



PRODUCT SHEET

BANQSOFT PAYMENT SERVICE

Version 1.1

The financial industry is continuously evolving through new international and local payment services, compliance regulations and more. Banqsoft Payment Service takes the complexity out of today's modern payment processing.

BanQsoft

BANQSOFT PAYMENT SERVICE

SIMPLIFYING PAYMENT COMPLEXITY

The complexity of your payment processing can be handled – all in one service. Based on modern technology as a multi-tenant and cloud-native service, Banqsoft Payment Service offers you a way to hurdle challenges when launching new financial innovations or pursuing growth within new areas. The design of the Banqsoft Payment Service enables you to scale across different systems and geographies with your payments, as it allows

you to connect multiple local ledgers or PISP services with multiple clearing services and route payments on the fly. It is fully managed by Banqsoft, empowering you to focus on your core business. The service is built upon our unique domain knowledge of the Nordic payment and clearing market. Moreover, EU payments are incorporated seamlessly, giving you the tools to expand your business within EU, regardless of currency or clearing house.



Scalability across systems and markets

KEY FEATURES

- All-in-one payment processing
- Multi-tenant support and cloud-native
- Managed service delivery



Be flexible with your financial innovations

KEY BENEFITS

- Flexibility for your financial innovations
- Scalable across complex payment ecosystems
- Supports expansion to new geographical regions

BANQSOFT IN BRIEF

Banqsoft is a leading provider of financial software in the Nordics, offering solutions for Digital Banking, Asset Finance and Credit Management.

Banqsoft was established in 1994 and is since 2015 a fully owned subsidiary of the IT group KMD A/S, an NEC company. KMD is a leading supplier of IT services to Denmark's public sector, as well as the private sector in Denmark, Sweden and Norway, while NEC is a global Japanese technology group.

350 employees in Norway, Sweden, Denmark, Finland, Poland and Malaysia develop and support 100+ installations for 80 financial services providers with sales agents and customers in 30 countries.

MORE INFORMATION

Please contact us if you have any questions or want more information about our product & services.

Banqsoft AS
Østensjøvejen 32, 0667 Oslo,
+47 22 31 44 00
info@banqsoft.com



PRODUCT DETAILS

The ever-increasing complexity of the payment services and clearing ecosystem is why Banqsoft Payment Service was developed. By separating the processing of payments from core systems, it allows you to overcome that complexity and do more with your payment services. Even upgrades can be performed separately for Banqsoft Payment Service, keeping you on the cutting edge without upgrading your core systems.

Through standard REST APIs you can connect Banqsoft Payment Service to multiple cores, ledgers or PISPs (Payment Initiation Service Provider). At the same time, you can connect it to different clearing services on the other end. Let it redirect payments

on the fly to the different cores and clearing services – even on a per payment basis via configurable routings and filters. That way you can focus on initiating payments and let Banqsoft Payment Service take care of the rest. Multiple clearing services and adaptors are supported, including P27, EBA, STRAKS, emerging services such SWISH and VIPPS and more, giving you the possibilities to take on new markets and innovations.

Ultimately, modularizing your payment processing with Banqsoft Payment Service means you reduce system complexity, increase performance, improve agility and scalability of your services.

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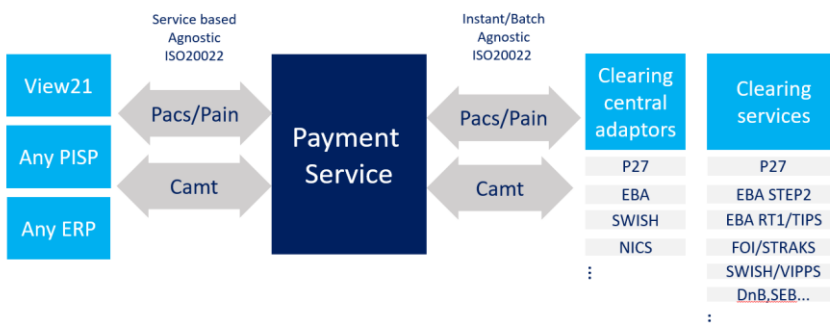
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AT A GLANCE



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