

# Accelerating payments transformation

## The Icon Payments Framework (IPF)

**Digitalisation is accelerating. Volumes are rising. Regulatory change is overwhelming. The competition is invading. 'Keeping the lights on' is barely possible. So how do you innovate?** At Icon Solutions we believe that payments are the most important part of your business. The constant customer touch point. A source of insightful data. The entry point to serving customers better with new value-added services.

To do so requires a new approach, one that puts you in control of your own destiny. A modern payments infrastructure that uses innovative technology to drive down costs, improve service levels, accelerate change and leverage data to drive more customer value. **IPF fulfils that need.**

### Leverage a modern payments platform, built for collaboration

**IPF** is a cloud native, highly cost effective, collaborative payments platform that combines open source technology with light-weight integration.



#### Higher Quality of Service

- Designed for real-time processing
- High availability and elastic scalability
- Deliver new value-adding services
- ISO 20022 based data quality
- Real-time monitoring of payment processes



#### Lower TCO

- Drive down costs by over 50%
- Cloud native from design inception
- Easy customisation, extension and integration
- Less dependency on expensive vendor resources



#### Faster Time-to-Market

- Proven framework with out-of-the-box accelerators and functional components
- Architected to leverage open source components and enable data driven processing
- Accelerate the adoption of new payment schemes



#### More Customer Value

- Modular components deliver the full payment lifecycle, from initiation to execution
- Flexibility, supported by a toolkit, that enables self-built client specific functionality
- Integration with value add 3rd party solutions

## IPF functionality

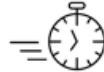
Offering the out-of-the-box functionality of a package, and the flexibility and vendor independency of an in-house build.



Highly  
Configurable



Multiple  
Payment Types



Real-time &  
Batch



Custom  
Extensibility



DevOps  
Enablement



ISO20022  
Native



Cloud  
Native



Out-of-the-Box  
CSM Support



Powerful  
Integration



Automated  
Testing



Auto  
Scalability



Fast  
Implementation



Value Added  
Services



Open  
Architecture



Open Source  
Technology

## SUCCESS STORIES



BNP PARIBAS

### With IPF, BNP Paribas were able to:

- Initially rollout in **3 countries** (Belgium, Italy, France) across retail and corporate divisions
- Go-live across STET and RT1, all in **7 months**
- Expand to further geographies and business models
- Add bulk file processing across instant schemes
- Make autonomous changes to processes and flows **saving both time and resources**
- **Lower TCO** significantly



GLOBAL TOP 10 BANK

### IPF enabled this Tier 1 Bank to:

- **Seamlessly integrate IPF** with their existing global payments infrastructure
- Allow **early testing** through **IPF** RT1 simulator prior to connection to the scheme
- Deliver **weekly code drops** which leveraged agile development practices and DevOps
- **Perform full regression** testing within minutes using automated test scripts
- Go live on RT1 in a record time of under **six months**
- Extend to drive **rapid adoption** of multiple alternative payment types globally (i.e. digital wallets)
- **Leverage IPF** for client specific services being built into the payment initiation and order management

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WITH YOUR PAYMENTS TRANSFORMATION

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