

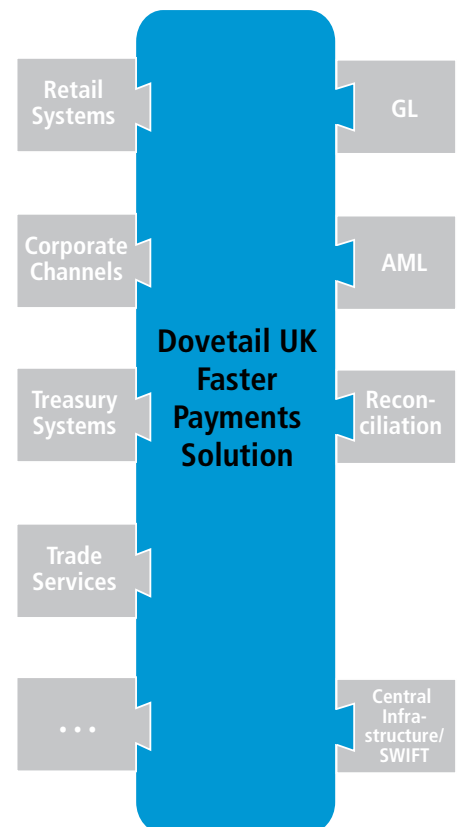


# UK Faster Payments – a real-time challenge

The new UK Faster Payments regime substantively alters the payments landscape in the UK. It requires significant changes in workflows and makes challenging, real-time demands on low value payments systems. With Dovetail, the challenge is easier to meet.

The Dovetail UK Faster Payments Solution provides full support for Single Immediate Payments, Diarized Payments, Standing Orders and receipts for settlement members and direct and indirect agency members. It offers extensible UK Faster Payments qualification rules including IBAN and BIC checking. And it features an interface to ISO 8583 gateways.

Your current systems needn't be affected; the Dovetail solution, fully functional out-of-the-box, integrates with your legacy systems to meet the demands of Faster Payments with minimal pain. It provides a single platform for high and low value payments that streamlines processing for CHAPS, BACS and Faster Payments. It's a strategic element of an integrated, component-based universal payments solution designed to give you the flexibility to deal with an uncertain future.



No matter how complex the system you need, Dovetail makes it easier to deliver.



**Dovetail**  
Progressive renovation in payments.

With Dovetail, you'll have a complete solution that delivers all of the processing requirements to connect to the Central Infrastructure through an ISO 8583 Gateway. It can integrate with your existing technology, or run as part of our universal payments solution. Either way, it performs! We have benchmarked the underlying system in excess of 4,000,000 transactions per hour.

It's the easiest route to Faster Payments – and available now.

### Function-rich and flexible

The Dovetail UK Faster Payments Solution incorporates all of the functionality you'll need. It handles the total process of outbound payments, from payment validation and qualification through reference data validation, payment routing and enrichment, limit checking, warehousing and scheduling, to payment release. It handles incoming receipts, enabling fast availability of funds to your clients.

What's more, it integrates seamlessly with your systems for client account checking, posting and advising, and with AML filtering and fraud detection systems. Finally, you'll benefit from easy administration, a full audit trail and comprehensive monitoring and control.

### Make it yours

You'll have the freedom and flexibility to tailor the Dovetail system to suit your specific needs.

Our Dovetail UK Faster Payments Solution comes with predefined reference

workflows that give you a fully compliant system out of the box. Your team can change the workflows in order to meet your customers' requirements or the constraints imposed by your existing applications, payment processing and accounting infrastructures. And it is easy to add new processing stages to the workflow by building new components or by using further Dovetail components.

The solution has the flexibility to let you cope with future change.

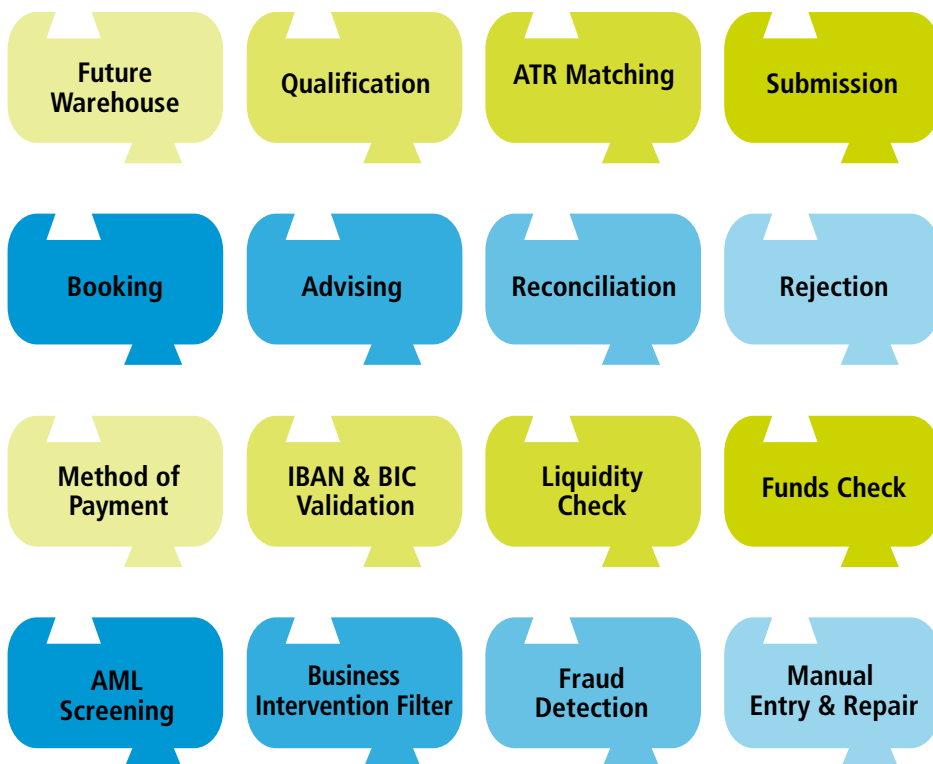
The Dovetail UK Faster Payments Solution could be the start of a progressive renovation of your payments system.

### Towards a universal system

The Dovetail Payments System automates the processing of a wide range of

payments from bulk ACH clearing to global RTGS settlement, supporting both straight through processing and manual entry and repair. It is universal, covering wholesale and retail, high value and low value, urgent and non-urgent, single and bulk payments; in multi-currency, multi-company and multi-entity operations.

The secure, web-based front-end allows local and remote payment entry and repair, liquidity management, and comprehensive exception management. The system fully supports ISO 20022 messaging ensuring no truncation of data. It is component based and built on modern open standards and technology giving you the greatest flexibility in choice of hardware and technology platform.



Workflow stages for UK Faster Payments. You define the workflow.

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