SERRALA

Alevate Payments

**Managing Payments
in the Cloud in a Centralized
Payment Hub**

About Alevate Payments

Alevate Payments is a modular cloud solution that simplifies national and international payments by creating a central platform that links banks and businesses.

The core Alevate Payments functionality is complemented by cash pooling and banking authorization administration modules which help companies optimize their liquidity and

increase payment efficiency. An optional mobile application enables users to safely release payments on a smartphone, anytime and anywhere.

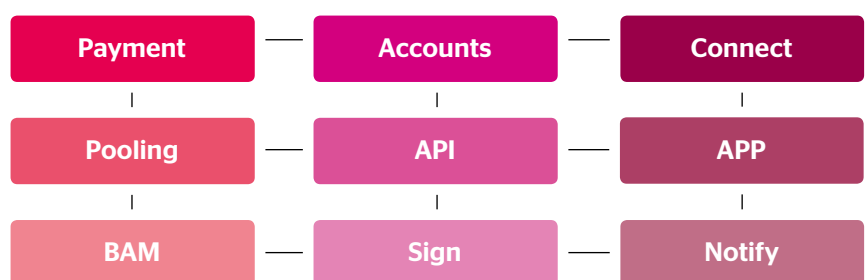# Alevate Payments:
Scalable to a Global Payment Factory

Companies across all industries, from medium-sized to global player, can use Alevate Payments as a public or private cloud solution to manage their global payment needs. This flexible business-to-business (B2B) solution enables agile and secure cloud payment processing across multiple banks, countries and clients with its multi-level payment administration (system, operator, bank and companies) and fine-grained role and rights concept. It integrates with complex application landscapes using a programming interface (API), to facilitate the safe exchange of payment data across system boundaries. Companies can easily monitor the use and capacity utilization of the Alevate Payments solution using detailed statistical reports and they can choose Serrala's managed services offering to further simplify payment processing.

Personalized Dashboards and Widgets

Alevate Payment's user interface can be personalized to match each user's daily tasks. The user's start page can be set up as a dashboard with widgets that contain fully operational views and capabilities from the portal.

With just a mouse click, users can expand a widget to fill the entire screen, making it is easier to view a detailed list of accounts or payments. Widgets can also be used to display information from other external applications, such as trade and market information, interactive maps or other services.

Payment	Accounts	Connect
Pooling	API	APP
BAM	Sign	Notify

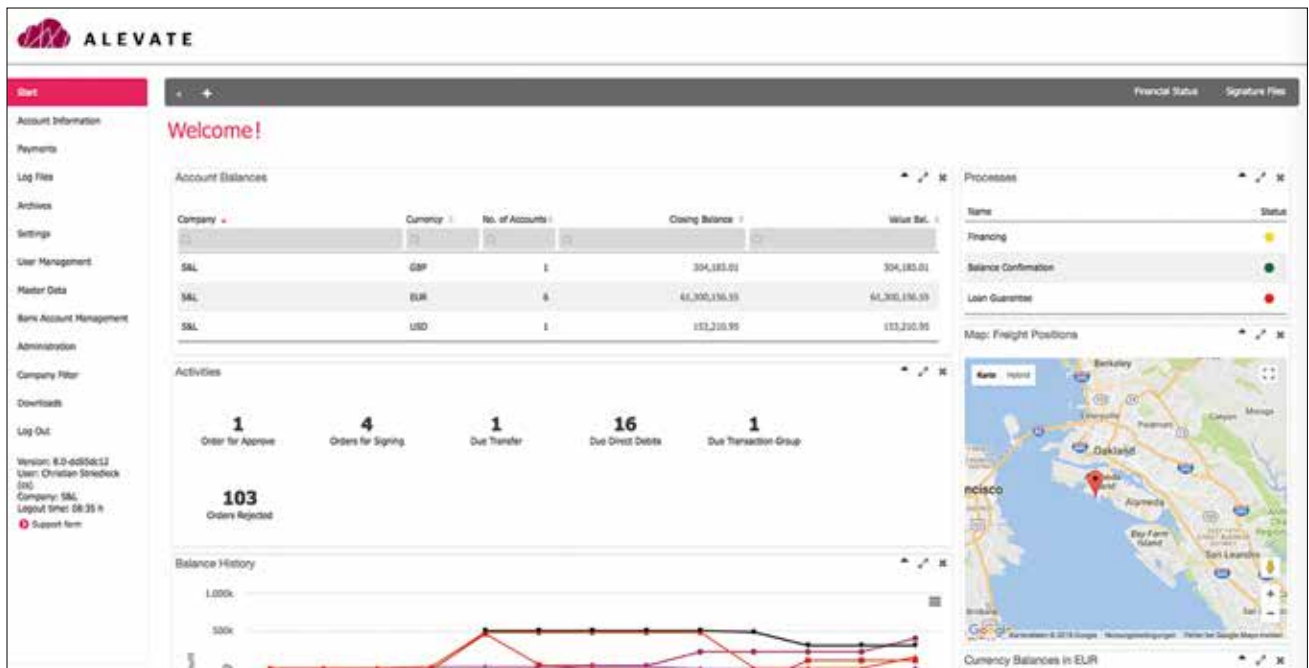Alevate's modular design facilitates tailor-made solutions

**Flexible Account
Administration**

Complex corporate and account
structures are easy to administer in
Alevate Payments and can be broken
down by aggregation and order criteria,
even at an individual account level.

