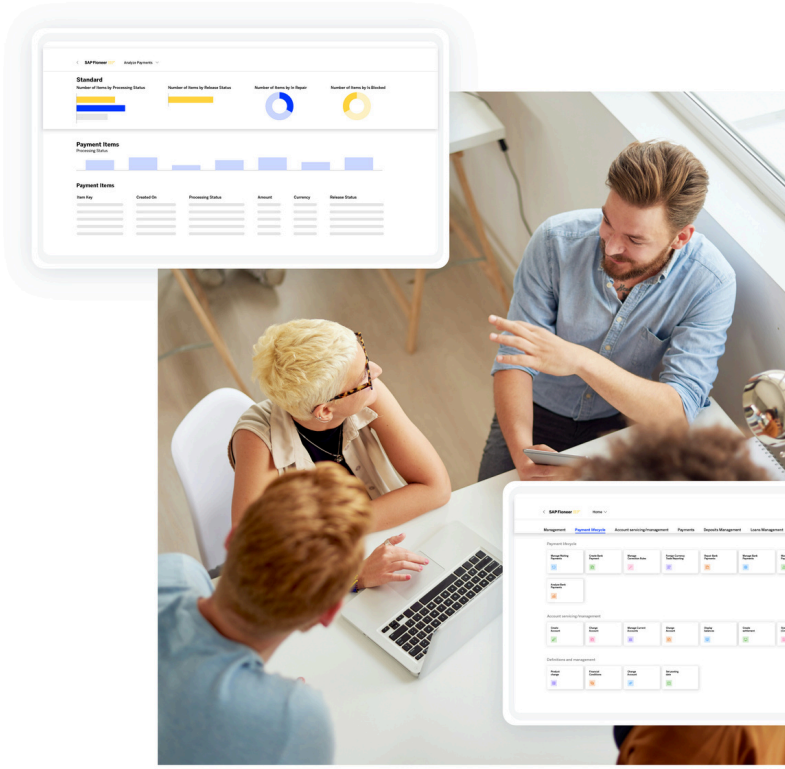
SAP Fioneer

Payment Central

Payment Central fixes what's breaking your payments today. And builds the business you want tomorrow.



At a glance

SAP Fioneer's Payment Central is a payment solution for Tier 1 and Tier 2 banks. It covers every rail, scheme, and message format – including domestic, instant, cross-border, and digital currencies – across every stage of the payment lifecycle. And it's all on a single platform.

30M+
transactions processed daily from one live installation

65%
reduction in operating costs for your payment system

90%
functionality out of the box, with no-code configuration

ZERO
unplanned downtime in live production.

What Payment Central delivers

01

Compliance as a product update, not a project

ISO 20022, CBPR+, SEPA, and IPR rulebook changes are delivered as standard product updates – no custom build, no budget conversation, no delivery risk. A major European bank achieved 40% faster response to mandatory regulatory requirements. The compliance calendar becomes a maintenance cycle, not a crisis cycle.

02

One platform. A fraction of the cost

Customers report 65% reduction in operating costs. A single Payment Central installation replaces eight or more legacy applications, eliminating fragmented maintenance cycles, integration overhead, and manual workarounds. 90% functionality from day one, 670+ format converters before custom development begins, and low-code/no-code configuration compress implementation cost and time to value significantly.

03

Operations that never stop

Payment Central delivers zero unplanned downtime in live Tier 1 and Tier 2 production – processing 30M+ transactions daily, real-time and batch simultaneously. When core banking is temporarily unavailable, Payment Central continues processing and bulking payments independently. Instructions are queued, processed, and reconciled once core banking is back online. SLAs are met. Customers are not impacted.

The capabilities that make the difference

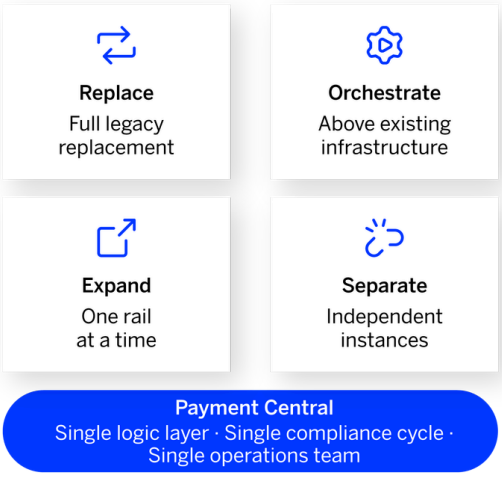
Payment Central delivers six capabilities that make the difference:

- Compliance & scheme management
- Real-time transaction monitoring
- Full payment lifecycle management
- Domestic, instant, cross-border, & digital currencies
- Reporting & operational insights
- AI capabilities

The right platform – for wherever you go next.

Whatever situation your bank is in – replacing a failing rail, adding an orchestration layer, modernizing incrementally, or separating business lines for resilience – every entry point builds on the same platform. You choose where to start. Payment Central grows with you.

Payment Central fixes what's breaking today. And builds the payment business you want tomorrow. Not after a transformation program. Now – whatever situation the bank is in, and wherever it wants to go next.



Proven in production

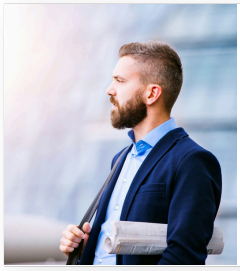
Payment Central is live across 25 implementations in EMEA, the Americas, and ANZ – spanning retail, corporate, central bank, and transaction banking at Tier 1 and Tier 2 institutions.



A major UK building society replaced close to three billion transactions a year in just six months with Payment Central.

"Freed from constant legacy breakages, staff are now refocused on developing the business knowing the new system is sustainable in every sense: costs, skills, and resilience."

Program Lead
UK Building Society



ATB, a leading Canadian bank eliminated manual wire transfer routing, achieving 99% reduction in payment handling effort.

"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, ATB Financial

SAP Fioneer provides software solutions for financial institutions:
built on rock-solid technology and bold creativity.

Contact us www.sapfioneer.com contact@sapfioneer.com