



Payments as a service

Everything from a single source

Financial institutions no longer have to work with many different partners for payments projects. PPI is an all-round service provider: in addition to software and consulting, the range of services will in future also include the operation of payments systems and the outsourcing of business processes.

Ideal for transformation projects

For over three decades PPI AG has been working successfully in the consulting and software business for customers in the financial industry. A number of impulse-giving solutions for national and international payments have already been realised. With its own software products, PPI is the market leader for payments systems in Europe. The operator concept of the TRAVIC suite consists of several business clients and one system client and is ideally suited for transformation projects. The symbiosis of in-depth technical expertise and extensive development know-how has been completed by a payments as a service offer. Customers have the option of having PPI software operated directly by the manufacturer in the cloud as technical process outsourcing (TPO) and can also outsource all payments business processes to PPI as part of business process outsourcing (BPO). In view of the current resource situation on the market, considerable savings can thus be made by relocating skilled workers.

Successful start

Several customers are already using this new service – including an internationally active, fast-growing European digital bank for instant payments as well as a private commercial bank in northern Germany with a strong market position in international shipping.

The latter wanted a comprehensive transformation of the payments landscape to achieve cost reductions, efficiency increases and improvements in competitiveness. All customer data (including access data) and the controlling processes were to be migrated to a single, digital payments platform.

PPI's single-source project management has had a visibly positive impact: the bank's cross-border payments were migrated in only 12 months of project time and are now running in live operation. This was followed shortly afterwards by other payments products such as SEPA, including SEPA instant payments.



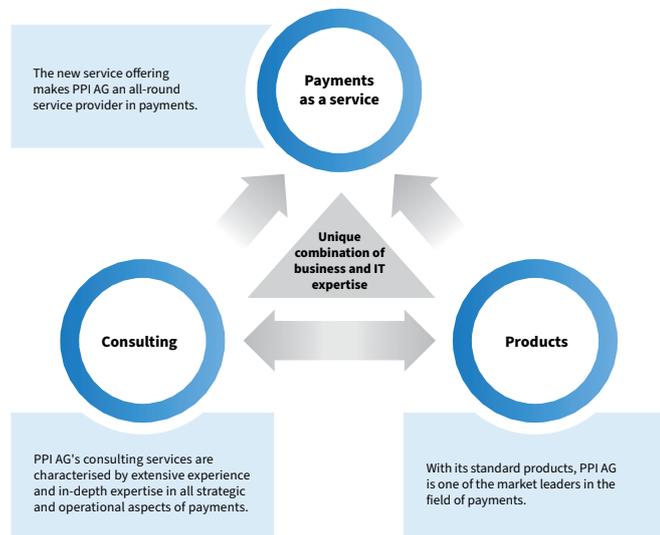
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Highly available and agile

Clear benefits

Modern and flexibly adaptable payments platforms based on the TRAVIC suite require fewer resources, are more powerful, scalable and future-proof. In the scope of a transformation project, it is also possible to redesign and simplify business processes. New payments products, such as those based on Request to Pay (RTP) or SEPA instant payments, can be realised without major effort. In addition, 24/7/365 availability is guaranteed; even during release changes there are no downtimes.

PPI's payments as a service operating model avoids frictional losses and simplifies communication – after all, there is only one contact person. Financial institutions get an innovative and scalable best-in-class payments solution that not only benefits the bank by saving manual and error-heavy processes, but also their customers.



Our services

- Takeover of technical and functional payments-related business processes (BPO services).
- Implementation of a hosted payments platform with state-of-the-art functionalities and connection to all market infrastructures.
- Provision of the core components of the payments software:
 - TRAVIC suite as an end-to-end solution for the entire payments process, including customer accesses
 - Development and provision of the operating environment
 - Provision of all data storage components
- Agile project methods
- Adaptation of the payments platform to the requirements of the financial institution
- Test support
- Implementation of the data migration and subsequent switchover to live operation

Adding the outsourced operation of payments systems to our offering, PPI AG now covers the entire value chain of payments services. From strategic consulting to solution development to solution operation, financial service providers now get everything from a single source.

For questions and further information:



Dr Hubertus von Poser
Head of Consulting Payments
+49 175 9378570
Hubertus.von.Poser@ppi.de

PPI AG
Moorfuhrweg 13
22301 Hamburg
Germany