

TAS Network Gateway 3.0

The solution to access Interbank Networks and manage financial data exchanges



How to comply with PSD2 and how to offer real-time payments in 24/7/365 mode have become the major challenges for European banks.

TAS Network Gateway 3.0 has increased functionality to fully support the Pan-European Instant Payments and PSD2, paving the new era of Open Banking.

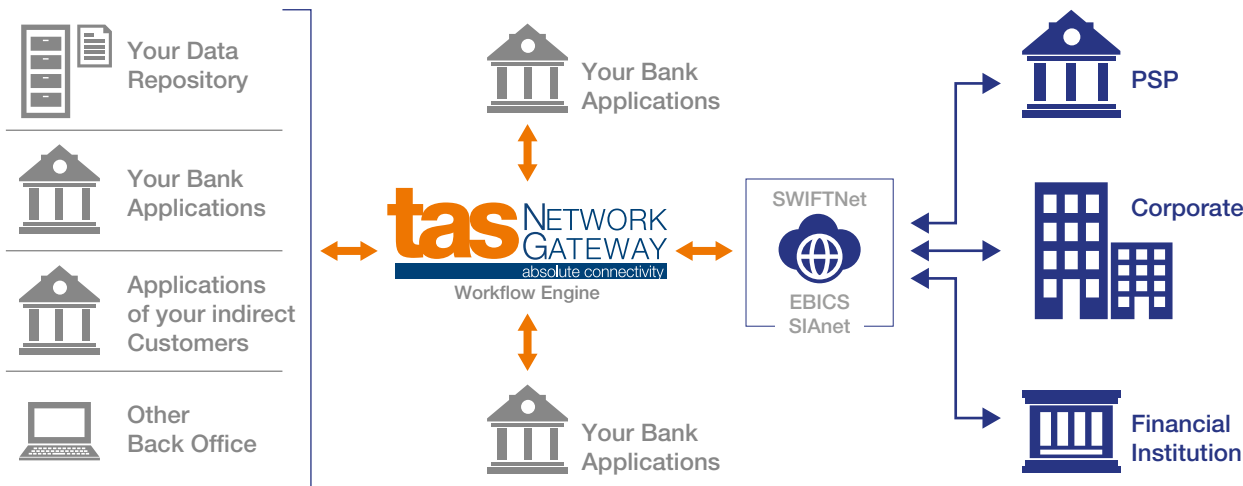
TAS Network Gateway 3.0 – the TAS enterprise payments orchestrator that manages interbank transactions, financial messages and files – is ready for the new European SCT^{inst} scheme from day one, reducing complexity in participants’ adoption by easing integration and modernization of their legacy.

Already operating at the heart of the European T2 and T2s central infrastructures, the platform has been adopted at several local and international commercial players both as network access hubs, and as integrator engines to validate and transform financial data flows.

TAS Network Gateway 3.0 can also be upgraded with the new TAS Open Banking, the latest layer specifically designed for PSD2 compliant open APIs .

IN THIS DOCUMENT:

- **TAS Network Gateway 3.0 is ready for the SCT^{inst} and PSD2 revolutions**
- **TAS Network Gateway 3.0: The flexible application integrator framework orchestrating financial transactions across multiple channels**
- **Functionalities and characteristics**
- **TAS within the landscape of Interbank Networks connectivity services**



Functionalities and characteristics

TAS Network Gateway 3.0 is an advanced Enterprise Application Integrator (EAI), which manages and controls the exchange of interbank transactions, messages and files over domestic and international networks.

TAS Network Gateway 3.0 has an advanced, pluggable engine with several value-added business services to extend its functionality across old and new banking needs like SEPA CT, DD, SCT^{inst}, funds management, T2, T2S and others.

Many legacy applications can be modernised by this platform. Because of the pluggable engine's flexibility, **TAS Network Gateway 3.0** is an excellent integrated solution for optimizing bank IT facilities and human resources. **TAS Network Gateway 3.0** is designed to evolve with your banking needs, today, tomorrow and into the future.

