

nexi

Payment Hub

One space,
many solutions.



Your next seamless domestic and cross-border payment processing platform

A ONE STOP SHOP FOR PAYMENTS MANAGEMENT

Payment Hub is a **cloud-native, best-in-class modular platform** designed to provide a **wide range of services and features**, catering to the complex needs of modern payment ecosystems.

WHY PAYMENT HUB IS YOUR BEST CHOICE



Pragmatic approach for a quick and efficient implementation



Fits bank's needs and technological ecosystem



Optimizes costs and guarantees high level **performances** and **security**

KEY FEATURES

FUTURE-PROOF TECHNOLOGY



With **APIs facilitating swift integration with internal and external** applications, coupled with microservices enabling workflow management and flexibility, the platform is fully **ISO 20022 compliant**.

MODULARITY AND FLEXIBILITY



Seamless integration into core systems allows for adoption without disruption to existing operations. **Rapid product innovation empowers banks to swiftly adapt to evolving market demands**, while preserving investments in core legacy systems.

EMBEDDED COMPLIANCE AND STATE-OF-THE-ART SECURITY



Nexi Payment Hub embeds compliance features and state-of-the-art security measures to meet these demands.

FULL RESILIENCE AND RELIABILITY



Payment Hub guarantees **maximum performance** even in the most demanding environments, with infrastructure ensuring complete resilience and capacity to handle **high transaction volumes**.

VALUE-ADDED SERVICES (VAS)



Nexi offers a range of distinctive VAS, including **anti-fraud solutions, confirmation of payee, embargo**, fee management, and **GPI** services.

A scalable solution to meet your payment management needs



Payment Hub is a best of breed modular platform designed to meet all the payment and transaction management needs of banks and PSPs efficiently and securely.

The platform comprises several modules, each tailored to optimize specific aspects of the payment process.



