SAP Fioneer

Payment Central

Centralize payments, stay compliant and scale confidently.

At a glance

SAP Fioneer's Payment Central modernizes payment infrastructure for banks, ready for tomorrow's requirements. Whether connecting a single rail, multiple rails, or integrating with your core banking landscape, Payment Central adapts to your setup with ease.

Key outcomes

1 Modernize and unify payments

Consolidate fragmented systems into one central hub - cutting complexity and costs while enabling real-time payments at scale. Built for full interoperability across messsaging formats, rails, and systems to support seamless end-to-end payment processing.

Solution overview

The standalone hub handles diverse, real-time, crossborder payment flows across multiple channels 24/7 - consolidating operations and maximizing efficiency. It stands out for its resilience and elastic scalability, enabling banks to innovate at pace. With built-in compliance and pre-integrated schemes like SWIFT, BACS, Visa and Mastercard, it simplifies operations, unifies fragmented systems, and ensures real-time execution — no matter where you start or how far you scale.

2 Stay compliant

From ISO 20022 and SWIFT MT standards to card-based protocols like ISO 8583, our built-in compliance automatically adapts to new requirements so your team can focuson innovation.

3 Scale securely with confidence

Rely on a resilient architecture that runs 24/7, ensuring real-time payments remain uninterrupted - even during errors or stress scenarios. Built-in reporting and monitoring ensure operational transparency at scale.

"ATB has a world-class Payment Central that enables ATB to offer top tier money movement solutions, move quickly to meet market demands and has the robustness and flexibility needed to ensure our offerings are strong and competitive."



Head of Banking & Payment Products

Capabilities

Payment Central offers intelligent exception handling, smart routing, Al-enabled analytics, and built-in scheme compliance — all within a multi-entity, multi-currency setup that supports seamless, high-volume payment operations.

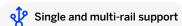
payments processed daily enabled by one installation

65%

reduction in operating costs 99.99%

uptime without unplanned downtime

faster launch time for new products





Exception handling



SAP Fioneer provides software solutions for banks and insurance companies: built on rock-solid technology and bold creativity.





