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FOR IMMEDIATE RELEASE

Expertus Solution Ready for Immediate Payments

EXPERTUS, a global leader in innovative payments and treasury solutions today announced readiness for Immediate Payments.

Based on XML ISO 20022 data model, the solution allows end-to-end processing of all payment types and formats as well as the notification of end-users involved in the payment chain. With a twenty four hours a day, seven days a week availability, the solution already processes UK Faster Payments and is ready to handle immediate payments of other jurisdictions. Designed to support exponential volume growth and with its intelligent rules and straight forward configuration, the solution generates the appropriate payment in the format expected by the desired channel (SEPA, BACS, CHAPS, FASTER PAYMENTS, LVTS, ACSS, NACHA, FED, etc.). In addition, it allows the payment remittance information to travel along the payment chain unaltered and facilitates real-time reconciliation.

"Corporate treasurers' relationships with their banks have changed. Today's treasurers are expecting more from their bank partners, and if those partners are not stepping up, their corporate clients will look elsewhere for services" says Jacques Leblanc, president of Expertus. "Time-to-market is key for banks to provide adaptive solution to their clients in combination with the growing adoption of immediate payments worldwide. This is an opportunity for banks to reinvent the way they provide services to their clients by partnering with cloud payment service providers."

Offered in Expertus Cloud, the solution allows banks to onboard clients in days instead of weeks, without IT involvement, thanks to its configurable customer management module. Furthermore, the solution allows banks to adapt to their clients file formats instead of imposing theirs. The end customer decides which channel to use based on cost, amount and urgency.

Though payments can be effected the same day with RTGS systems, the delivery to the final beneficiary can differ from bank to bank depending on the level of straight through processes in place. Moreover, the high transaction cost makes it inaccessible for low value payment users. Other affordable modes such as cheques and ACH, however, take too much time, are revocable and difficult to reconcile due to the recurring lack of remittance information.

With digital trends and expectations spreading across individual consumers and businesses worldwide, several countries have already taken the lead by implementing real-time infrastructure in their domestic market, while others are actively considering acting likewise. In line with this momentum, Expertus is now in a position to assist banks in their migration to instant payments.

About Expertus Technologies Inc.

Expertus is a global leader in innovative payments and treasury solutions. Through its unique Cloud solution, it offers an enhanced customer experience to corporates and financial institutions. Based on ISO 20022 data model, our white-labelled payment hub includes cash pooling, forecasting, risk and liquidity management.

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