FUNCTIONALITIES

- Format conversions to allow minimum impacts when integrating customer's back-office legacy applications
- Supports massive batch uploads of files as well as real-time data feeds through queues or web-services
- Free or assisted data entry, with predefined templates and multi-level authorization rules
- SEPA and TARGET2: full support of SEPA CT, DD and SCT^{inst} services, plus T2 and T2S services; syntax and semantic validation on data flows
- Corporate Payments: manages files of any size, adapting to the customer's formats, applying validations and conversions for further processing
- Easily adapts to support any domestic networks and services
- Full support of RNI Italian domestic services: validation and calculation of integrity check codes; encryption/decryption; etc.
- Fund and Securities Management
- Full support of real-time transactions for Instant Payments readiness
- Secure web services to integrate remote banking via internet, mobile applications, and digital devices

CHARACTERISTICS

- Logical separation between data formats and network protocols: manages proprietary protocols of Network Service Providers (NSP) and Clearing & Settlement Mechanisms (CSM), leaving the customer free to transparently move from one supplier to another
- Pluggable business services layer to incorporate additional value-add functions
- Dynamic configuration of routing rules for messages and files
- Bulking and unbulking of messages to files and vice versa
- Conversion of application formats into network formats and vice versa
- Controls (STP validation based on dictionaries)
- Pluggable architecture
- Available as SaaS through **TAS Service Bureau** offering, or installed on premise

FORMATS AND PROTOCOLS

- ISO-15022, ISO-20022 (CT/DD, SEPA, SCT^{inst}, T2, T2S)
- XML, fixed formats, CSV, Excel
- SWIFTNet FIN, InterAct, FileAct, with or without SAA (SWIFT certified interface)
- SIAnet File Transfer and Message Switching via EAS and Smart Integrator (SIA certified interfaces)
- EBICS
- T2S connector for both accredited T2S Network Service Providers: SWIFT and SIA-COLT
- Emergent Protocols (Ripple)



TAS Network Gateway 3.0 offers a responsive graphic user interface for the monitoring of data exchanges, the production of tailored reporting and the inquiry of technical- as well as business-focused graphs

ARCHITECTURE

TAS Network Gateway 3.0 leverages on TAS Group's 30+ years of experience in the development of solutions dedicated to the governance of interbank connectivity. The platform is consistently updated for regulatory compliance and extended with new services and protocols to keep pace in the evolving market. **TAS Network Gateway 3.0** is based on the latest Java Enterprise standards. Certified on the most common Java Enterprise Application Servers and DBMS, TAS Network Gateway 3.0 runs on any IT platform available on the market today, including distributed open server environments, engineered systems, modern mainframes and more.

The product architecture is organized into three logical layers

- **BOAs Adapters Layer:** offers multiple integration interfaces towards back-office applications based on MQ queues, file system, secure FTP, web-services, database, APIs and additional proprietary channels
- **Business Services Layer:** manages business services based on scheme protocols like SEPA, T2, T2S, and is enhanced with additional functions like settlement and reconciliation panels, synoptic views, etc.
- **Network Drivers Layer:** manages network access through the support of communication protocols; each driver is certified by the official Network Service Provider (e.g. TAS Network Gateway SWIFTNet driver is a SWIFT qualified interface)

