TRAVIC-Push-Server

Notification centre for active real-time communication with EBICS bank customers

Instant payments are the new standard in the payments sector. The market shows that corporate customers not only expect their institutions to make these transfers within seconds for their business models, but also to be notified of incoming payments in real time. The TRAVIC-Push-Server is the right choice for this and enables a short time-to-market.

EBICS for inbound – TRAVIC-Push-Server for outbound

EBICS is an established access channel for the upload of instant payments. In EBICS communication, the initiative always comes from the corporate customer (EBICS client). Therefore, the EBICS server of the financial institution only reacts to incoming requests (inbound) but does not initiate an exchange itself. The central customer-bank-interface for incoming communication is the IT solution TRAVIC-Corporate which operates as an EBICS bank server.

The counterpart for outbound communication from the bank to the corporate customer is the TRAVIC-Push-Server. It acts as the central component for actively sending notifications using the preferred communication channels of EBICS customers and users, including Mobile Push (Apple or Google), Microsoft Messaging or classic e-mail. With the new real-time notification specification of the German Banking Industry Committee (DK), incoming payments and other information can also be actively signalled to your customers in real time. The TRAVIC-Push-Server provides these real-time notifications as a turnkey component alongside other advanced solutions that you can offer your corporate customers in the shortest possible time.

The multi-channel capable efficient solution for active notification of corporate customers

Real-time notification of the customer

With the real-time notification procedure, financial institutions can immediately notify their corporate customers of incoming payments to their accounts (instant payments, etc.). In addition, at the initiative of the institution (bank computer or other applications), notifications on further account- or customer-related events as well as important general information (maintenance, new offers, etc.) can be actively transmitted.

Due to the cross-product interaction of TRAVIC products, incoming payments from the TRAVIC-Payment Hub can be transferred to TRAVIC Corporate and reported directly to the corporate customer by the TRAVIC-Push-Server.

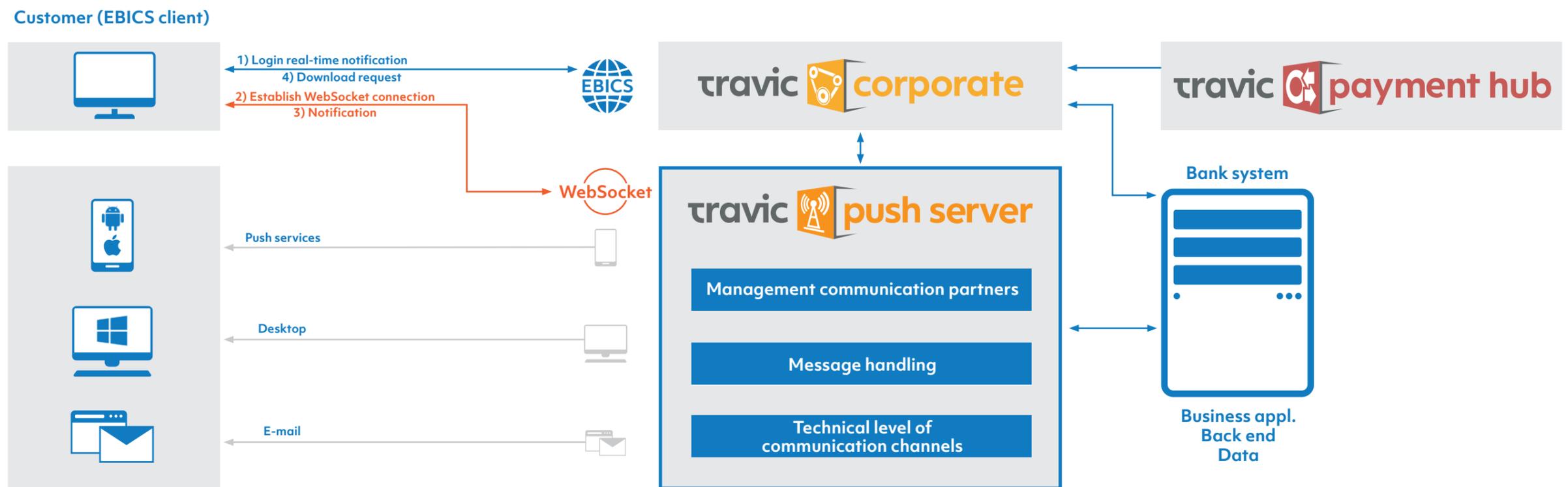## Automation of processes in EBICS clients

