

Axway Financial Services Solutions

Securing data transmissions across multiple channels



Around the world, more than 1,500 banks and financial institutions rely on Axway for secure, multi-channel financial data and transaction processing.

In light of recent economic and regulatory trends, it's a different and far more challenging world now for the global financial services industry. Maintaining business continuity is fundamental to the future success of every bank, financial institution and corporation given today's continuing instability and uncertainty, new regulations, and an ongoing trend toward consolidation.

Across the financial services ecosystem:

- **Banks** need to streamline operations and turn upcoming regulatory requirements into business opportunities – such as providing more services and expanding market reach to attract new corporate customers.
- **Market infrastructures** need to improve efficiency throughout the transaction processing networks that connect banks to banks, and banks to corporate treasuries.
- **Corporations** and banks must adapt to new regulations, translate data into compliant formats, and use new protocols and communication channels – all while continuing to use existing internal infrastructure assets.
- **All financial services organizations** must respond as smoothly as possible to market consolidation and mergers & acquisitions that require systems and infrastructure consolidation and cost reduction.

Throughout the financial services industry, institutions can best meet these requirements through a secure data transmission platform that delivers the complete transparency and control necessary for effective automation, risk management, regulatory compliance, customer collaborations and cost control.

By consolidating all of your financial flows and providing real-time integration, security and visibility into payment processes as they occur, Axway's secure data transmission platform can help you reduce costs while ensuring that your high-value financial flows meet processing deadlines and satisfy SLAs.



Axway solutions support the full range of Financial Services industry standards, formats and protocols, including:

- BAI
- FIX
- NACHA
- EBICS
- SWIFT
- SEPA
- PSD

Axway is also the author or co-author of the PeSIT, AS2, and Secure Sockets Layer (SSL) protocols.

With a slew of global financial exchange mandates coming down the pike, Axway Financial Services solutions can put you ahead of the curve with proactive compliance measures (including a smooth migration path from ETIBACS) and a golden opportunity to attract new customers.

Secure data transmission platform

Connect with any business partner

Axway Financial Services solutions power business interactions within financial ecosystems, such as bank-to-bank, bank-to-market, bank-to-corporation and corporation-to-bank. Axway Financial Services solutions go beyond simple file movement or translation – they can validate multiple payment types, transfer files faster, accommodate all banking security policies, protect against data loss, lower throughput times and more. This broad range of functionality empowers you to:

- **Reduce costs through platform consolidation.** A single platform for establishing connections with everyone you do business with improves the security and integrity of orders and data transfers while reducing software, training and maintenance costs.
- **Manage risk and ensure compliance through policy-based governance and real-time analytics.** Centrally define, manage, and enforce policies that govern the various interactions within your trading community, including email, and ad-hoc and automated file and transaction flows. Real-time event monitoring, reporting, and auditing allow business and IT managers to fast-track low-risk processes and highlight high-dollar, high-risk or unusual transactions.
- **Drive core revenue through improved business agility and community management.** Robust business process and community management capabilities close the gap between relationship management and technical connectivity to help you acquire customers and deliver new services faster.

Reduce costs

Through platform consolidation

Axway Financial Services industry solutions let you move from point-to-point connections and integrations to a unified, scalable platform with end-to-end and top-to-bottom visibility and control over financial flows.

You can consolidate your ad-hoc, A2A, B2B, and Managed File Transfer (MFT) infrastructure, including costly VAN connections and unsecured FTP sites, with a single secure data transmission platform that supports:

- Extremely tight SLAs with the ability to automatically detect, move and process files, and trigger email notifications.
- Different customer/partner protocol and format requirements, encryption policies and processes for adopting file transfer products.
- Reliable transfer of very large files with checkpoint/restart capabilities in case of transmission failure.
- Flow control process management, detailed audit trails, and message persistence and archiving for SLA fulfillment, data quality assurance, reporting and score-carding, and regulatory compliance.
- Certificate management, validation, and authorization checking for security-intensive PKI-based transaction networks.

Manage risk and ensure compliance

Through policy-based governance and real-time analytics

Managing liquidity, preventing data loss, and complying with industry and government regulations (including EBICS, SEPA, SWIFT, PCI, GLBA and more) are now at the top of the mandate list for the entire Financial Services industry. Axway Financial Services solutions help ensure the success of each initiative by enabling you to see, analyze, secure and proactively manage all of the different types of interactions happening within your trading ecosystem.