CERTIFICATIONS

SWIFT Certified Interfaces

- Store & Forward, FileAct
- Real-Time FileAct
- RMA
- FIN

SIA SmartIntegrator Application Certification

- RNI FTS
- RNI MSS

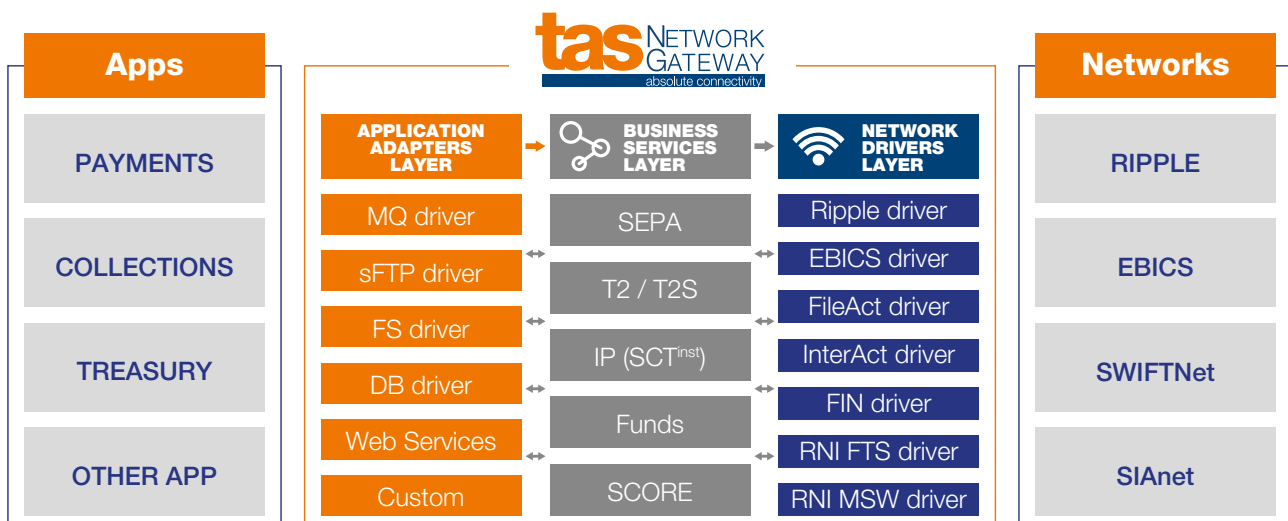
AVAILABLE BUSINESS SERVICES:

- SEPA (SCT/SDD/SEDA/SCT^{inst})
- SCORE
- T2
- T2S
- Funds

AVAILABLE NETWORK DRIVERS:

- FIN / FILEACT / INTERACT
- RNI FTS and MSW
- DEP
- EBICS
- Ripple

TAS Network Gateway 3.0 Architecture



TAS within the landscape of Interbank Networks connectivity services

Connectivity towards Financial Networks is rapidly evolving and the competition among NSPs (Network Service Providers) can have significant business impacts on the Payments ecosystem.

ECB over all promotes higher competition among NSPs. The most impacting decision in this field has been the liberalization of the interconnection to T2S platform, allowing market participants to choose either SWIFT or SIA-COLT for the provision of the connectivity.

Similarly also SEPA traffic can be routed towards the ACHs (Automated Clearing Houses) chosen by the Bank with no constraint on the underlying network (SWIFTNet or SIANet or other). To this extent it is remarkable that EBA Clearing today accepts SEPA flows also over EBICS, a secure protocol based on Internet, which is ever more preferred by the French-German Banking Industry.

Finally there is strong evidence of a growing number of new messaging protocols arising in the market, driven by institutional committees or by private communities initiatives, that urge banks and PSPs in front of a challenge: opportunities to re-position their offer is intrinsically difficult when internal core architectures are still silos-based and multi-layered, like for the majority of the Banking Industry Players.

TAS Network Gateway 3.0 is the answer by TAS to these new market trends, and has the aim of enabling our customers to :

- Take the architectural modernization challenge in an agile and governable way
- Manage the impacts of the regulatory evolution in due time, considering the upcoming major milestones (PSD2, T2S migration waves, T2-ISO20022 migration, Instant Payments SEPA-EPC, ...)
- Concentrate in the enablement of new services and business models, relying on an IT infrastructure, which is vendor independent, multi-country, multi-standard and multi-protocol.

TAS Network Gateway 3.0 is your best choice if you are seriously rethinking your development roadmap to acquire new clientele and new volumes, with no technological constraints.

TAS Group provides services and technological applications for cards, payment systems and financial markets. We operate globally, delivering innovative solutions to empower our customers' business.

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