ISO 20022 READY



DYNAMICALLY
SCALABLE

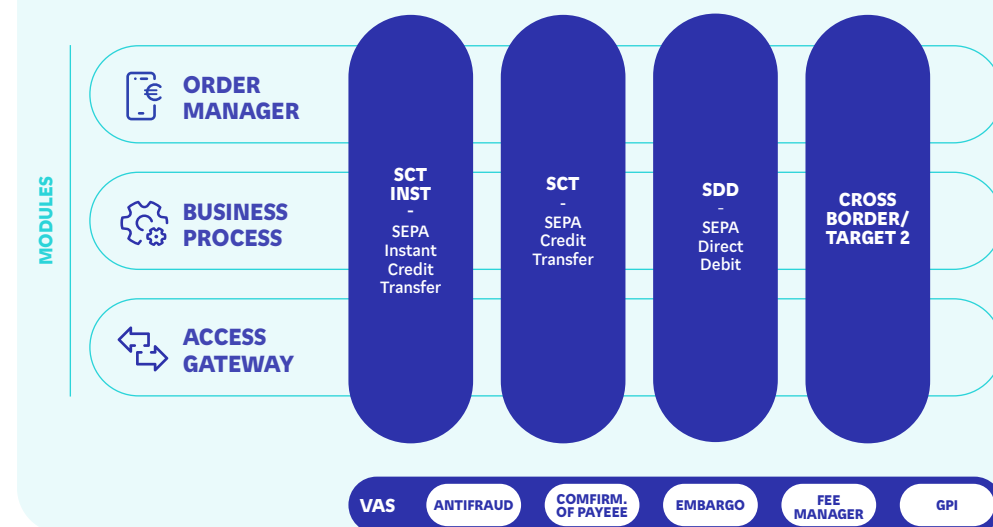


MODULAR



CLOUD NATIVE

PAYMENT SERVICES



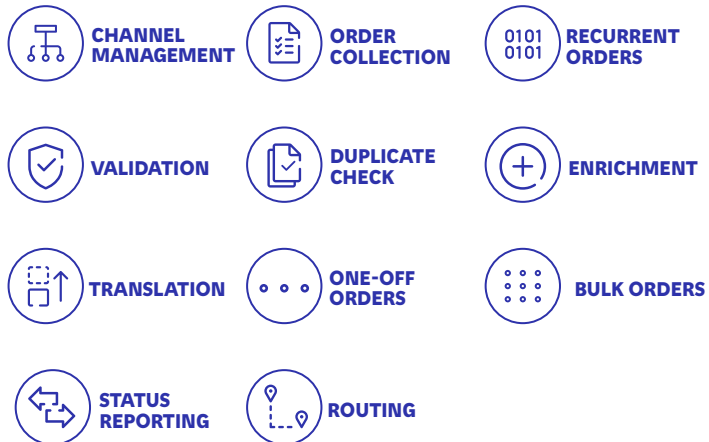
Order Manager for smooth transactions processing

This module is pivotal within the payment ecosystem, **orchestrating the flow of transactions** across various channels and ensuring **smooth processing** from initiation to completion.

PAYMENT FEATURES

- **COLLECT** payments from all banks channels
- **ROUTE** payments with configurable rules
- **UNIFORM** all payment formats
- **TRACK** payment flows for the status reporting

KEY FUNCTIONALITIES



Business Process to manage and integrate payments transactions



This module serves as a **comprehensive framework** for managing payment transactions, offering **seamless integration** and **oversight** of both outgoing and incoming payments.

PAYMENT FEATURES

- **FUNDS CHECK** and payments **AUTHORIZATION** management
- **AUTOMATED** R-transaction management
- Complete transactional **MONITORING & REPORTING**

KEY FUNCTIONALITIES



Access Gateway for successful transaction management

This module acts as a **gateway between internal systems and external payment networks**, facilitating secure and efficient transmission of payment messages to the desired destinations.

PAYMENT FEATURES

- Direct transaction **FLOWS** toward the major **SCHEMES**
- Optimize **ON-US** transaction management
- Repair **REJECTED TRXs**, also leveraging on a **BACK UP DATA ENTRY**

KEY FUNCTIONALITIES



SCHEME
MANAGEMENT



NETWORK
DRIVERS



ON-US



VALIDATION



BACKUP
DATA ENTRY



REPAIR



GATEWAY DATA
MANAGEMENT



Value Added Services

Our suite enhances the payment experience by offering **additional functionalities and benefits** tailored to meet the diverse needs of financial institutions and businesses.



VAS

OVERVIEW

ANTIFRAUD

Best-in-class real-time fraud detection, covering **all channels** with **customizable rules** and valuing **several data sources** (incl. non financials infos)

CONFIRMATION OF PAYEE

Account name-checking service designed to help **reduce misdirected payments** and provide **greater assurance** that payments are being sent, and collected.

EMBARGO

Identifies suspicious financial transactions in accordance with **regulations** on **embargoes** and **international sanctions** and supports ensuing investigative activities.

FEE MANAGER

Application solution to **automate** the management (calculation, rules, claims, reporting) of interbank **“Cross Border”** charges and, more generally, of **all calculable and reclaimable charges** resulting from transactional flows.

GPI

Enable the **Credit Institution** for Swift Global Payment Initiative service.

SEPA Instant Credit Transfer

Discover the efficiency of **instant payments** through our SCT Inst (SEPA Instant Credit Transfer) solution / Experience the convenience of instant payments with our SCT Inst (SEPA Instant Credit Transfer) solution.

Experience **swift and seamless transactions**, fully compliant with the latest regulatory standards, with features to meet all market needs and manage the surge in transaction volumes that accompanies, including:



24/7 AVAILABILITY

Service is available around the clock, **365 days** a year, with no cut-off times.



ROBUST SUPPORT

Facilitate **direct and indirect participation with EBA RT1** and **TIPS**, and benefit from automated **R-Message management, including rejects, returns, and recalls.**



FULL COMPLIANCE

Our platform **adheres to ISO 20022 XML format, SEPA standards, and EPC Rulebooks**, ensuring effortless adaptation to regulatory updates.