The accounts are grouped by:
- account-keeping bank
- account-keeping institute
- originator of the payment
- account currency

From Alevate Payments' aggregated account view, users can switch between turnover lists of single accounts, account turnovers, and individual transactions. Provisional items (MT942, CAMT.052) are retrieved on an intra-day basis and directly displayed in addition to daily account statements (MT940, CAMT.053). Value balances provide information on the value dates of the transactions.

Within account groups, the balances of all summarized accounts are aggregated automatically, making it possible to see how much total liquidity is available for a given currency at any time.

Standardize Account Statement Processing

With the Account Statement Processor (ASP), account statements can be retrieved from banks in different international SWIFT and non-MT formats and converted into a standard format, so they are available for downstream processing in ERP and TMS systems.

Flexible Payment Creation

Payments can be manually entered, uploaded or imported from existing systems, such as SAP®, directly into Alevate Payments. Formats suitable for such an import include IDoc, MT101/MT104 or ISO 20022.

Alevate Payments manages the payment originator and recipient data, reference fields and transaction codes, which greatly simplifies the process of manually registering payments.

The solution supports groups of recurring payments or transaction groups. Users can make general changes to a transaction group, such as increasing a universal contribution or specifying a different recipient account for direct debits, and that change will be reflected in all payments in the group. The solution also supports SEPA formats. It includes a SEPA client administration as well as an IBAN generator which determines the correct IBAN from the transaction account number and bank code.

During the payment release, Alevate Payments calculates a forecast balance proactively based on the set of payment orders that have been planned but not yet posted or submitted and the accounts' credit lines.

Payment files can be directly transmitted or converted into the desired target formats (SWIFT, SEPA, ISO 20022 XML CGI, national formats) before transmission so they can be submitted directly to local bank branches.

Manage Bank-Specific Formats

Bank-specific format deviations can be managed using Alevate Payments' Format Editor. This graphical editor enables users to map the fields of the imported data files to the fields in the respective target format. The complex logic behind these field mappings can be easily modified using the solution's rule-based format editor.

Improve Liquidity with Pooling

Alevate Payments also support pooling. Pooling groups enable companies to concentrate liquidity in designated accounts by simultaneously Zero Balancing (zero) or Target Balancing (target balance) other accounts in the group by withdrawing liquidity from subsidiary accounts or making it available as required. The pooling functionality automatically creates the necessary payment orders (SEPA Urgent, MT101, SEPA), making it possible to pool funds across banks or countries. With the ability to create different pooling areas and perform pooling in multiple stages, Alevate Payments provides users with much greater control and flexibility over liquidity. An interest scale, considering only the accounting balances, is generated by Alevate Payments for each pooled account. This scale can then be exported for posting. Moreover, it is possible to define an intra-company interest rate granted for receivables or liabilities. Interest scales can be generated even if the actual cash pooling is not done by Alevate Payments. In such cases, the banks scan the reference field of account statements for relevant parameters and the respective turnover is additionally transferred to a shadow account. Interest scales can then be generated for these shadow accounts.

Go Mobile with the Alevate Payments App

The Alevate Payments Mobile App, which is available for both iOS and Android, enables users to manage payments even while on the road. In the app, users can display and view account information with provisional items as well as planned and due payments across all accounts. The app provides a secure alternative to smartcards and card readers, which have traditionally been used for releasing payments. The app does not require an investment in card readers and cards, and it requires less administration. The app fulfills all of the requirements for the two-factor authentication. The user receives information on outstanding payments by means of push messages. After downloading the app, the user pairs it with the Alevate Payments server using a QR code, which is displayed in the app. Strong cryptography ensures that any payment information exchanged using the app is completely secure.

The Alevate Payments Mobile App can be easily adapted to corporate brand requirements and can be published under its own name in apps stores.

Enable Secure Digital Signatures

Alevate Payments also supports secure digital signatures. Payments that are imported from SAP or similar systems are listed for digital signature (A004, A005, A006 or X.509) and can be signed once or multiple times from any desired location. The solution connects the signing user with the web-based Alevate Payments solution. It supports chip card signatures, with the private key securely stored on the smartcard, or data-based signatures, with the key saved on a USB stick or other device. Server-based signatures are also supported. A server-based signature is available with which also accepted pooling suggestions can be automatically released. With this option Straight-through processing (STP) can be achieved with as few interactions and media disruptions as possible.