The procedure defined by the DK supports user-friendly processes on the customer side which, until now, had not yet been possible with this level of efficiency. This includes, for example, the automatic triggering of a download request to the EBICS server, provided that the EBICS client can interpret the messages and the message type supports this. Further usage scenarios are conceivable, creating added value both for financial institutions and customers. Advantages are a higher interactivity and timely relevant information on the customer side.

WebSocket Internet protocol

The established TCP-based Internet protocol WebSocket serves as the basis. After the connection has been established by the client, the financial institution can send secure messages to the client application. On the technical side, a communication in both directions is also possible. The procedure is described for both EBICS V2.5 and EBICS V3.0. The transmission of the actual order data via the EBICS connection as the second channel remains unchanged.

Multi-channel capability

With the TRAVIC-Push-Server as the central component, financial institutions can inform their customers as required via their individually preferred communication channels. In addition to the use of real-time notifications via WebSocket, the TRAVIC-Push-Server supports various other communication channels and push services. That way information can be sent via mobile push notifications to Apple or Google devices. Another convenient option is to display push messages as desktop messages (Microsoft Windows). The message reaches the user directly on the desktop without changing the device or application. Depending on the push service special access data might be required. In other cases, a classic e-mail notification may be useful as an alternative or in addition. This is also supported.

Customer (EBICS client)

1) Login real-time notification
4) Download request
2) Establish WebSocket connection
3) Notification

EBICS

WebSocket

Push services

Desktop

E-mail

travic corporate

travic payment hub

travic push server
- Management communication partners
- Message handling
- Technical level of communication channels

Bank system

Business appl. Back end Data

Real-time system – the future of your communication: efficient, automated, flexible

Administration-free operation

The operation of the TRAVIC-Push-Server is very efficient. In the interplay between TRAVIC-Corporate and the TRAVIC-Push-Server the connection of the user is realised in an automated way and therefore without additional effort. The initiative to register at the TRAVIC-Push-Server comes from the customer. Furthermore, it is possible to inactivate or reactivate unused accesses without manual intervention by the operator.

Efficiency

The standardised procedure for real-time notification and the implementation in the TRAVIC-Push-Server enables resource-saving operation on the part of the financial institution and the customer. The alternative to active notification would be high-frequency sending of numerous requests from the client to check whether new data is available. At the same time, the system architecture of the TRAVIC-Push-Server is designed for high scalability by the use of parallel instances.

Future-oriented system

The TRAVIC-Push-Server can be used as a central component with which customers can parallely be reached across all the various notification channels. That way, already today a wide range of applications exist. In addition, PPI AG can implement further solutions on this basis if required, for example in connection with the topic "SWIFT gpi".

Feel free to contact us - we look forward to an exchange of ideas.

The benefits at a glance

- Real-time notifications on incoming instant payments
- General information (e.g. maintenance window) can be actively sent to the customer at the initiative of the bank
- Short time-to-market
- Multi-channel capability ensures optimal customer availability

System requirements

- OS: Red Hat Enterprise Linux, AIX version
- Tomcat
- AdoptOpenJDK
- DB: Oracle, DB2, PostgreSQL

For questions and further information:

Jeannine Ster
Sales
+49 160 8808453
jeannine.ster@ppi.de

PPI AG
Moorfuhrtweg 13
22301 Hamburg
Germany