STANDARD INTERFACE

Provides a **uniform interface** for banks, streamlining operations and enhancing user experience.



MULTI-CLEARING AND SETTLEMENT MECHANISMS

Supports diverse **clearing and settlement systems** for enhanced flexibility.



SEPA Credit Transfer / Direct Debit

Experience seamless transactions within the **Single Euro Payments Area** (SEPA) through our SCT (SEPA Credit Transfer) and SDD (SEPA Direct Debit) solutions, complete with full capability for updating to regulatory updates. With our platform, enjoy efficient and **standardized payment processing**, featuring:



DIRECT AND INDIRECT PARTICIPATION SUPPORT (STEP2)

Enable seamless **engagement for both direct and indirect** participants within the STEP2 network.



AUTOMATED R-MESSAGE MANAGING

Streamline handling of **R-Messages, including rejects, returns, and recalls**, through automation.



STANDARDIZED AND CONSISTENT INTERFACE FOR BANKS

Offer a standardized interface across banks, **promoting uniformity** and ease of use in **banking processing and operations**.



Cross Border & Target2

Unleash the **power of global transactions** with our Cross Border and T2 solutions. Seamlessly plug into international banking networks, empowering effortless cross-border transactions. Elevate your operations with key features ensuring full **regulatory compliance** for smooth cross-border transactions, including:



SWIFT certified scheme and **ISO 20022 XML** format ready for **SWIFT MX**.



CORRESPONDENT BANKING
Facilitate transactions between financial institutions.



STANDARDIZED INTERFACE
Offer a homogeneous interface tailored for banks, ensuring **simplicity and uniformity**.



CUSTOMIZABLE PAYMENT ROUTING
Enable **flexible routing rules** for payments.



PROPRIETARY BANK FORMAT STANDARDIZATION
Standardize **proprietary bank** formats for improved interoperability.



MULTI CLEARING AND SETTLEMENT MECHANISM (CSM) SUPPORT
Support multiple CSMs like T2 and SWIFT for **versatile transaction processing**.



A top-tier expertise to enhance your payment processes

BEST-IN-CLASS SAAS MODULAR SOLUTION

Nexi offers a best-in-class SAAS modular solution that ensures end-to-end processing of domestic and cross-border payments. With a focus on **cost-saving**, **security**, and **reliability**, Nexi's platform delivers seamless payment processing solutions.

SIANET BY NEXI

Leveraging the power of SIANET by Nexi, institutions can benefit from a **bundled** solution that combines the **Payments Hub solution** with **SIANET** infrastructure. This integration enhances efficiency and effectiveness in payment processing.

WIDE FUNCTIONAL COVERAGE

Nexi's platform provides wide functional coverage across **all payment rails**, including SEPA, Target2, and Cross Border payments. Integrated with relevant value-added services such as Fraud Prevention, AML, and Embargo, Nexi ensures comprehensive coverage of the **payment value chain**.

PROVED EXPERIENCE

Nexi boasts a proven track record in **managing complex projects** for the financial community. From EBA Clearing to Bancomat, Open Banking Globe Platform to PagoPA Platform, **Nexi has demonstrated its expertise in delivering** successful outcomes for its partners.



