

CORPORATE PROFILE

Clear2Pay - Corporate Fast Track



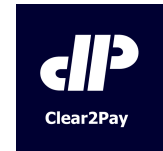
Delivering Payments in a Changed World

Vision: technological, economic, disintermediary and regulatory pressures as well as customer demand are dramatically changing the payments industry.

Mission: to be a leading worldwide payment technology solutions supplier that enables our customers to provide and use superior electronic payment services integrated in the full financial value chain.

Clear2Pay is an innovative payments technology company focused on delivering globally applicable solutions for secure, timely and streamlined payments processing. Clear2Pay's **Open Payment Framework (OPF)** enables financial institutions to improve internal payments processing efficiencies whilst at the same time providing their clients with better payment services that are faster, with richer payments related information. Clear2Pay's solutions within the **Service-Oriented Architecture (SOA)** based Open Payment Framework offer financial institutions the ability to process payments through a centralised payments engine that utilises a library of re-useable business services across all payment types. The bank can thus combine new services models with existing infrastructures, thereby protecting previous investments whilst gradually moving to a more modern efficient payments environment.





Solutions



Open Payment Framework (OPF)

Clear2Pay offers world class solutions based on the Open Payment Framework (OPF). The OPF is a library of component building blocks from which payments solutions can be derived. The Open Payment Framework is built entirely on a Service Oriented Architecture (SOA) delivering common, reusable services consisting of a comprehensive data model, choreographed payment business processes and configurable services including parsing, validation, cost based routing, warehousing, security, auditing and many more. From this core framework, Clear2Pay has created pre-defined solutions introduced on the facing page.



Software Development Kit (SDK)

Add, change and extend Open Payment Framework components to meet unique requirements.



Bank Payment Hub

An umbrella payments solution offering a combination of tactical products, each introduced below, through a centralised payments infrastructure across their enterprise.



Domestic Payments

Efficiency, cost savings and adaptiveness in high-value RTGS and lower-value ACH payments operations.



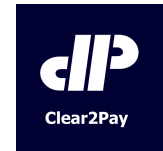
International Payments

Enriched payments for high volume, in-sourcing, multi-bank, correspondent banking, STP, and decision-based routing.



Single Euro Payments Area (SEPA)

Added value services, cost based routing and payment transparency for SEPA Direct Debits and Credit Transfers.



Imaged Check Processing

Next generation check image exchange solution offering flexible scalability designed to evolve in conjunction with the industry.



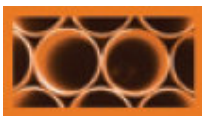
Electronic Bill Presentment and Payment

Open and flexible EBPP solutions for either integrating with domestic consolidators or decision-based routing to billers.



Consulting

Consulting services and expert co-sourcing based on deep domain expertise and extensive international know-how.



Consumer Remittance Payments

A complete, flexible and secure solution for international money transfer services for cash, cards and electronic transactions.



Chargeback

Value added Chargeback processor solutions for banks, card processing centres, issuers and acquirers.



Card Solutions

End to end card payment and secure card solutions encompassing authenticated POS, payment gateway and clearing solutions for acquirers and merchants.



eBanking

Electronic banking products featuring modular multi-channel payment solutions for retail, small business and corporate customers; all highly secured and with deep functional scope.



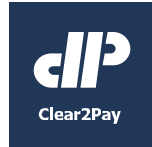
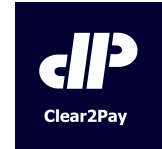
Integri Test Tools and Expertise

Integri proposes the widest range of testing tools in the industry for electronic transactions in payment, smartcard and mobile applications.

Clients extract:



More solutions & services details are available on www.clear2pay.com



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