

Instant® Centralized Payments



KEY BUSINESS BENEFITS

Instant Centralized Payments enables:

- Single format integration for all payments received worldwide
- Connects to all banks and payment processors - globally
- Current relationships maintained
- Secure and compliant
- Worldwide security and stability
- Achievement of data normalcy

Centralizing all Payment Receivables with InstantPlatform®

InstantPlatform® is the foundation layer for payments accepted globally. Today, endless systems disparities make communications between global payment processing networks and payment types, both inefficient and fragmented. The result: international organizations are forced to manage and coordinate the countless network connections between banks, payment processors, and payment types, all of which operate on disparate platforms and utilize unique report timing and systems.

InstantPlatform simplifies everything by connecting organizations to all the world's banks, payment processors, and payment types through one global network connection — and delivers that information in a single, standardized message format. InstantPlatform delivers all that and more, and you won't have to change a single one of your financial partner relationships.

Single Format for all accepted payments

InstantPlatform has re-built payments from the ground up. The system supports end-to-end processing of transactions on an ISO 20022 / ISO 8583 and customized messaging formats across geographies, thereby eliminating dependencies on legacy customer systems as long as their systems are in conformance with the messaging standard. With the utilization of our acceptance neutral payment format by organizations, InstantPlatform ensures that market infrastructure standardization sets in.

Straight-through processing enabled a lower cost, reduces complexity, and provides a universal and a data rich set of instructions for all payments. It offers seamless control over payments data for analytics within InstantVision® or externally, as well as fraud prevention.

Advancing your current relationships globally

InstantPlatform was designed to transform legacy, siloed payment systems into data friendly environments. The platform provides centralized payments acceptance and reduces all of the friction associated with global growth, payment network changes, and compliance. Within InstantLedger®, the InstantPlatform® provides immediate visibility into liquidity positions throughout the day and offers an integrated platform for all types of payments.



New and more feature rich payment types are coming and will create an immense challenge for organizations that choose to self-implement a solution.

InstantPlatform is engineered for payment advancement of current accepted payments and new payment verticals. It is built for Real-Time, Immediate Payments Support, and advancing technologies like Blockchain and the Internet of Things Commerce.

The Instant system provides true global payments transaction processing supporting multi-currency accounts in a payments transaction. InstantPlatform provides out-of-the-box support for processing cross border payments and fund transfers, including those between financial institutions based anywhere worldwide and also processes incoming SWIFT payments. In addition, it provides support for domestic high value payments (real-time gross settlement) and domestic low value payments (ACH) including, TARGET2 and EBA STEP2 format support in SEPA.

Secure and compliant

InstantPlatform is designed and built on a very different technology set that ensures an organization's data is only viewed by its designated end users. Our globally dispersed systems are built on a feature rich, secure environment.

- Over 30 global locations with geographically dispersed network Points of Presence (PoPs).
- Carrier-grade private network with more than 2,000 Gbps between data centers and network Points of Presence of connectivity.
- Every location designed, built, and operated to the same standardized Point of Deployment (PoD) - based specification.
- 24/7 on-site security and rigorous controls.
- Public, private, and managed networks all separate.

Global compliance certifications attained as a service include:

- PCIDSS
- P2PE
- 3D Level2
- SEPA
- HIPPA
- BAA

[Figure 1: On the next page details Instant's Global Private Network Infrastructure]



Figure 1: Instant's Global Private Network Infrastructure.

Achieve at normalcy

Payments information processed through InstantPlatform is automatically accounted for in InstantLedger®, where it formats receivables and correlated demographic information for each product or service sold to an organization's clients. As the payment data (including cash payment data) is received, what was once dark data (unknown or invisible) is exposed and accounted for. This information can then be utilized — instantaneously — throughout the organization to enable proactive decision-making.