About Nexi

PAYMENT HUB

MODULES

SERVICES

ABOUT NEXI

OVER
10,600
PAYMENT
EXPERTS

OVER
1,000
TOP FINANCIAL
INSTITUTIONS

~ 2.9m
MERCHANTS
SERVED

~ 170m
CARDS
MANAGED

~ 30
COUNTRIES
PRESENCE

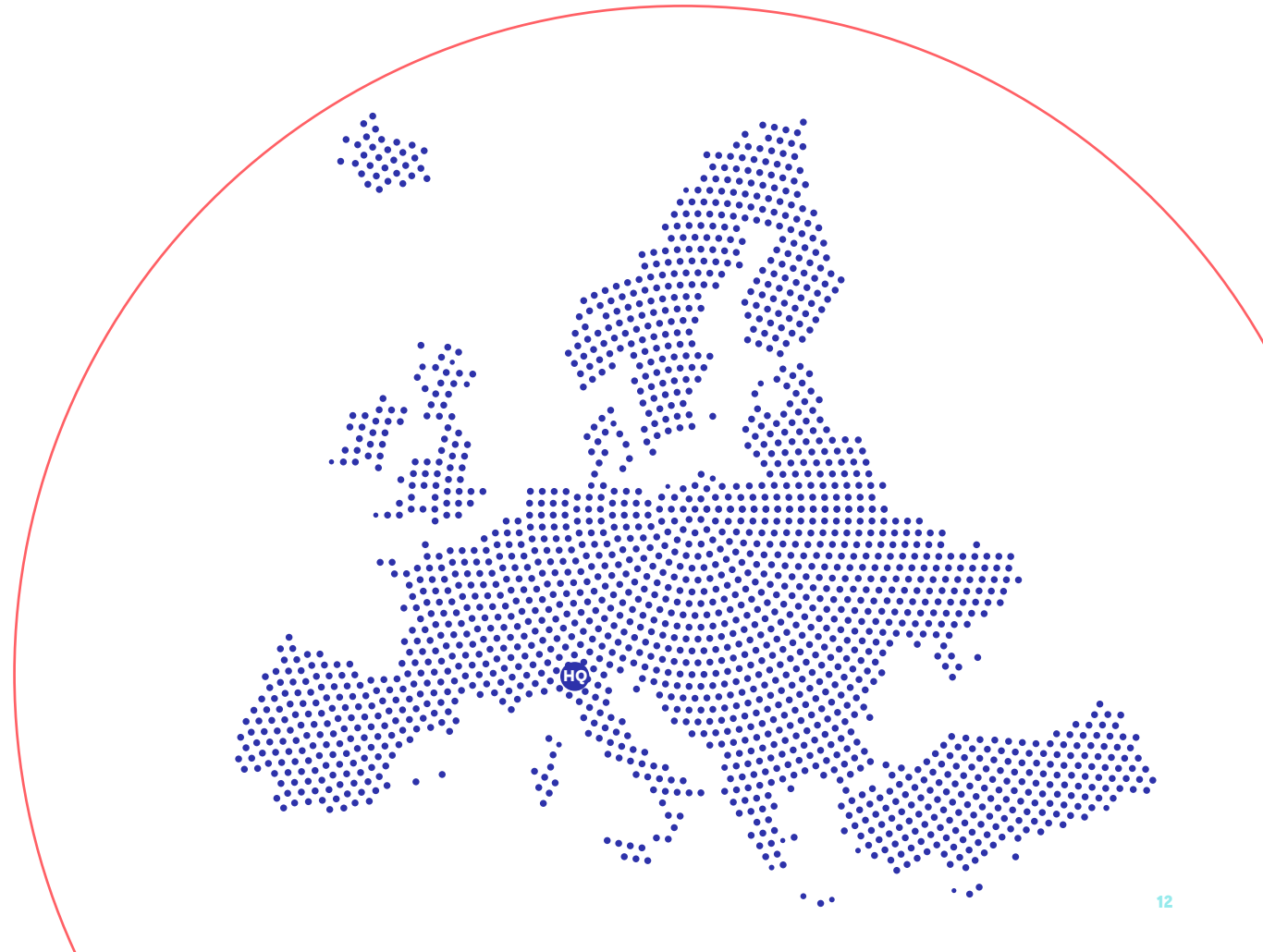
We are the **European PayTech** with the scale, capacity and proximity to provide the simplest, fastest and safest payment solutions to People, Businesses and Financial Institutions.

#1 in Acquiring

in terms of the number of Merchants served and the overall value of transactions handled.

#1 in Card Processing

in terms of the number of cards managed and the overall value of the processed transactions.





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For more information please visit
[nexigroup.com](https://www.nexigroup.com)