

PROGRESS[®] FOR PAYMENTS LIFECYCLE MANAGEMENT

PAYMENTS BUSINESS UNDER PRESSURE

As electronic payments increase, banks face declining margins for payments transactions due to new regulations, growing competition, and increasing costs per payment. A recent Boston Consulting Group report indicates that payments providers need to reduce costs by between 10% and 35% by 2012 to keep cost-income ratios stable. To pursue new payments services and efficiently implement enterprise risk management, fraud, and compliance initiatives, banks need to make significant changes to their business processes and payments infrastructure.

HIGHLIGHTS

- > Gain insight into and improve payments processes
- > Build a payments gateway
- > Get a firm-wide, intraday view of risk, fraud and regulatory compliance systems
- > Improve quality-of-service and leverage mainframe resources

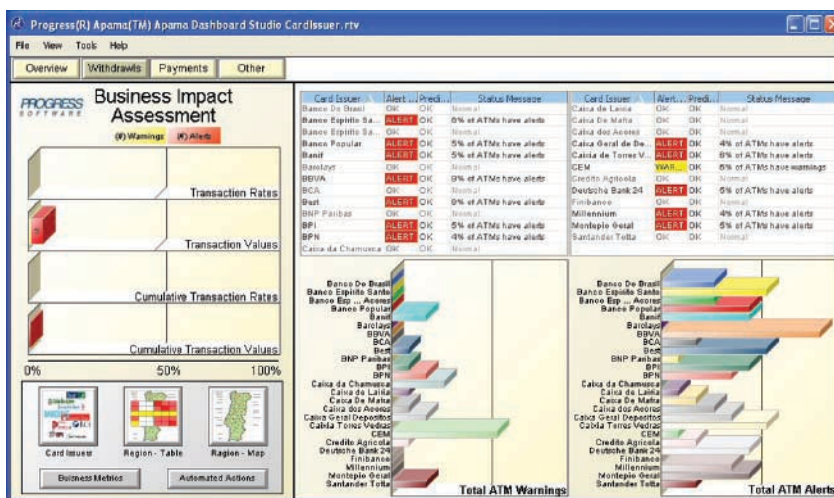
PROGRESS SOFTWARE CAN HELP

With Progress Software, banks have increased visibility into payments and can create a “sense and respond” infrastructure that existing and new processes can tap into. Progress helps banks transform their payments operations so they can become more cost-efficient and innovative by bridging the islands of information across middle-and back-office systems.

Progress can help you to:

> **Gain insight into and improve your payments processes**

With business process management (BPM) business analysts can automate payments processes such as exception management and case management and then gain visibility into process inefficiencies and make improvements. With business transaction assurance (BTA) the operations team can monitor payment flows and quickly identify, resolve, and prevent lost, stalled, or invalid payments. Finally, business activity monitoring dashboards deliver current and historical payments information to line of business personnel so they can be alerted to relevant events and gain a single view of payments activity.

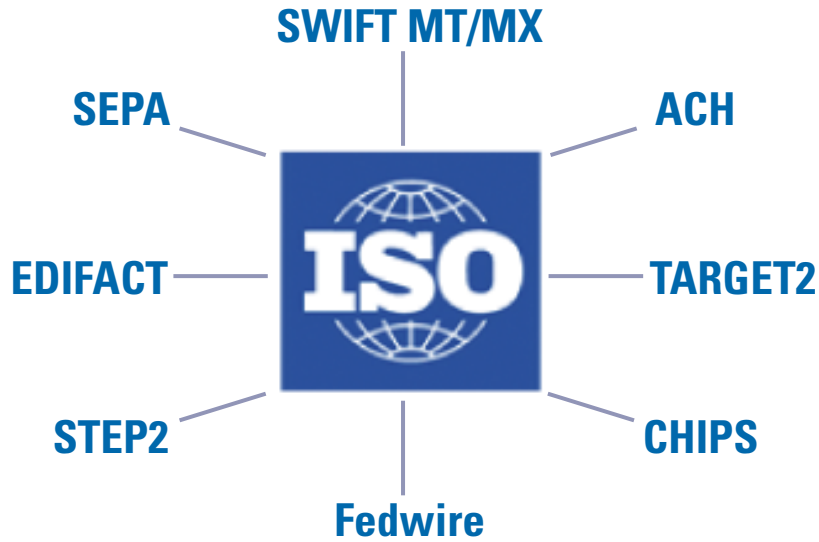


“Market forces and regulatory compliance are contributing to massive changes in payments markets in many parts of the world. “Financial institutions can deal with these challenges by deploying technology to reduce their cost structure and allow for quick and easy introduction of new services.”

Nancy Atkinson
Senior Analyst
Aite Group

> **Get a firm-wide, intraday view of risk, fraud and regulatory compliance systems**

Using Progress application integration tools you can integrate your risk management systems with the systems that supply the data for compliance, so information flows in real time. Using business event processing (BEP) software, you can monitor relevant events and historical information, then immediately alert and take action if there is a risk, fraud or compliance issue.



> ***Build a payments gateway***

A payments gateway requires the integration of multiple, constantly changing payments standards such as SWIFT (MT, MX), SEPA, ISO 20022, and legacy ACH with internal data models. Progress provides rich data exchange tools and pre-built financial standards libraries to speed development and maintenance cycles and significantly lower the cost of managing a payments gateway.

> ***Improve quality-of-service and leverage mainframe resources***

Payments downtime is not an option, but to decrease costs you need to create mainframe services that can be consumed by other processes. Progress provides a highly reliable and continuously available enterprise services bus (ESB) and mainframe integration tools to integrate new and existing assets.

As a result, whether you are looking to improve how you manage exceptions or build an enterprise payments hub, Progress can help.

PROGRESS SOFTWARE

Progress Software Corporation (NASDAQ: PRGS) is a global software company that enables enterprises to be operationally responsive to changing conditions and customer interactions as they occur. Our goal is to enable our customers to capitalize on new opportunities, drive greater efficiencies, and reduce risk. Progress offers a comprehensive portfolio of best-in-class infrastructure software spanning event-driven visibility and real-time response, open integration, data access and integration, and application development and management—all supporting on-premises and SaaS/cloud deployments. Progress maximizes the benefits of operational responsiveness while minimizing IT complexity and total cost of ownership.

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