- **Set universal policies** that apply to your ecosystem as a whole, and specific policies that define how constituents and groups are allowed to interact with one another.
- **Get real-time views, notifications, and alerts** for business processes within your enterprise, along your value chain and throughout your trading partner community.
- **Extract business content and run analytics and KPIs** to reduce risk and improve performance.
- **Create strong audit trails** to demonstrate regulatory compliance and protect against legal liability.
- **Secure ad-hoc file exchange and email communications** with attachment management, automated encryption, and content filtering that leverages Axway's Financial Services lexicon to scan messages and attachments for financial information, including statements, account numbers, PINs and trade confirmations.

Drive core revenue

With improved business agility and community management

With risky business a thing of the past, providing more traditional, transaction-based services to new partners and customers is key to driving core revenue. Axway solutions speed time-to-market by closing the gap between business relationship management and technical connectivity.

- **Fast, easy, and secure on-boarding** of customers and partners allows you to rapidly grow your business. You can automate enrollment processes like subscription, registration, provisioning, testing, and operations, and segment your partners and customers into distinct communities.
- **Robust business process management** capabilities help line-of-business managers project and quickly respond to changing business conditions.
- **Multi-channel consistency** enables you to exchange financial information with customers and partners using the networks, protocols and formats they require.

Axway offers managed services for customer enrollment, provisioning of communication endpoints to customers, and more. For corporations, our solutions also facilitate secure Straight Through Processing (STP) of payment transactions through market infrastructure.

“Axway brought vast IT banking knowledge to the table, thanks to its long-standing experience within the financial industry”

Fred van den Hoek,
Service Manager, Connectivity,
OIB at ING



More enterprise software solutions from Axway

- **Managed File Transfer (MFT)** for secure, auditable, and easy-to-manage B2B, Application-to-Application (A2A), and ad-hoc information exchange within existing infrastructures.
- **Business-to-Business (B2B)** for automating and integrating supply or value chain activities — such as order processing, delivery, invoicing and payments — that involve multiple business partners and customers.
- **Integration** for orchestrating end-to-end enterprise application integration and data exchanges, both within your organization and with your trading community of external partners, suppliers and customers.
- **Email Security** for defending your organization against external and internal threats that can jeopardize information security and regulatory compliance.
- **Identity Security** for real-time validation of digital certificates within PKI environments, ensuring the validity and integrity of highly valued and trusted transactions for security-intensive organizations.

Your solution, your way

With a flexible architecture and deployment options

Comprehensive Financial Exchange Solution	
Axway Financial Exchange (FEX)	A multi-channel, multi-enterprise, and multi-service platform that provides real-time integration, security, and visibility into processes as they occur.
Managed File Transfer	
Axway SecureTransport	Create manageable, secure and auditable two-way communications channels over the Internet and private IP networks — with any business partner.
Axway Interchange	Reliably and securely connect your enterprise with all of your suppliers, partners, distributors, and service providers across private or public marketplaces of any size.
Axway Transfer CFT	Securely transfer and track messages between diverse systems and applications across multiple sites, without application rewrites.
Axway Endpoints & Community Solutions	Establish secure and direct last-mile connections with your partners, suppliers and customers over the Internet – quickly, efficiently and reliably.
Ad-hoc file exchange via email attachments	
Axway File Transfer Direct	Brings traditional MFT principles to ad-hoc file exchange by combining support for very large file attachments with content-based policy management, encryption, authentication and tracking capabilities.
Identity validation for PKI	
Axway Validation Authority Suite	A comprehensive, scalable, and reliable framework for real-time validation of digital certificates and access permissions within PKI environments.
Policy-based encryption and content filtering	
Axway Secure Messenger	An enterprise-class, component-based email architecture that includes a state-of-the-art SMTP relay and powerful policy-based content filtering capabilities for improved governance and compliance.

Every bank and financial institution has unique secure data transmission requirements. That's why Axway Financial Services solutions are based on a flexible architecture that lets you select the functionality you need now, while making it easy and straightforward to add new capabilities in the future.

Learn more today

To learn more about how an Axway Financial Services solution can help you reduce costs, manage risk, ensure compliance, and drive core revenue, call your regional office listed below, email us at axwaysolutions@axway.com, or visit www.axway.com.

For More Information, visit www.axway.com

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