Achieve compliance with the Single Euro Payments Area initiative

Highlights

- ***Transform and validate application data to the Single Euro Payments Area (SEPA) standard***
- ***Quickly deploy SEPA converters to SWIFT and domestic payment formats***
- ***Customize SEPA message templates, without programming***
- ***Retain the profitability of your payment services***
- ***Protect applications from change as standards evolve***
- ***Improve compliance risk and delivery schedules***

A single payment region for the euro

Beginning in January 2008, European financial institutions will be required to begin the first stage of compliance with the new SEPA, an initiative of the European Payments Council (EPC). SEPA envisions a geographical area where citizens, companies and other economic actors will be able to make and receive payments in euros, regardless of their location in Europe.

The SEPA schemes and standards will initially affect all euro payments within the 25 member states of the European Union (EU), plus Iceland, Norway, Liechtenstein and Switzerland. Domestic payments will be affected in the euro 12 area. Non-euro countries might also seriously consider SEPA compliance domestically for improved efficiency.

Choosing a solution to fit your needs

SEPA is expected to help all financial institutions reduce operating costs in the long term. Cost reductions can be anticipated from pan-European standardization, centralization of reconciliation operations and the resulting reduction in labor-intensive failures, repairs, queries and exception handling. But the solution you choose to help your institution comply with SEPA can help you to retain profitability of payment services in additional ways.

SEPA is the largest payments initiative ever undertaken in Europe and possibly the world.

Your solution should allow your institution to submit mixed batches of domestic and cross-border, high- and low-priority, and home and foreign-currency payments in the appropriate format conversion required by service providers. A successful SEPA solution should also help minimize transition costs. Many local and regional banks that primarily serve a local customer base with domestic requirements can benefit from an affordable, minimum-compliance solution. Larger banks can benefit from a solution designed to help expand their geographical coverage.

IBM WebSphere® Transformation Extender, together with its companion industry packs for SEPA and SWIFT, delivers a comprehensive solution for SEPA converters and forms the core transformation component for an IBM Enterprise Payments Platform solution to address the broader SEPA business processes, applications and data models.

IBM WebSphere Transformation Extender

WebSphere Transformation Extender is a universal data-transformation and validation engine deployable in batch, event-driven and embedded IT scenarios. It tackles the challenges of integrating enterprise-systems databases and information stores with a codeless, graphical approach to development. A single transform can handle multiple input sources, together with complex and variable structured data, without the designer needing programming skills.

IBM WebSphere Transformation Extender industry Packs

WebSphere Transformation Extender industry Packs accelerate the delivery of industry-specific solutions with WebSphere Transformation Extender. The pack contents include templates for transforming documents or messages, mapping templates and validation utilities.

IBM WebSphere Transformation Extender Pack for SEPA

IBM WebSphere Transformation Extender Pack for SEPA is the solution accelerator designed to help banking and financial services organizations achieve transaction compliance with SEPA. Features include:

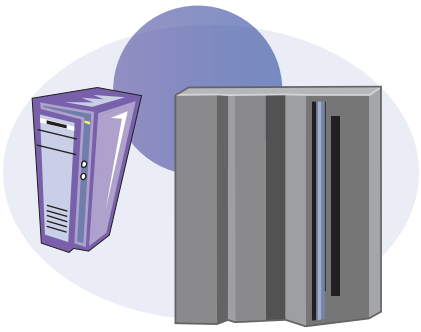
- *Prebuilt templates for the ISO 20022 message set for credit transfers.*
- *Prebuilt templates for the ISO 20022 UNIFI message set for direct debits.*
- *Prebuilt validation maps to check compliance with the EPC implementation guidelines.*
- *Prebuilt conversion between SEPA and SWIFTNet FIN MT customer credit transfer Message Type 103.*
- *Sample SEPA converter maps for domestic, country-specific payment formats.*

Integration with your existing infrastructure

WebSphere Transformation Extender engines, enterprise packs and connectors help integrate industry-standard data-exchange formats with the application-specific formats of your enterprise infrastructure. Together they can help your developers, testers and production staff to accomplish more in less time, to achieve higher quality. They are designed to:

- *Remove risk from project-delivery schedules.*
- *Avoid the cost of invasive modification of applications.*
- *Enhance the level of compliance to the standards.*
- *Ease ongoing maintenance.*

With regular pack updates from IBM that track industry standards as they evolve, you continue to maximize your return on investment long after the initial delivery of projects.



Universal deployment

WebSphere Transformation Extender can be deployed wherever data needs to be transformed within both service oriented architecture (SOA) and traditional IT environments. Its light footprint means it can be called from within a C, COBOL or Java™ application, or hosted as an Enterprise JavaBeans (EJB) component within a Java 2 Platform, Enterprise Edition (J2EE) server environment. It is also offered as a stand-alone event server or as a complementary offering for enterprise service bus (ESB), business process management (BPM) and business-to-business (B2B) solutions from the IBM WebSphere portfolio. Many banks and financial institutions still depend on the IBM mainframe and mainframe applications to drive their business. The availability of WebSphere Transformation Extender for IBM System z™ environments is a key differentiator for performance and scalability.

A powerful combination

Together with WebSphere Transformation Extender for SEPA and SWIFT packs, WebSphere Transformation Extender provides data-transformation services as a component of the IBM Enterprise Payments Platform industry solution for banking and financial services. WebSphere Transformation Extender delivers a SEPA converter solution, with its optional industry packs for SEPA.

For more information

To find out more about IBM WebSphere Transformation Extender, visit: **ibm.com**/software/integration/wtx

To find out more about Enterprise Payment Platform solutions from IBM, contact an IBM sales or services representative.

IBM WebSphere Transformation Extender Pack for SEPA, Version 1.0 at a glance

Software requirements

IBM WebSphere Transformation Extender Design Studio with any of the following runtime editions of WebSphere Transformation Extender, Version 8.1.0.2 or later:

- WebSphere Transformation Extender (embedded)
- WebSphere Transformation Extender with Command Server (batch)
- WebSphere Transformation Extender with Launcher (event driven)
- WebSphere Transformation Extender for Message Broker

Hardware requirements

The following operating systems are supported for the following products:

- WebSphere Transformation Extender Design Studio is available on Microsoft® Windows®.
- WebSphere Transformation Extender runtime editions are available on IBM AIX®, HP-UX, Sun Solaris, Microsoft Windows and IBM System z.
- All IBM System z editions run with an IBM UNIX® System Services environment.
- WebSphere Transformation Extender and WebSphere Transformation Extender with Command Server are available for native System z solutions supporting IBM CICS®, IBM IMS™, IBM DB2® and batch environments.

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