.

Tietoevry facilitates easy integration with any other existing banking system set up. The open architecture of Payment Hub facilitates a gradual implementation approach that enables you to adopt specific features or upgrade to a full payments system as per your requirement. This allows you to easily integrate new modules and payment types as needed, leading to simplified payment solutions.





Flexible delivery models

You have the option to select either a cloud subscription delivery model or an on-premises solution based on your business needs.



In pace with industry trends

Payment Hub has been crafted to facilitate your journey towards payment modernization, standardization, and real-time processing.



Cost savings

By having a single payment platform to handle all your payment processing activities, you can significantly lower your operational and maintenance costs.

Available features

Tietoevry Payment Hub is a multi-rail solution offering a range of modules and features that can cater to the specific requirements for both corporates and retail customers.

- Credit Transfers (P27, SEPA)
- Request to Pay
- Foreign Payments / Cross Border Payments
- SEPA Domestic Payments
- Norwegian Domestic Payments
- Instant Payments (RT1, TIPS, P27, Straksbetaling)
- SEPA Direct Debit
- Intragroup Payments
- Low-value payments
- Giro Payments
- Third Party Payments

Benefits to the business



One unified solution

Supporting various payment types across different systems can be a challenging and expensive task for many banks. However, Tietoevry solution offers a unified platform that caters to all market requirements. By implementing our solution, you can alleviate the burden of maintaining a complex payment infrastructure and stay protected from scheme rules changes and regulatory standards updates.



Deep knowledge

Tietoevry boasts a successful track record of implementing projects of any scope, including selected components of the solution, full payment value chains, and migration and transition projects.



Extra strength

Tietoevry Payment Hub enables you to deliver faster, more convenient, and efficient payment solutions to your customers. With our assistance, you can leverage new capabilities, efficiently incorporate schemes, and enter new payment rails to revamp your payment solutions.



Multi-bank platform

Tietoevry provides a multi-tenant and multi-bank platform, allowing you to benefit from economies of scale. Moreover, all customers on this platform collectively enjoy the latest features and capabilities released onto the platform. Tietoevry has successfully implemented several customer projects that leverage the multi-bank functionality.



Latest technology advancements in one platform

Open and modular architecture

The solution boasts an open and modular architecture that efficiently manages the entire payment life cycle, meeting the challenging and fast-paced commercial and operational requirements of the market.

Easy configuration

The solution is highly configurable and supports all relevant payment types. It incorporates flexible and intuitive technology that enables easy parameter setting and adaptation to meet your business requirements. Moreover, it allows quick changes to payment processing to be made within short time frames.

Standardized APIs

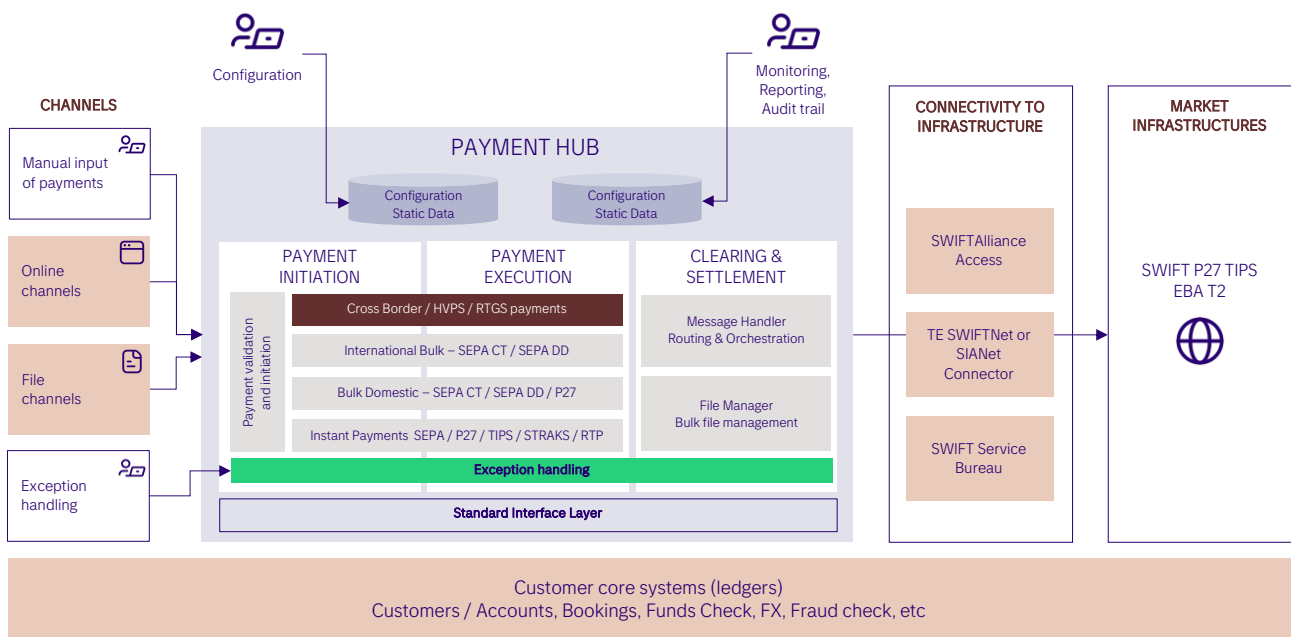
Our suite of APIs, built on industry-wide standards, offers seamless integration with external systems, eliminating the need for code changes to core products. This facilitates the offering of new and improved payment services to customers through existing channels.

Interfaces to clearing systems

Our payment solutions feature pre-existing interfaces to clearing and settlements, and we offer connectors to financial networks like SWIFTnet or SIANet to link to clearing systems such as P27, SWIFT, EBA, TIPS, Target, depending on your preferences and requirements.



Modular And Configurable End-to-end Solution For Payment Processing



About Tietoevry

Tietoevry creates purposeful technology that reinvents the world for good. We are a leading technology company with a strong Nordic heritage and global capabilities. Based on our core values of openness, trust, and diversity, we work with our customers to develop digital futures where businesses, societies, and humanity thrive.

Our 24,000 experts globally specialize in cloud, data, and software, serving thousands of enterprises and public-sector customers in more than 90 countries. Tietoevry's annual turnover is approximately EUR 3 billion and the company's shares are listed on the NASDAQ exchange in Helsinki and Stockholm, as well as on Oslo Børs.

www.tietoevry.com

About Tietoevry Payments

Tietoevry Payments is one of the leading providers of payment software in the Nordics and globally. By focusing on supporting digital innovation and real-time transformation with cutting-edge solutions we reinvent payments for good. With over 25 years of experience in the payments business, we deliver solutions for national instant payment infrastructures, and card and financial product management, including issuing and acquiring, open banking, cash management and payment processing that truly makes a difference.

Contact us via email payments@tietoevry.com

