



# IPF SIANet Gateway Simplifies Connectivity

With SCT Inst on the horizon, many organisations are looking to access EBA Clearing's service through SIANet – a fast and secure messaging solution which enables the connection for instant payments. SIANet mandates use of a gateway (FEMS XS), comprising of both hardware and software components. However Banks may find it challenging to interface their payment processing engine directly to FEMS XS. How can you simplify this integration and reduce time-to-market, cost and risk?

## SIANet tested – 'Plug and play'

IPF's SIANet Gateway functionality enables organisations to bridge the gap between their payment processing engines and SIANet quickly and cost-effectively – ultimately speeding up the delivery of instant payments.

IPF SIANet Gateway takes care of the low level technical details and provides a simple, business oriented interface to payment systems, allowing ISO20022 payment messages to be sent and received. IPF handles issues such as cryptography, session management and clustering automatically.

## Instant Payments Framework (IPF) – bridging the gap

SIANet Gateway is part of the IPF product suite. IPF is a ground-breaking solution which codifies global instant payments experience from the industry within established open source technology. It accelerates the transition to instant payments, dramatically reduces total cost of ownership, and drives the development of compelling new digital services. IPF is a key tool for banks wanting to implement SCT Inst without the need for re-engineering existing payments systems.

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### IPF key features



#### **Faster time to market**

Rather than 'rip and replace', IPF complements and integrates seamlessly with institutions' existing infrastructure, accelerating time to market by streamlining system set-up, eliminating bespoke development, and enabling one-click testing.



#### **Improved agility**

Multiple APIs and communications protocols ensure simple integration with internal and external systems. The pre-built components can be easily extended and customised by the institution rather than Icon. IPF is constantly being updated to offer further capabilities, services and opportunities.



#### **Reduced TCO**

Total cost of ownership is reduced through an open source software stack, small hardware footprint, and lower professional services fees. The release cycle is accelerated by graphical design and automated testing, while operations are simplified by maximising straight-through processing and providing rich monitoring, control and query functionality.

**Complexity simplified**

# IPF's SIANet Gateway Functionality: Key Features



## Network Management

Manage availability and data exchange over FEMS XS. Can be switched between manual (via RESTful API) and automatic mode (for Logon, Subscribe, Open phases).



## Key Management & Cryptography

Exchange & Store security keys to be used for cryptography.



## Full STP

Handles complexities related to Failures, Retries, Session Management and Health Checks in a fully automated manner.



## Control & Monitoring

All gateway associated controls and status monitoring are handled via RESTful API calls. Raw message logs and traces are written to files.



## Interfacing

IPF-SG interfaces to the payment engine using REST (other protocols such as Kafka available on request).



## Low Latency

IPF-SG's cutting edge technology processes messages in a few milliseconds – vital to meet the tight timescales for processing Instant Payments.



## Performance

IPF-SG is highly resilient & scalable and it can support very large volumes of payments data.



## Failover & Recovery

Multi-Gateway Topology to support cross-site multiple node deployments, enabling multiple FEMS XS to run in parallel.

IPF addresses critical success factors

### Speed to Market

Reference architecture for each scheme, including 1,000's of functional test cases.

### Avoid Expensive Mistakes

Icon Solutions' global expertise codified within the framework.

### Minimise Disruption

Minimise changes to existing systems – avoids rip and replace.

### New Product Development

Empowers the Bank to enhance existing processing and create new flows.

### API Integration

Natively API enabled to process payment instructions from third-parties.

### Business & IT Together

Includes tools to support "Business Driven Development", ensuring IT delivers business needs.

## Technology designed specifically for instant payments

- Complements existing IT infrastructure
- Leverages cutting-edge, future proof technology
- Provides the flexibility to deliver the innovations of the future

## Accelerate your transition to SCT Inst

IPF offers a faster and more cost-effective path to accessing SIANet, delivering SCT Inst and keeping ahead of the competition.

Speak to us today to discover how we could help your journey to SCT Inst delivery.



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