

# TAS Network Gateway 3.0

The solution to access Interbank Networks and manage financial data exchanges

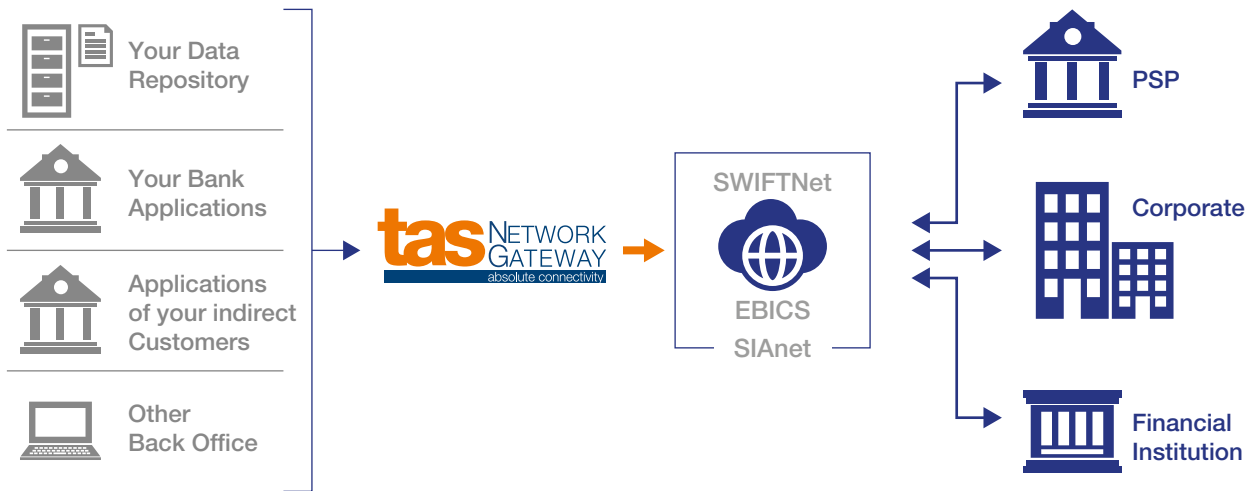


**IN THIS DOCUMENT:**

TAS Network Gateway 3.0 is the financial messaging platform, which connects customers to any domestic or international interbank network, available in Software as a Service mode or on premise. TAS Network Gateway 3.0 operates at the heart of the Central European T2 and T2S Platforms, and has been adopted at several national and international commercial banks, both as an access hub towards SWIFTNet, SIAnet and Internet, and as an application integrator engine to validate and transform financial data exchanges. The solution manages through dedicated drivers multiple application framework standards, among which SEPA, Funds, T2 and T2S. It decouples back office applications from network issues, allowing customers to freely choose their preferred Network Service Provider from among those accredited for the specific interchange channel.

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## Functionalities and characteristics

TAS Network Gateway 3.0 is an advanced Enterprise Application Integrator (EAI) which manages and controls the exchange of interbank messages and file transfers over domestic and/or international networks. The EAI executes specific added value functions, such as the conversion of application formats into network formats and vice versa, the configuration of routing rules for files and messages to back office applications and STP validations.

### FUNCTIONALITIES

- Format conversions to allow minimum impacts when integrating customer's back-office legacy applications
- Supports massive batch uploads of files as well as real-time data feeds through queues or web-services
- Free or assisted data entry, with predefined templates and multi-level authorization rules
- SEPA and TARGET2 : full support of SEPA CT and DD services, and T2 and T2S services; syntax and semantic validation on data flows
- Corporate Payments: manages files of any size, adapting to the customer's formats, applying validations and conversions for further processing
- Full support of RNI domestic services: validation and calculation of integrity check codes; encryption/decryption; etc.
- Fund and Securities Management

### CHARACTERISTICS

- Logical separation between data formats and network protocols : manages proprietary protocols of Network Service Providers (NSP) and Clearing & Settlement Mechanisms (CSM), leaving the customer free to transparently move from one supplier to another

- Dynamic configuration of routing rules for messages and files
- Bulking & Unbulking of messages to files and vice versa
- Conversion of application formats into network formats and vice versa
- Controls (STP validation based on dictionaries)
- Available as SaaS through **TAS Service Bureau** offering, or installed on premise

### FORMATS AND PROTOCOLS

- ISO-15022, ISO-20022 (CT/DD, SEPA, T2, T2S)
- XML, fixed formats, CSV, Excel
- SWIFTNet FIN, InterAct, FileAct, with or without SAA (SWIFT certified interface)
- SIAnet File Transfer and Message Switching via EAS and Smart Integrator (SIA certified interfaces)
- EBICS
- T2S connector for both accredited T2S Network Service Providers: SWIFT and SIA-COLT
- Emergent Protocols (Ripple, Instant Payments)



*TAS Network Gateway 3.0 offers a responsive graphic user interface for the monitoring of data exchanges, the production of tailored reporting and the inquiry of technical- as well as business-focused graphs*



## ARCHITECTURE

TAS Network Gateway leverages on TAS 30+ years' experience in the development of solutions dedicated to the governance of interbank connectivity. The platform is constantly being updated for regulatory compliance and extended with new services and protocols that arise in the market. TAS Network Gateway 3.0 is based on SOA (Service Oriented Architecture) and is certified on the most common Java Enterprise Application Servers and DBMS to run on any IT platforms available on the market, e.g. distributed open server environments, engineered systems, modern mainframes.

