

PAYplus USA

Powerful Funds Transfer Solution Designed to Meet Regulatory and Customer Demands.

PAYplus USA™ is a powerful funds transfer solution designed to meet regulatory and customer demands. It supports processing for all principal payment types, including Fedwire Funds Transfers, Fedwire Securities Transfers, SWIFT, Foreign Exchange Transfers and internal Book Transfers for financial institutions with centralized processing in the United States.

PAYplus USA's configurable workflow processing makes the product easy to setup and flexible enough to accommodate a wide variety of business practices, enabling you to tailor it to meet your specific needs. Leveraging a powerful, intuitive Windows or browser-based user interface, PAYplus USA's intuitive workflow maximizes straight-thru processing and limits displays to exception processing queues, thus significantly reducing training time and minimizing operator errors.

Key Benefits

- Provides an enhanced user interface, and statistical Sarbanes Oxley reporting **Management Reporting Tools (MRT)** to help financial institutions manage payment processing and auditing requirements more efficiently and cost effectively.
- Integrates seamlessly with other back-office systems for balance inquiries, name and address validation, batch or real time posting, as well as cash management systems including Fundtech's CASHplus system.
- Provides a token based engine for automated OFAC screening which supports both domestic and international "watchlists".
- Provides financial institutions an easy to deploy solution for remote initiation of wires in branches and corporate customer **PAYplus Browser**; while secured emails **Private Email Notification (PEN)** and use of token authentication **Multifactor Authentication (MFA)** prevents unauthorized access into transactions and advices.
- Notifications are automatically sent to wire room personnel informing them of any manual action that is required, minimizing the processing time and enabling financial institutions to EXCEED customer service level agreements **Notifications, Alerts and Broadcast (NAB)**.
- Through the **Data Monitoring** module, PAYplus automates the screening of wires that may be of a suspicious nature or are "non-standard" and require manual operator review, yet maintains the straight-thru processing of the standard wires
- Provides automated screening of historical data stored in the **Payments Archive and Research Center (PARCplus) module**, scans FinCEN data and automatically reports on any matches eliminating the manual and cumbersome searches typically performed by compliance groups.