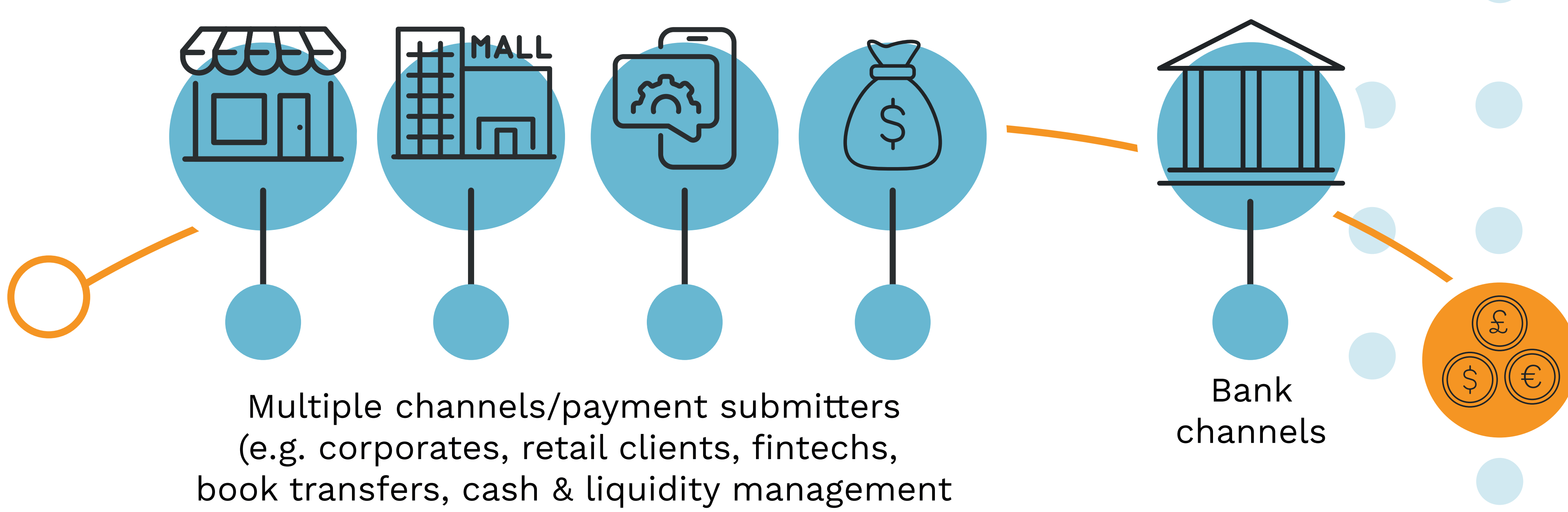
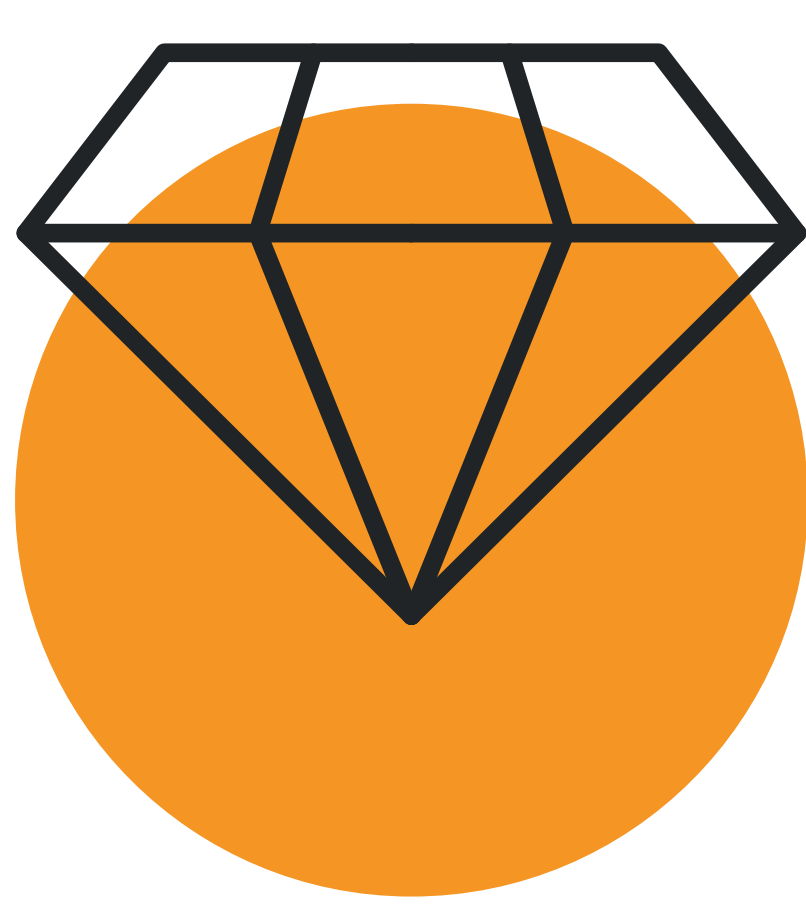


from the Icon Solutions Centre of Excellence

Segmentation of the payments value chain is key in a payments transformation programme. But what are the components of the payments value chain? Here's our simple guide:



