

Central Banking Suite

Payment Modernization for Central Banks

At a glance

SAP Pioneer's Central Banking solution helps central banks modernize payment infrastructure without putting nationally critical operations at risk. Built natively for real-time payments, it provides a proven foundation for payments, accounts, digital access, and future digital euro initiatives.

Central banking by the numbers

99.99%

availability, proven in production

24/7

instant processing, real-time by design

1,200+

financial institutions run SAP Pioneer software globally

100%

end to end: we build, integrate and run it

Solution overview

Our solution provides a flexible modernization path for central banks, supporting full core replacement, payment orchestration, or single-rail deployments. Built on a real-time ISO 20022 architecture, it connects accounts, TARGET services, SEPA, instant payments, and SWIFT on one integrated foundation.

Five reasons central banks choose us

Architected real-time – for instant payments

Central-bank requirements, maintained in the standard

Digital independence – your sovereignty strategy, not ours

One data foundation – ready for AI

One partner – through build, integration and run

The capabilities that make the difference



Scheme and rails connectivity



Institutional digital access



Government and fiscal-agent banking



Data and reporting



Application management (AMS)



Digital euro readiness



Account and ledger management



Payment orchestration



“A public mandate demands total reliability. We share that responsibility by delivering proven standard software, zero-risk delivery, and staying accountable long after go-live.”



Dr. Christoph Rösch
CEO Banking Solutions

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

Get in touch



www.sapfioneer.com



contact@sapfioneer.com