

## TCM **SMARAGD**

### Secure and fast money transfers monitored by SMARAGD

Instant Payments is a payment transfer system that is available at any time. Within ten seconds after the release of a payment it has to be transferred from the service provider to the recipient, credited and made available. SMARAGD TCM makes sure that the transactions are carried out fully compliant.

#### Requirements with Instant Payments

##### Multi-Channel capability

With Instant Payments fast retail payment at the point of sale is possible, e.g. via card, person to person, app – applicable in any e-commerce situation.

##### Permanent availability

Instant Payments is possible 24 hours per day, seven days per week.

##### Immediate execution of payments

Instant Payments, according to regulations, has to be carried out within ten seconds after the initiation of the payment and available with the recipient.

##### The challenge for compliance

SMARAGD TCM fulfills the requirements of Instant Payments consequently, independent of the amount. Transactions are checked according to embargo aspects and the result is considered immediately in the further payment process.

The checking is carried out against internal and external sanctions lists. If the system detects a hit against a sanctioned person an alert is immediately triggered, so the transaction can be stopped on time. The challenge of a highly-available solution as well as the multi-channel capability are also covered by SMARAGD TCM.

#### HIGHLIGHTS OF SMARAGD TCM FOR INSTANT PAYMENTS

- High availability of the sanction check
- Multi-Server capability
- Fast integration into existing payment transfer processes
- Strong performance without downtimes

### The solution for any requirement

#### MULTI-SERVER CAPABILITY WITH HIGH AVAILABILITY

The multi-server architecture guarantees permanent availability of the system. The embargo check of the payment transaction can be distributed on any number of servers simultaneously. The downtime of one checking server can be compensated by the others.

#### PROTECTION AGAINST DOWNTIME DURING SYSTEM INITIALIZATION

If a checking server is initialized with new list content, the other checking servers automatically take over its work. The checking performance of the main system is therefore available without breaches.

#### PERFORMANCE AS A DECISIVE FACTOR

SMARAGD TCM proves its efficiency and performance daily. Each checking server itself already possesses a great throughput. Thanks to the parallelization within the multi-server architecture peak times can always be managed easily.

#### SCALABILITY SUPPORTS GROWTH

The multi-server capability makes it possible to supply additional checking capacity quickly. If necessary, further checking servers are set up.

#### FAST MIDDLEWARE FOR PAYMENT TRANSFER INTEGRATION

Via preconfigured adapters the integration of the embargo check is carried out quickly and simply. The system uses standard mechanisms to do this (e.g. Queuing (MQ) or Webservice).

#### RULESET FOR INSTANT PAYMENTS TRANSFERS

The embargo checks are controlled by a ruleset that is oriented towards the compliance guidelines of the financial institute. If necessary, targens can initially supply a respective configuration as a basis.