## ORDER MANAGEMENT

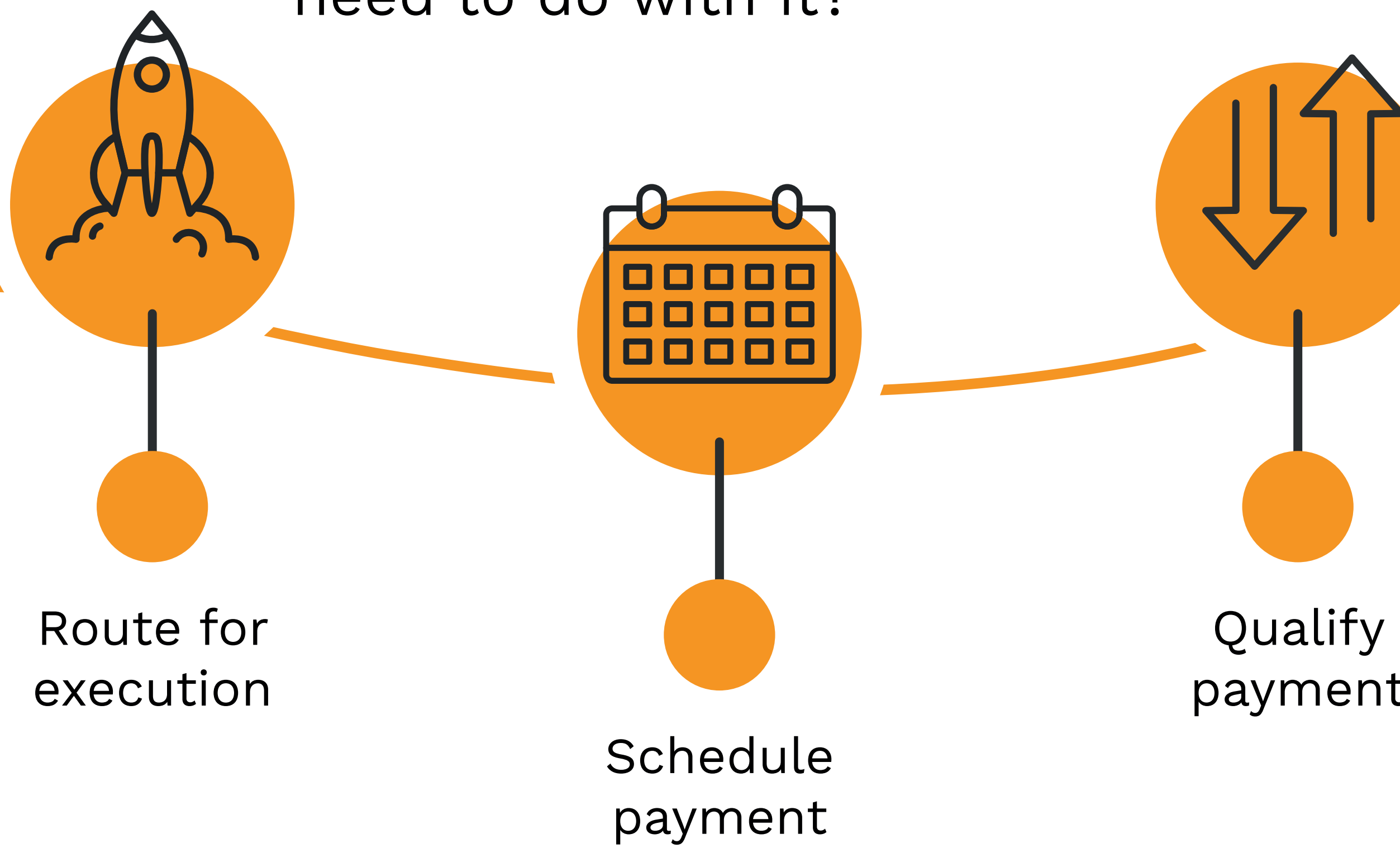


### HIGH STRATEGIC IMPORTANCE

Value-added services and dynamic product orchestration unlock valuable opportunities for banks and benefits for the end user.