Connect Quickly to Banks

Alevate Payments connects your internal systems, such as SAP and upstream accounting systems with your account-keeping banks. Once a payment is transferred and authorized, payment files are automatically transferred to the banks in charge of the account, via EBICS, sFTP or SWIFT. The same transmission paths are used to retrieve the account statements (MT940, MT942, CAMT.052, CAMT.053) and protocols (PTK, HAC). Connectors for specific systems can be licensed separately.

Integrate Alevate Payments with Enterprise Systems

With its own programming interface, the Alevate Payments API enables integration with complex application landscapes, ensuring the secure exchange of data across system boundaries. The resulting joint basis of data can be used by the different applications. The API can be used to integrate SAP systems or third parties with the Alevate Payments Apps to

create a complete eco-system for all payment transactions delivering considerable process advantages.

Simplify Transfers

The Alevate Payments Transfer App offers an easy way for users to automatically upload upcoming payments and regularly download account statements and provisional items without having to connect the web service API themselves.

The app runs in the background and works in the same way as popular file-sharing apps. A local directory is defined as a synchronization target for the app. Account statements are provided thereafter in two subdirectories and payment transaction files are extracted for uploading.

Direct connection to SAP with the Alevate Payments API and web services facilitates Straight-Through-Processing

Payments

Master Data

Statements of Account

SAP Connector

SAP NetWeaver
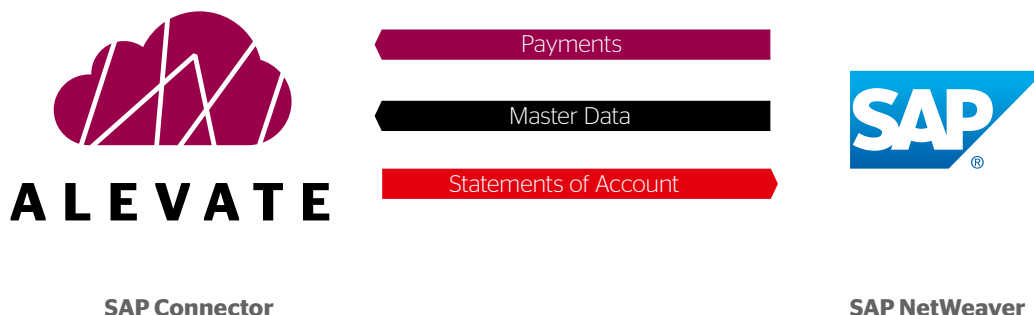
Transfer Payments Directly from SAP

The Alevate Payments SAP Connector uses the web service interface in SAP and the Alevate Payments API to enable a direct transfer of payments from SAP systems. This interface is cryptographically and organizationally protected by software certificates, eliminating manual and time-consuming inspections and further increasing security. When payments are entered manually, Alevate Payments can take into account creditor data stored in SAP so that payments are exclusively effected in favor of these recipients. This helps avoid that bank accounts of unknown recipients are used when urgent payments are entered without an SAP payment run. Account statements that are retrieved by Alevate Payments from banks can be automatically transferred using the direct connection to SAP for further processing.

Centralize Bank Account Management (BAM)

With Alevate Payments BAM companies can retrieve and manage all of the banking authorizations granted within a company group using a centralized solution. It considerably simplifies tasks such as granting new banking authorizations, changing banking roles and responsibilities, or designating vacation replacements. For EBICS banks, Alevate Payments calls up the customer and participant details using the HKD order type and makes them available for the integrated BAM. It manages and deploys bank account details and other information that already exists in the system (type of authorization, validity, contact data of responsible bank consultants) as well as the associated documents such as specimen signatures or account agreements. Search functions enable users to analyze activity based on countries, corporations and bank accounts and authorized signatories. All bank account changes are documented in an audit-proof log.

Receive Limit Notifications

The Alevate Payments module Notify monitors the definable limits on account statements and during payment capture. When a limit is violated, a notification is sent by e-mail to a designated group of people enabling users to take appropriate action when a significant cash inflow or unusual transaction (amount, recipient) occurs.

Benefits of Serrala's Alevate Payments

Secure

Alevate Payments meets the regulatory requirements for modern banking platforms (PSD2). It supports both current cryptographic procedures and the two-factor authentication using different media.

Wide Range of Functions

Alevate Payments' wide variety of functions were developed based on our customers' requirements, gathered over years of successful solution deployments. The solution is constantly being extended with new modules and capabilities to meet the latest market requirements.

Intuitive Handling

The only prerequisite to using Alevate Payments is a web browser. It is simple and intuitive to use and no software needs to be installed on the users' computers.

Standard Technology

Alevate Payments is a web application based on Java Server Technology. It is platform-independent and available for both Windows- and Linux-based servers. Additional functions are developed using Spring Framework for Java-based Enterprise applications, which supports high-performance and fail-safe customer solutions. The solution supports common protocols and usual bank formats as well as the (distributed) electronic signature.

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contact@serrala.com
www.serrala.com