

TAS Network Gateway 3.0

The solution to access Interbank
Networks and manage
financial data exchanges

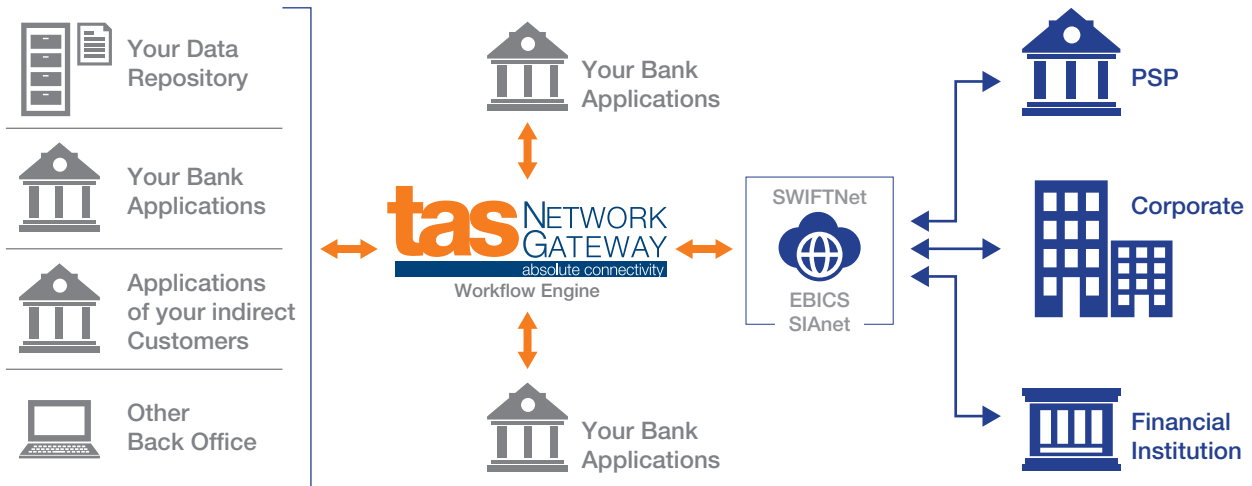


Like many internet services – instant messaging, movie streaming, even Instagram – consumers seek Instant Payments services with the same inherent speed and intuitiveness. How to set up and offer real-time solutions for 24/7 financial transactions 365 days per year has therefore become the latest challenge of European banks.

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 to SWIFTNet, SIAnet and Internet, and as an application integrator engine to validate and transform financial data exchanges. Through dedicated services, the solution manages multiple application framework standards, including SEPA, Funds, T2 and T2S. TAS Network Gateway 3.0 is enriched with a business service dedicated to **European SCT^{inst} Instant Payments** scheme and satisfies real-time 24/7 requirements.

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- **Functionalities and characteristics**
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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 conversion of application formats into network formats and vice-versa, configuration of routing rules for files and messages to back office applications, and STP validations. **TAS Network Gateway 3.0** also has an advanced, pluggable engine with several value-added business services to extend its functionality across old and new banking needs like funds management, T2S and Instant Payments. Many legacy applications can be modernised by our platform. Because of the pluggable engine's flexibility, **TAS Network Gateway 3.0** is an excellent integrated solution for optimizing bank IT facilities and human resources. **TAS Network Gateway 3.0** is designed to evolve with your banking needs, today, tomorrow and into the future.

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, DD and SCT^{inst} services, plus 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
- Easily adapts to support any domestic networks and services
- Full support of RNI Italian domestic services: validation and calculation of integrity check codes; encryption/decryption; etc.
- Fund and Securities Management
- Full support of real-time transactions for Instant Payments readiness
- Secure web services to integrate remote banking via internet, mobile applications, and digital devices

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
- Pluggable business services layer to incorporate additional value-add functions
- Dynamic configuration of routing rules for messages and files
- Bulking and unbulking of messages to files and vice versa
- Conversion of application formats into network formats and vice versa
- Controls (STP validation based on dictionaries)
- Pluggable architecture
- Available as SaaS through **TAS Service Bureau** offering, or installed on premise

FORMATS AND PROTOCOLS

- ISO-15022, ISO-20022 (CT/DD, SEPA, SCTinst, 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)



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 3.0 leverages on TAS Group's 30+ years of experience in the development of solutions dedicated to the governance of interbank connectivity. The platform is consistently updated for regulatory compliance and extended with new services and protocols to keep pace in the evolving market. **TAS Network Gateway 3.0** is based on the latest Java Enterprise standards. Certified on the most common Java Enterprise Application Servers and DBMS, TAS Network Gateway 3.0 runs on any IT platform available on the market today, including distributed open server environments, engineered systems, modern mainframes and more.

The product architecture is organized into 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:** manages business services based on scheme protocols like SEPA, T2, T2S, and is enhanced with additional functions like settlement and reconciliation panels, synoptic views, etc.
- **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

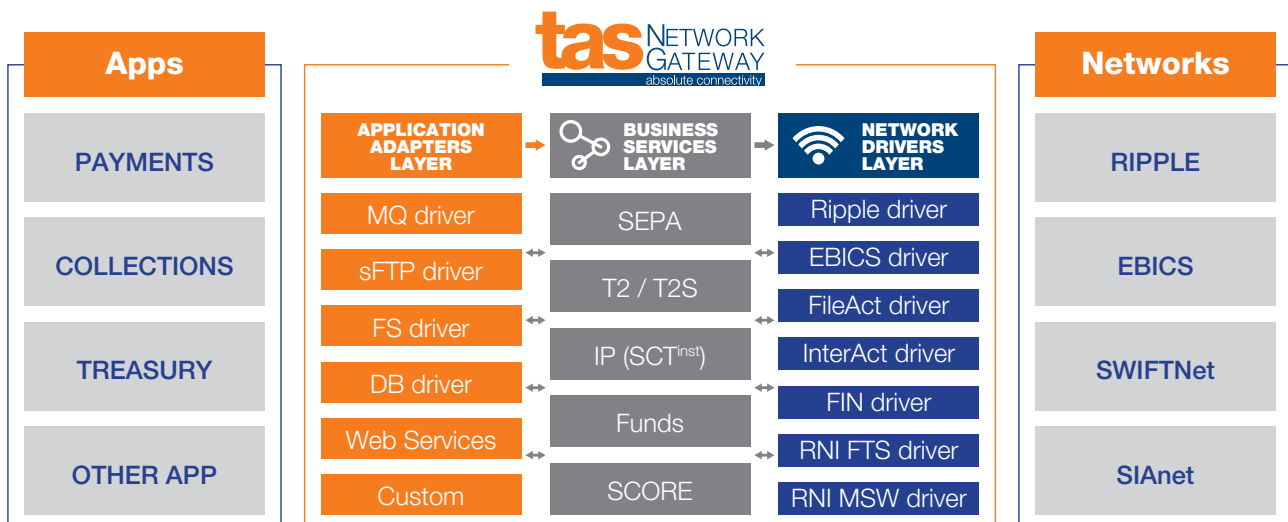
AVAILABLE BUSINESS SERVICES:

- 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 SIANet 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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