

# Payment Central

Centralize payments, stay compliant and scale confidently.

## At a glance

**SAP Pioneer'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 messaging formats, rails, and systems to support seamless end-to-end payment processing.

### 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 focus on 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.”**



Ryan Rabin  
Head of Banking & Payment Products

## Capabilities

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

## Solution overview

The standalone hub handles diverse, real-time, cross-border 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.

**>20M**

payments processed daily  
enabled by one installation

**99.99%**

uptime without  
unplanned downtime

**65%**

reduction in  
operating costs

**4x**

faster launch time  
for new products



Single and multi-rail support



Smart routing



Exception handling



Real-time processing

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

Get in touch



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