



Powered by Experience

Meeting customer expectations, reducing costs and time-to-market, increasing payment-processing capacities, and rationalising organisation and payment channels are the main drivers behind Diamis' offering of the CRISTAL STeP² solution.

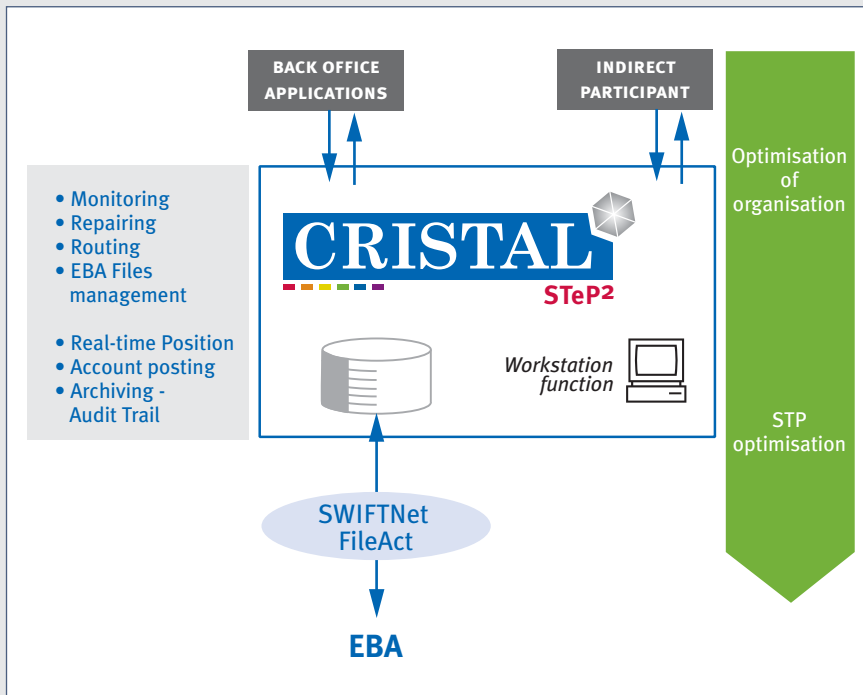
› CRISTAL STeP²: A FULL STP SOLUTION WITH PROVEN VOLUME GROWTH CAPABILITIES

- Offers direct access to the EBA STEP2 central system used by a wide segment of the banking community, thanks to the new services offered by SWIFTNet
- Provides capability for large-volume processing (up to 20,000 transactions per hour)

Diamis, an EBA associate member (through the Atos Origin group), follows the progress of the European Payment Council (EPC) in implementing the Single Euro Payment Area. In this context, efficient payment management for centralised-clearing systems, such as EBA STEP2, is essential. In addition, legal constraints on pricing for low-value cross-border payments within the euro zone lead banks to increase straight-through processing capability. Diamis' mission is to help customers meet these new challenges.

- Enables flow monitoring, with automated validation and routing, guaranteeing financial and technical checks
- Allows liquidity management by calculating the expected and real positions directly from payment status
- Allows the progressive integration of domestic traffic to move from multiple bilateral arrangements to a genuine multilateral platform
- Enables a single installation to support multi-bank and service bureau processing
- Provides web-based GUI over a bank's Intranet or Internet
- Offers the possibility of adding new channels and fully managing several daily cycles, based upon dedicated directories, scheduling, exchange, and format rules

› CRISTAL STeP² COMPELLING FEATURES



- Publish & Subscribe Event Reporting to B/O systems, and ease of account posting via Event Report generation
- Automated transaction routing of incoming transfers to the relevant banking applications
- Synchronisation between the EBA STEP2 central system and CRISTAL STeP²
- End-to-end audit trail as soon as the transactions reach CRISTAL STeP²
- Ability to route to other payment channels
- Cut-off time configuration and control
- Advanced EBA incoming files management

KEY BENEFITS

- A quick and simple implementation for existing CRISTAL customer platforms mitigating global payment costs by optimising production procedures using a unique monitoring tool
- A possible CRISTAL STeP² environment dedicated to EBA STEP2 activity for high-volume management or business segregation purposes
- Long-term archiving database that guarantees high performance of the live database