



**investment protection and scalability**

- Compatibility and integration with existing back-end payment systems, HP Nimius business modules, and third-party applications
- Open/extensible for new or country-specific payment transactions types
- Accommodates new channels
- High security
- Easily customized

**flexibility**

- Optimize paperless workflow
- Straight-through processing

**customer loyalty and retention**

- Comprehensive and easy to use
- Enhance customer service
- Improve control of payment streams and cash management
- Ability to market new services/products

**retention**

- Domestic and international payments in local and foreign currency
- Credit and debit cards
- Fund transfers
- Standing orders and non-recurring payments
- Savings plans
- Salary payment notification
- Payment templates and order book
- PFM tools integration

**hp e-payment and fund transfer—convenient and secure**

Now your customers have the flexibility to make online payments and fund transfers from accounts anytime and anywhere with HP Nimius E-Payment and Fund Transfer. Quick and reliable transactions can take place locally or internationally regardless of currency. All common forms of payment are available and standard, including ESR, ES, bank and post-office remuneration, account transfers, standing orders, and future payments. The solution supports credit and debit card payments for financial institutions with specific gateways, as well as select offline payment systems. HP E-Payment and Fund Transfer adapts to new or country-specific payment schemes because it is built on an open platform.

E-Payment and Fund Transfer also enables straight-through processing, which reduces costs to your financial institution.

Highly secure transactions are guaranteed thanks to the HP Nimius infrastructure, while secure channels are provided through support of scratch lists, SecurID, and in the future, smart cards.

**building customer loyalty and retention**

By providing 24x7 capability through multiple channels, and aggregated, real-time views of assets and account information to end users, E-Payment and Fund Transfer improves your customer service and ultimately strengthens bank–customer relationships that are key to remaining competitive.

Your customers achieve greater access to their funds and improve their cash management. At the same time, your institution obtains a historical overview of customer transactions and cash flow that enables you to predict the future needs of your customers, market services and products that can generate additional revenues streams and attract new customers, and improve your organization’s cash management.

**expandable solution**

As an easily integrated and customizable solution, E-Payment and Fund Transfer guarantees investment protection by allowing you to rapidly expand your services and leverage other HP Nimius business modules at minimal cost. Applications are fully compatible with a variety of platforms including Microsoft® Windows®, Apple Macintosh, and HP-UX.

**payment solutions without compromise**

As an easy-to-use, comprehensive application, E-Payment and Fund Transfer allows end users maximum flexibility in making payments and transferring funds, providing a level of convenience and cash management control that will keep your customers coming back.

Domestic/International Payments

- Inter-bank and intra-bank (multi-currency)
- In local currency (domestic, CHF, EURO)
- In foreign currency
- Credit and debit cards
- Single-order with four-eyes principle

#### Additional Payment/Transfer/Functionality

- Fund transfer between account if balance exceeds limit—savings plan
- Savings plans
- Pre-authorized standing order (transfer between accounts with four-eyes principal; transfer between accounts if balance exceeds pre-defined limit—savings plans)
- Payment templates
- Payment order book
- Salary payment notification
- Country-specific payment slips (currently only in Switzerland)

#### Personal Finance Tool Integration

- Offline recording of payments via Microsoft Money, Quicken, and others
- Integration of personal financial management tools that support DTA, IFX, and OFX
- Paynet integration (planned)

### banking on the hp nimius solution

When you choose the HP Nimius platform, you're opting for a reliable technology with a proven performance record. In installations throughout Europe, HP has delivered its solutions with a high degree of functionality and security to meet the needs of its customers and their end users. By providing easily customized e-banking applications, the HP Nimius platform offers a quick time-to-market. As a scalable and integratable solution, it guarantees your ability to expand well into the future as your financial institution grows to encompass new channels, functionality, and target markets.

### putting the pieces together

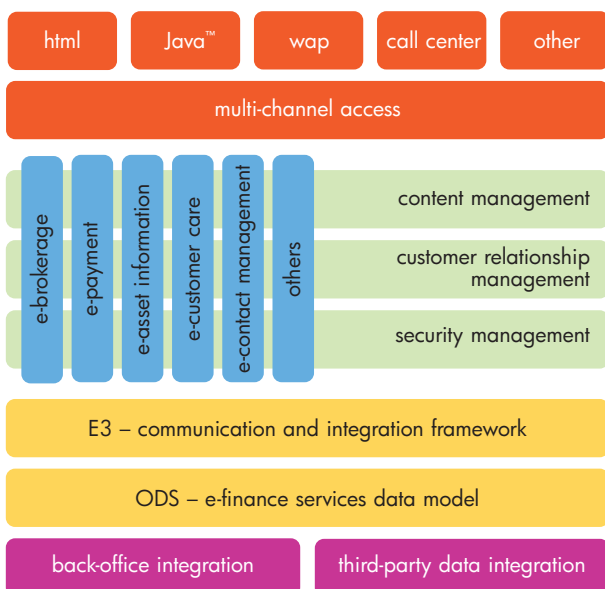
The E-Payment and Fund Transfer solution provides end users with an easy-to-use, comprehensive and powerful tool that simplifies cash management, while simultaneously offering your financial institution mission-critical information to improve management of organizational assets. It delivers a complete overview of each end user's transactions, which enhances your organization's ability to target customers' needs and generate new revenue streams via product and service offerings.

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#### system requirements

Application server: HP-UX 11

Others available upon request



The diagram on the left illustrates E-Payment as part of the HP Nimius solution platform. Please refer to the HP Nimius solution overview and other Nimius solution component datasheets for more information.

#### license information

HP Nimius business modules are licensed on an "application-specific basis," and may be used only in conjunction with the HP interfaces (Personal Finance Desktop (PFD), HTML, and/or wireless devices client); the HP E-Services Engine, E3; and applications that integrate into the predefined E3 data repository.

To obtain support for HP Nimius business modules, the related HP support options must be purchased.

HP e-solutions division  
HP Nimius marketing

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