

PROGRESS[®] FOR PAYMENTS LIFECYCLE MANAGEMENT

PAYMENTS BUSINESS UNDER PRESSURE

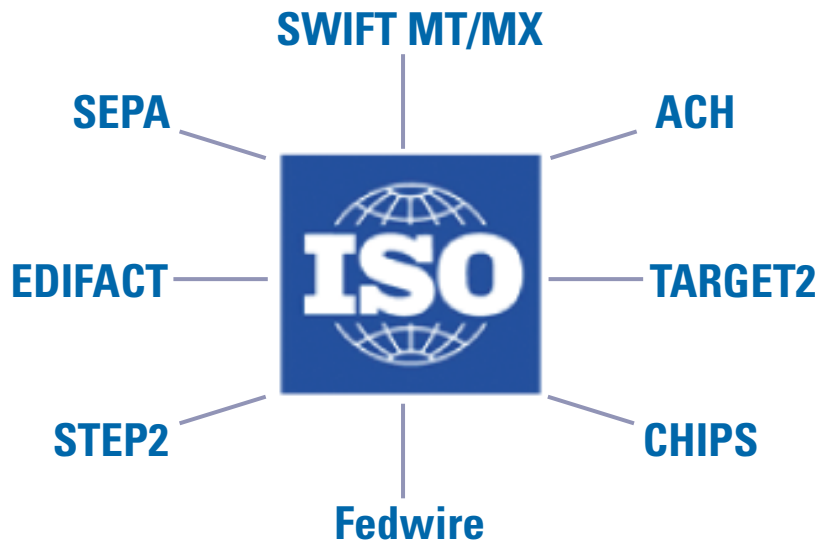
As electronic payments increase, banks face declining margins for payment transactions due to new regulations, growing competition, and increasing costs per payment. A recent Boston Consulting Group report indicates that payment providers need to reduce costs by between 10% and 35% to keep cost-income ratios stable. To pursue new payment services and efficiently implement enterprise risk management, fraud, and compliance initiatives, banks need to make significant changes to their business processes and payment infrastructure.

PROGRESS SOFTWARE CAN HELP

With Progress Software, banks gain increased visibility into their payments, creating a “sense and respond” infrastructure which existing and new processes can tap into for operational optimization and efficiency. Progress helps banks transform their payment operations, making them more cost-efficient and innovative by bridging the islands of information across middle- and back-office systems.

HIGHLIGHTS

- > Gain insight into and improve payments processes
- > Build a payments gateway
- > Get a firm-wide, intraday view of risk, fraud and regulatory compliance systems
- > Improve quality-of-service and leverage mainframe resources



> ***Build a payment gateway***

A payment gateway requires the integration of multiple, constantly changing payment standards such as SWIFT (MT, MX), SEPA, ISO 20022, and legacy ACH with internal data models. Progress provides rich data exchange tools and pre-built financial standards libraries to speed development and maintenance cycles and significantly lower the cost of managing your payment gateway.

> ***Improve quality-of-service and leverage mainframe resources***

Payments downtime is not an option, but to decrease costs you need to create mainframe services that can be consumed by other processes. Progress provides our best-in-class, highly reliable, and continuously available enterprise services bus (ESB) and mainframe integration tools to integrate new and existing assets. As a result, whether you are looking to improve how you manage exceptions or build an enterprise payment hub, Progress can help.

WHY PROGRESS SAVVION?

As the BPM trailblazer, Progress Savvion moves enterprises beyond ordinary BPM with proven business-critical software, solutions, and services that make organizations more competitive and cost-efficient.

Progress Savvion is an all-in-one, streamlined BPM solution for continuous business process improvement enabling business users and IT to

collaboratively deploy process improvement initiatives in as few as 30 days while delivering a return on investment as high as 300 percent. We provide business users and business analysts with easy-to-use, yet very powerful continuous improvement tools. Line-of-business managers can now responsively manage their operations, receiving continuous feedback on performance and recommended corrective actions to optimize their operations.

Progress Savvion BPM also provides the unique capability of establishing a foundation for process optimization with an integrated path to operational responsiveness through the Progress® Responsive Process Management (RPM) suite. Leveraging leading Progress business event processing (BEP) and business rules management (BRM) capabilities, enterprises can further automate their processes through smarter decision management. Together, Progress RPM takes visibility and control beyond BPM to deliver an intelligent business operation (IBO) solution that allows organizations to sense and respond to changing conditions as they occur. The enhanced capabilities of Progress RPM mean that businesses can now analyze ***what is about to happen*** to proactively capitalize on opportunities, driving enhanced profitability and reducing risk.

PROGRESS SOFTWARE

Progress Software Corporation (NASDAQ: PRGS) is a global software company that enables enterprises to be operationally responsive to changing conditions and customer interactions as they occur. Our goal is to enable our customers to capitalize on new opportunities, drive greater efficiencies, and reduce risk. Progress offers a comprehensive portfolio of best-in-class infrastructure software spanning event-driven visibility and real-time response, open integration, data access and integration, and application development and management—all supporting on-premises and SaaS/cloud deployments. Progress maximizes the benefits of operational responsiveness while minimizing IT complexity and total cost of ownership.

WORLDWIDE HEADQUARTERS

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