VolPay as a Service

Reduce technology spend, accelerate time to market, and free up resources to focus on your business and your customers

End-to-end Payment Processing | Omnichannel Preprocessing | Payment Hub | Real-time Payments | Domestic and Cross-border | Open Banking | Corporate To Bank Automation | Gateways

Payments Opportunities and Challenges

It is a good time to be in the payments business. Payments generate over a **trillion dollars of revenue annually**, with transaction volumes **growing at double-digit rates.**

But there are significant headwinds to capturing this opportunity. Pressures from multiple sources—competitors, customers, and regulators—are forcing banks to explore every possible avenue to speed time-to-market, increase operational efficiency and lower the cost of technology ownership.

The Answer Is In The Cloud

Banks are realizing that the traditional in-house data center— slow to implement and expensive to maintain and upgrade—is a major obstacle to these goals. There is now a compelling alternative: payments as a service, managed on the cloud.

85% of the world's systemically important financial institutions already run on the cloud. Cloud is rapidly becoming the de facto option in other areas of financial services—it's time for payments to move to the cloud as well.

VolPay as a Service

VolPay as a Service gives you the power and capability of VolPay, the complete ecosystem of business services for payments innovation and transformation, combined with the speed, security and efficiency of cloud deployment. Consume VolPay on demand as a managed service on Microsoft Azure, or in your own public, private or hybrid cloud.

Business Benefits

- Reduce TCO by up to 40%
- Shift capex to opex
- Improve time to market
- Automate and speed compliance
- Innovate with confidence—accelerate adoption of real-time payments and open banking

IT Benefits

- Optimize resource usage
- Manage volume spikes with ease
- Reduce project implementation time
- Operate more securely
- Comply with data privacy and storage requirements worldwide

---

" The combination of rich VolPay functionality together with the flexibility to integrate the solution easily to our existing platforms without the need to build additional infrastructure, is an ideal value proposition.

Gilbert Coleiro, CIO FimBank, on VolPay as a Service

" Volante Technologies...delivers significant advantages to clients who are looking to optimize the use of cloud technologies and benefit from a reduction in hardware and software costs.

Janet Lewis, VP Worldwide Financial Services, Microsoft

VolPay as a Service

Commercial Benefits
- Reduce time needed for budget estimates and business case approvals
- Simplified Software-as-a-Service pricing
- Pay only for what you use
- Streamline cash flow

Extensibility
- Platform for future innovation
- 300+ APIs in the cloud for open banking
- Quickly access new payments capabilities without complex IT projects
- Easily connect into the extended cloud financial services ecosystem

Integration Capabilities
- Easy to integrate any bank environment
- Standard interfaces for bank core and peripheral systems as required based on implementation scope
- Implement interfaces across public and private cloud boundaries, with zero coding

Technology for Continuous Operation
- Active-active, zero downtime
- Upgradeable in-place
- Real-time services always-on, 24x7x365

Security and Data Privacy
- Continually updated with the latest security features
- Bank IT departments no longer need to apply patches manually
- All data continues to be owned by the bank and is under bank control
- Data can be partitioned to ensure compliance with in-country data location requirements

Performance
- Best-in-class performance, superior to typical private data center
- 46 million transactions processed by VolPay in the cloud in just one hour, in a recent benchmark–more than most organizations handle in an entire year
- Eliminate need to estimate future capacity needs for infrastructure
- Service automatically manages capacity requirements up or down based on business needs

Deployment Options
- Volante cloud (Microsoft Azure)
- Bank public or private cloud
- Hybrid models allow separation of data and applications between cloud virtual and bank physical locations

	On-Premise	Managed Service
Business Operation	Bank	Bank
Data Ownership	Bank	Bank
Support – L1	Bank	Bank
VolPay Application	Bank	Volante
Identity / Access	Bank	Volante
Operating System	Bank	Volante
Networking	Bank	Volante
Servers	Bank	Volante
Physical security	Bank	Volante
Storage	Bank	Volante
Support – L2	Bank	Volante
Support – L3	Volante	Volante

Volante

All hardware, software, storage and networking required for solution operation

Technical resources to maintain infrastructure

Standardized onboarding

Ongoing service management and maintenance

Compliance updates

Bank

Controls business operations

Owns data

Preserves bank-client relationship