

# The *VolPay* Suite

## Payments Solutions for the Digital Age

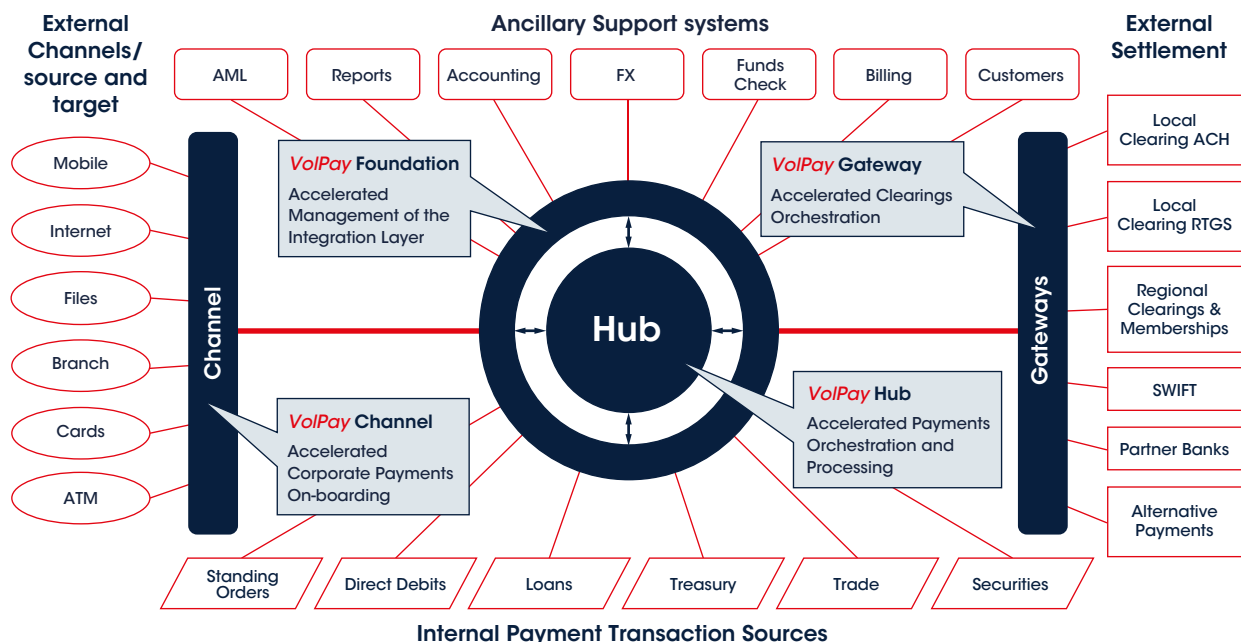
VolPay is a suite of software applications designed specifically to accelerate all aspects of payment integration, processing and orchestration.

The efficient handling of payments is more important than ever within financial institutions and corporate enterprises. Digital payments are here to stay and are growing almost exponentially in types, standards and quantity. Being able to adapt to this new environment quickly, efficiently and very cost effectively is a key requirement in being able to remain competitive in today's payment processing market. As payment service providers experience the need to adapt to the rapid onset of new digital channels, increasing regulation and real time data, they seek out new technologies and tools to help them efficiently and cost effectively address these mandated challenges.

Consequently, payment service providers are rethinking their processing architectures to address deficiencies in their existing capabilities. This typically results in them having to delve deep into their core payments handling systems and perform challenging 'open surgery' on these systems, and then repeat this process each time changes in the market take place. This approach is most often risk ridden with project overruns, excessive costs, and promises potential operational and reputational risk exposures. The VolPay Suite of payments software was designed specifically to deal with these very challenges by delivering agile payment processing architectures and capabilities enabling improved margins with greatly reduced risk.

### Business agility and dealing with change

Instead of being forced to change your existing payment processing applications and modules, VolPay enables you to break the changes required into smaller units of functionality. The result is enhanced business agility enabling you to deal with the complexities of change quickly and economically allowing you take advantage of business opportunities as they arise. With VolPay, large projects now take months, not years and the smaller projects take weeks not months.



**The VolPay suite currently comprises of four software products that help financial institutions and corporate enterprises deal with the most pressing challenges in payments today:**

### **VolPay Channel**

A payment pre-processing business application underpinned by VolPay Foundation that enables banks and corporate enterprises to rapidly define and execute the on-boarding of new Host to Host (H2H) file based sources of customer initiated transactions. The on-boarding process is optimized and accelerated through a streamlined managed workflow, automated generation and deployment of code, desktop test harness and simulations to verify client processing requirements, and automated generation of all the documentation necessary for technical record and client sign-off purposes.

### **VolPay Hub**

A channel and payment type agnostic, centralized, configurable payments orchestration business application underpinned by VolPay Foundation. Through its best-in-class integration capabilities, VolPay Hub delivers accelerated implementation times with ongoing easy and efficient change management - critical requirements in today's dynamic and competitive world of digital payments processing.

### **VolPay Gateway**

A payment processing business application underpinned by VolPay Foundation, ensures that the often complex message orchestration with the various external clearings as well as partner banks is made quickly and reliably. VolPay Gateway will manage any future regulatory changes and can be used as an add-on to the banks' current payment systems or with VolPay Hub.

### **VolPay Foundation**

A development platform comprised of a suite of modular tools designed for the expedient creation and deployment of payment data integration and processing. It enables banks and corporate enterprises to rapidly deploy highly scalable and performant payment data transformations, validations, enrichments, orchestrations, and processes as callable services, thus insulating core systems from the complexity of external change.

### **VolPay Suite key features**

- Create payments solutions through configuration with minimal coding
- Code and associated documentation is automatically generated
- An integral test harness provides continuous and final assessment and proof points during development
- Platform agnostic OSGi compliant code enabling hot swapping in non-stop production environments
- Integration challenges are quickly and efficiently met by accessing a growing and maintained library of hundreds of domestic and international financial message standards plugins and associated customizable and bidirectional transformations
- All VolPay Suite applications support SWIFT global payments innovation (gpi) for cross border payments

The VolPay suite is underpinned at the core by the much trusted Volante Designer technology - proven as highly scalable and reliable over many years in demanding production environments ranging from major stock exchanges, clearing houses, card payment processing, major corporate enterprises and financial institutions around the world.

All VolPay products are modular, cloud-enabled and based on highly scalable, resilient, and flexible architecture that's already proven at some of the largest financial institutions in the world. Its inherent 'atomic business services' based on micro-services architecture means that you can implement exactly the functionality you need and add more as required. This makes VolPay implementations scalable, lean, fast, flexible and agile.

### **About Volante Technologies**

The design and ongoing evolution of Volante software products is governed by market developments and best practice that we learn from our client's experiences of Volante software. At the core of our design principles is our passionate belief that Volante software should:

- Insulate organizations' internal systems from the complexities of external change
- Be easy to use and deliver rapid implementations through innovative automation approaches and reduction of manual labor
- Empower organizations to make changes themselves rather than relying of time consuming and expensive external specialist service providers and consultancies