The product architecture is organized in three logical layers:

- **BOAs Adapters Layer:** offers multiple integration interfaces towards back-office applications based on MQ queues, file system, secure FTP, web-services, database, APIs and additional proprietary channels
- **Business Services Layer:** allows to manage business services based on the scheme protocols (e.g. SEPA, T2, T2S)
- **Network Drivers Layer:** manages network access through the support of communication protocols; each driver is certified by the official Network Service Provider (e.g. TAS Network Gateway SWIFTNet driver is a SWIFT qualified interface)

## CERTIFICATIONS

### SWIFT Certified Interfaces

- Store & Forward, FileAct
- Real-Time FileAct
- RMA
- FIN

### SIA SmartIntegrator Application Certification

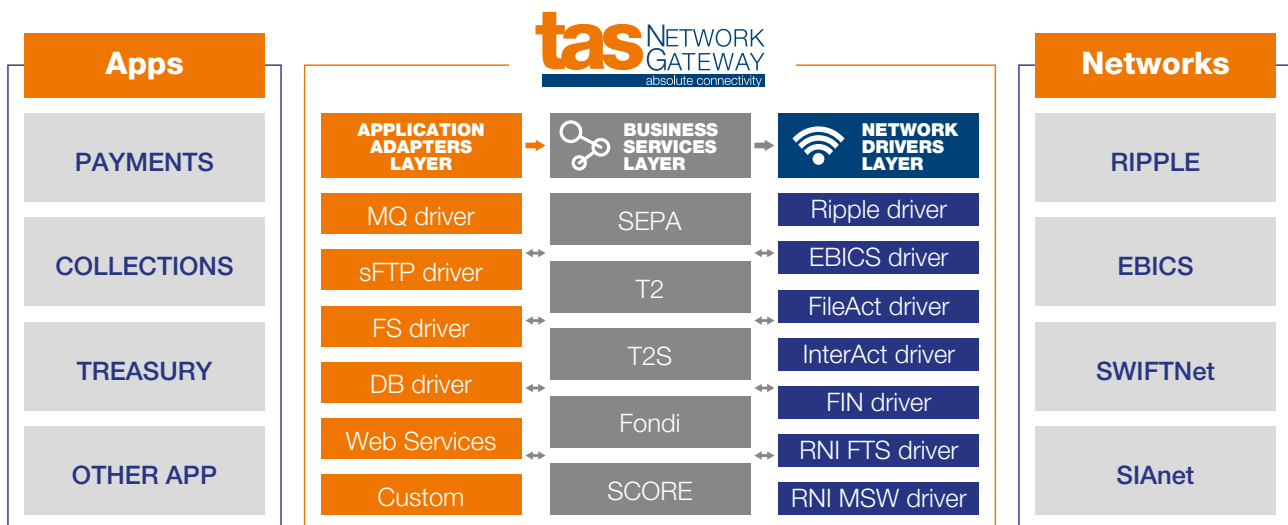
- RNI FTS
- RNI MSS

### AVAILABLE BUSINESS SERVICES:

- SEPA (SCT/SDD/SEDA)
- SCORE
- T2
- T2S
- Funds

### AVAILABLE NETWORK DRIVERS:

- FIN / FILEACT / INTERACT
- RNI FTS and MSW
- DEP
- EBICS
- Ripple



TAS Network Gateway 3.0 Architecture

## TAS within the landscape of Interbank Networks connectivity services

Connectivity towards Financial Networks is rapidly evolving and the competition among NSPs (Network Service Providers) can have significant business impacts on the Payments ecosystem.

ECB over all promotes higher competition among NSPs. The most impacting decision in this field has been the liberalization of the interconnection to T2S platform, allowing market participants to choose either SWIFT or SIA-COLT for the provision of the connectivity.

Similarly also SEPA traffic can be routed towards the ACHs (Automated Clearing Houses) chosen by the Bank with no constraint on the underlying network (SWIFTNet or SIA-net or other). To this extent it is remarkable that EBA Clearing today accepts SEPA flows also over EBICS, a secure protocol based on Internet, which is ever more preferred by the French-German Banking Industry.

Finally there is strong evidence of a growing number of new messaging protocols arising in the market, driven by institutional committees or by private communities initiatives, that urge banks and PSPs in front of a challenge: opportunities to re-position their offer is intrinsically difficult when internal core architectures are still silos-based and multi-layered, like for the majority of the Banking Industry Players.

**TAS Network Gateway 3.0** is the answer by TAS to these new market trends, and has the aim of enabling our customers to :

- Take the architectural modernization challenge in an agile and governable way
- Manage the impacts of the regulatory evolution in due time, considering the upcoming major milestones (PSD2, T2S migration waves, T2-ISO20022 migration, Instant Payments SEPA-EPC, ...)
- Concentrate in the enablement of new services and business models, relying on an IT infrastructure, which is vendor independent, multi-country, multi-standard and multi-protocol.

**TAS Network Gateway 3.0** is your best choice if you are seriously rethinking your development roadmap to acquire new clientele and new volumes, with no technological constraints.

TAS Group provides services and technological applications for cards, payment systems and financial markets. We operate globally, delivering innovative solutions to empower our customers' business.

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