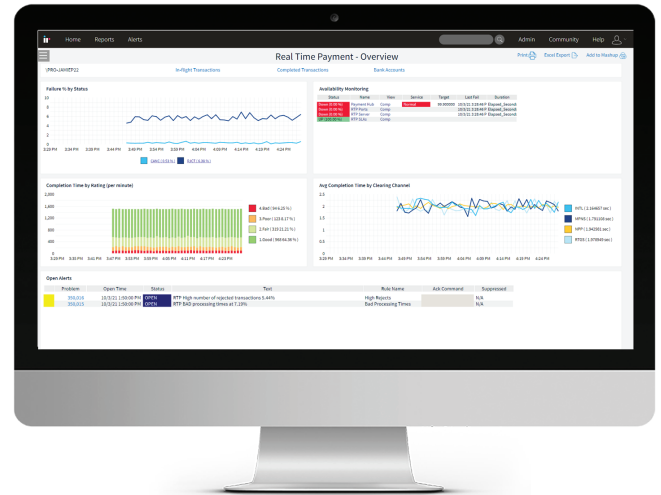


Real-Time Payments

Monitor real-time payments to ensure instant, easy and validated tracking

Real-time payments offer a faster, more consistent means of payment and are rapidly becoming a global standard. Growth and cross-border standardization are driving technology and procedural changes, meaning organizations must be ready for changes in the real-time payments landscape.

Now is the time to ensure that you are across your real-time payments processes and understand what's expected, so that you can stay ahead of your real-time competition.



SIMPLIFY REAL-TIME PAYMENTS COMPLEXITY

There is an expectation with real-time payments that the funds are made available in the recipient's account within seconds. When these expectations and SLAs are not met, organizations can face penalties, reputational damage, or even in loss of business.

Managing your real-time payments is not just about monitoring, troubleshooting and addressing

customer-impacting issues, there could also be revenue opportunities that you are missing within your payments ecosystem.

IR's Real-Time Payments solution provides a single dashboard to simplify the complexity of managing real-time payments.



Detailed tracking of payment flows

Track every interaction with internal and external systems and every step in the workflow to ensure overall payments health.



Instant monitoring and management

Understand payments in real-time to identify abnormal patterns in workflows and ensure payments are not delayed.



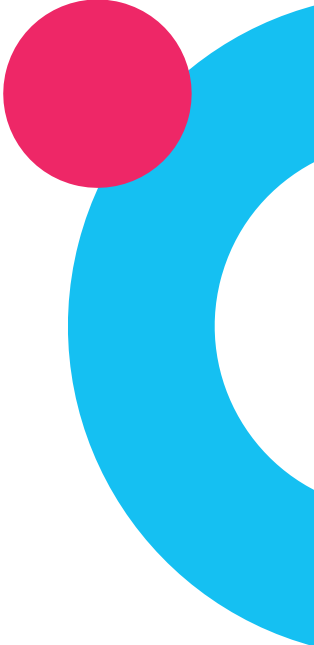
Deliver results

Ensure fast identification and response to issues, benefit from service level tracking, and leverage detailed analytics to deliver optimal business results.



Real-Time Payments

FEATURES

- **Transaction Flows and Payment Service Health** - a single dashboard to simplify the complexity of managing real-time payments across various workflows.
 - **Transaction Detail Drilldown and History** - with one click, drill down into the details in your real-time payments to access detailed transaction information, allowing users to easily investigate and identify the root cause of issues.
 - **Reporting and Business Insights** - analyze historical data to identify new opportunities and make better business decisions.
 - **Transaction Time, Volume and Anomaly Tracking** - access comprehensive dashboards to easily track transaction volumes, and anomalies, with links to a live dashboard for further investigation.
 - **Configurable Alerts and Visual Alarms** - create your own alarms to alert you to specific accounts and situations, as they develop.
 - **Time Monitoring of Individual Items** - retrieve transaction details on individual items in order to troubleshoot the flow of individual payments.
 - **Service Level Tracking** - get comprehensive reporting and insights for different SLAs for different types of transactions.
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KEY BENEFITS

- ✓ Maximize customer satisfaction and revenue
- ✓ Improve customer experience with fast resolution to issues impacting real-time settlement times
- ✓ Perform detailed tracking of payment flows to ensure overall payments health
- ✓ Quickly find trends in payments data to improve business outcomes
- ✓ Make more informed decisions based on real-time transaction data and insights
- ✓ Save time by automating reporting obligations, and generating insights into SLA performance



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