**Value-added services:** Request to pay, account assurance, debtor account determination, digital wallet management, standing order management, account alias management, payment netting, etc...

Incoming request from customer channels are qualified to answers the questions: "what is it?" and "what do I need to do with it?"



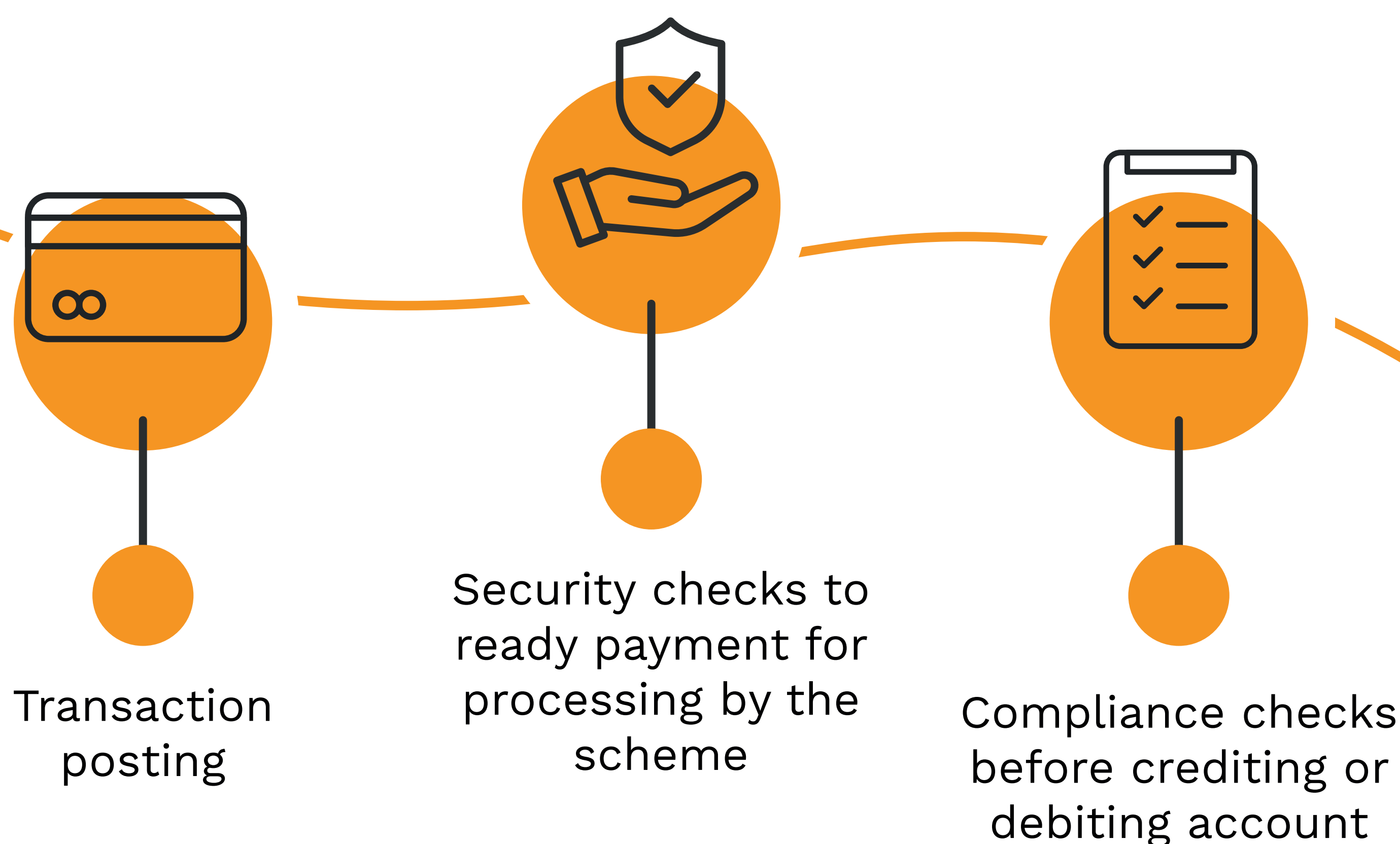
## EXECUTION



### CORE BANKING LAYER

Bread and butter services for account holding institutions, with focus on STP.

Payment execution, inbound or outbound, implemented by the bank holding the customer account.



## CLEARING & SETTLEMENT



### COMMODITY LAYER

Submission of outbound payments to relevant scheme and of inbound payments from the scheme to execution.