[Figure 2: On the next page details the Instant Global Product Suite]

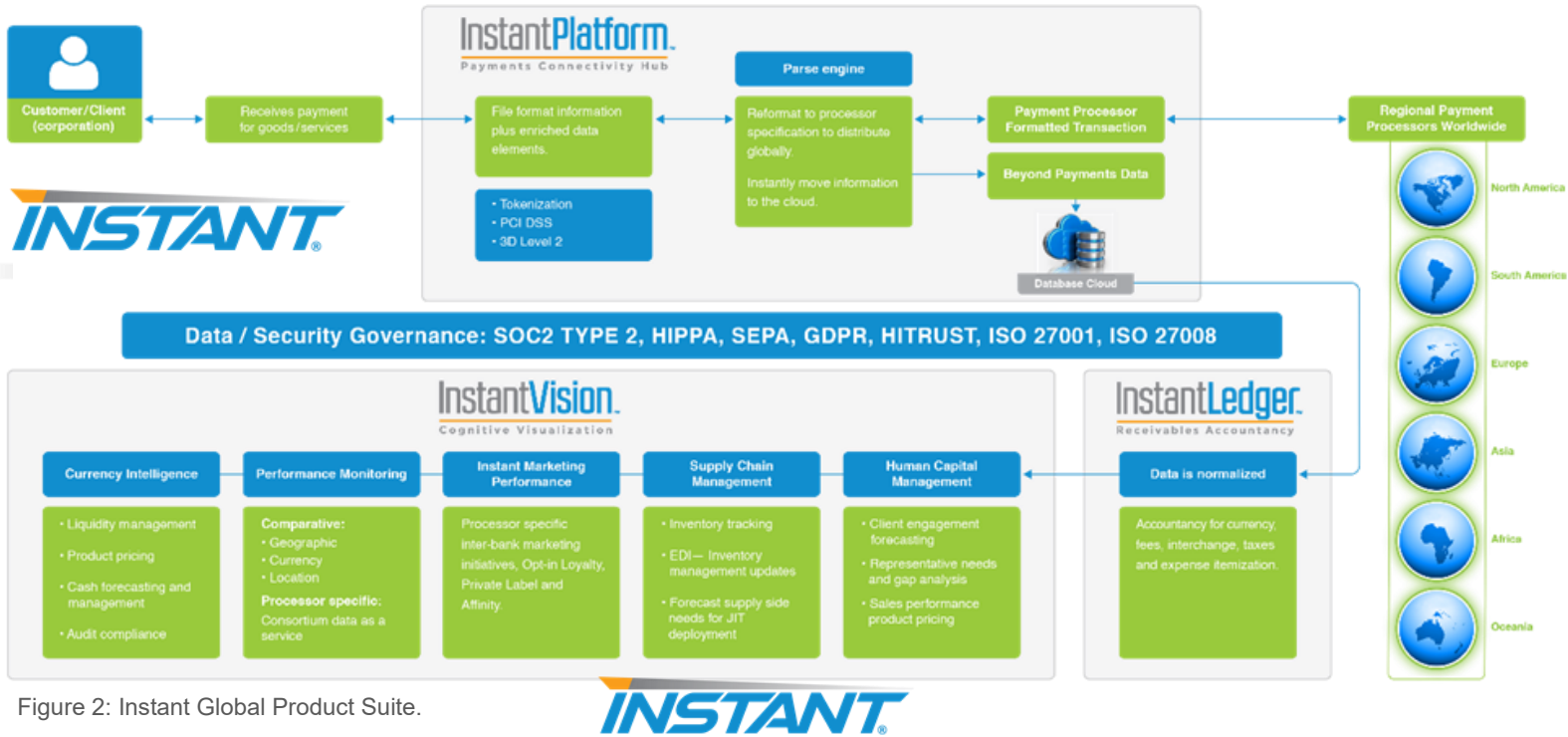


Figure 2: Instant Global Product Suite.

RELATED SERVICES

The following services support the Instant Centralized Payments Product:

- Product Support Services
- Professional Services



CONTACT US

For more information about Instant’s Centralized Payments, visit inst.com or call +1.800.503.2505 to speak to a Instant representative.

Integrated Cloud Application & Platform Services

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Instant is Committed to Developing Practices and Products that Help Protect the Environment