



Payments Monitoring Solution

DECREASE PAYMENTS PROCESSING RISK AND ACCELERATE CUSTOMER REVENUE

True payments leadership requires not only improving your internal efficiency, but also finding cost-effective, competitive ways to reduce fee erosion, deliver innovative and fast services, and improve customer loyalty. Software AG helps you excel in all of these areas.

Our Payments Monitoring Solution enables you to integrate internal and customer systems, achieve end-to-end process and business visibility, and protect revenue and customer relationships. We offer unique technology that actually predicts payments processing problems before they occur.

- A diversified financial services company reduced costs and errors with straight-through processing of \$3 trillion in corporate payments each year.

- A global bank significantly reduced penalties by automating the monitoring of 50,000 payments per hour for 10,000 customers in 40 countries, including 50 different currencies and nearly 40,000 business rules.
- A one-trillion dollar global financial services firm reduced the ramp-up time of new corporate customers and also created additional revenue streams with new outsourced payments services for partner banks.

Software AG can help you achieve true payments leadership – faster. In fact, Satmetrix customer satisfaction research shows that our customers achieve ROI in 10.2 months on average, 100% faster than the industry average.

WHY CHOOSE SOFTWARE AG?

Only Software AG provides all of these essential capabilities in a single solution:

- Monitor your entire payments process in real time to fulfill your customer service-level guarantees
- Predict potential problems by identifying when tracked metrics are outside payments' operational "norms"
- Differentiate your business with innovative, first-to-market products and services
- Increase customer retention with convenient web-based tools to issue, cancel, or verify payments
- Lower the cost of regulatory compliance by automating checks like OFAC and AML
- Leverage the vendor expertise trusted by over 550 financial services institutions such as:

Bank of America	Citibank
Dresdner Bank	JP Morgan Chase
KeyCorp	Wells Fargo

"Flawless execution of payments processing is the foundation of a commercial bank's success. Banks cannot afford to miss a single payment deadline, violate any regulation, or dissatisfy a corporate customer. Otherwise, they risk losing profitable customer relationships."

- Susan Feinberg, TowerGroup

Integrate all internal and external systems to enable straight-through processing (STP).

- SWIFT, ACH, and other clearing networks
- Credit, OFAC, AML and other internal/external verification systems
- Accounts receivable, accounts payable, treasury workstation, ERP, and cash management systems
- Automated data validation, transformation, and repair

Rapidly build efficient new payments processes and new customer services rapidly.

- Assemble a series of automated steps that orchestrate payments processes
- Streamline procedures for how employees handle exceptions
- Boost productivity with a single consolidated view of customer information
- Increase share-of-wallet by creating new products and self-service tools

Monitor your payments process to quickly react to market threats and opportunities.

- Manage the payments process proactively through real-time monitoring and predictive alerts
- Discover and correct system problems quickly using data correlation
- Analyze the overall performance of the payments business with real-time KPIs
- Identify cross-sell opportunities through easy business rule definition

Software AG improves payments operations by:

- Monitoring and optimizing system and business KPIs based on real-time information
- Predicting and eliminating potential process problems before they negatively impact your business and customers
- Streamlining exceptions for consistent and quick recovery on a global basis
- Reducing the cost of compliance by checking critical control points automatically
- Providing fast and cost-efficient integration with SWIFT and ACH operators with pre-built adaptors

Software AG improves overall revenues by:

- Delivering on service-level guarantees to corporate customers
- Preserving payment revenue streams and building new ones
- Identifying cross-sell opportunities in real time
- Differentiating your services to gain a competitive edge

BANKING

Expertise in payments, foreign exchange, lending, online banking, and AML compliance for leading organizations such as Bank of America, Wells Fargo and Bank of Montreal.

SECURITIES

Expertise in fixed-income, securities, corporate actions, and cross-border trades for leading organizations such as Superpartners and Morgan Stanley.

INSURANCE

Expertise in claims processing, agent automation, underwriting, and customer self-service for leading organizations such as MetLife, American Fidelity Assurance, and Canada Life.

To find the Software AG office nearest you, please visit www.softwareag.com

ABOUT SOFTWARE AG

Software AG is the world's largest independent provider of Business Infrastructure Software. Our 4,000 global customers achieve measurable business results by modernizing and automating their IT systems and rapidly building new systems and processes to meet growing business demands.

Our industry-leading product portfolio includes best-in-class solutions for managing data, enabling service oriented architecture, and improving business processes. By combining proven technology with industry expertise and best practices, our customers improve and differentiate their businesses – faster.

Software AG – Get There Faster

© 2007 Software AG. All rights reserved. Software AG and all Software AG products are either trademarks or registered trademarks of Software AG. Other product and company names mentioned herein may be the trademarks of their respective owners.