



# Market infrastructures Evolution and ISO20022 migration

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Date: 8<sup>th</sup> Nov 2019



# IMPACTS AND OPPORTUNITIES OF THE ISO20022 MIGRATION: UNLOCKING ADVANCED SERVICES FOR CORPORATES.

# About Volante technologies

2001

founded, in  
Silicon Valley

18

years in  
business

90+

customers

35

countries

9

global  
locations



**Jersey City, USA – HQ**

London, UK

Mexico City, Mexico

Bogota, Colombia

Santiago, Chile

Dubai, UAE

Chennai, India

Hyderabad, India

Pune, India

● Regional Partners

# VoIPAY Customer Spotlight



SEPA Gateway  
Payments as a  
Service



PSD2 compliance



Real-time, Zelle, Low  
Value Domestic (ACH) &  
Cross Border Payments



Validation and  
Transformation  
Service,  
20+ International  
Payment Gateways



Cross Border SWIFT,  
US Clearings  
(FedWire, FedACH,  
CHIPS), UK Clearings  
(CHAPS)



Corporate to multi- Bank  
Connectivity  
Liquidity Management  
Support



Corporate connectivity &  
pre-processing for  
domestic wire payments  
LM for Corporates



Domestic Real-time  
Payments and Cross-  
Border Payments via  
SWIFT



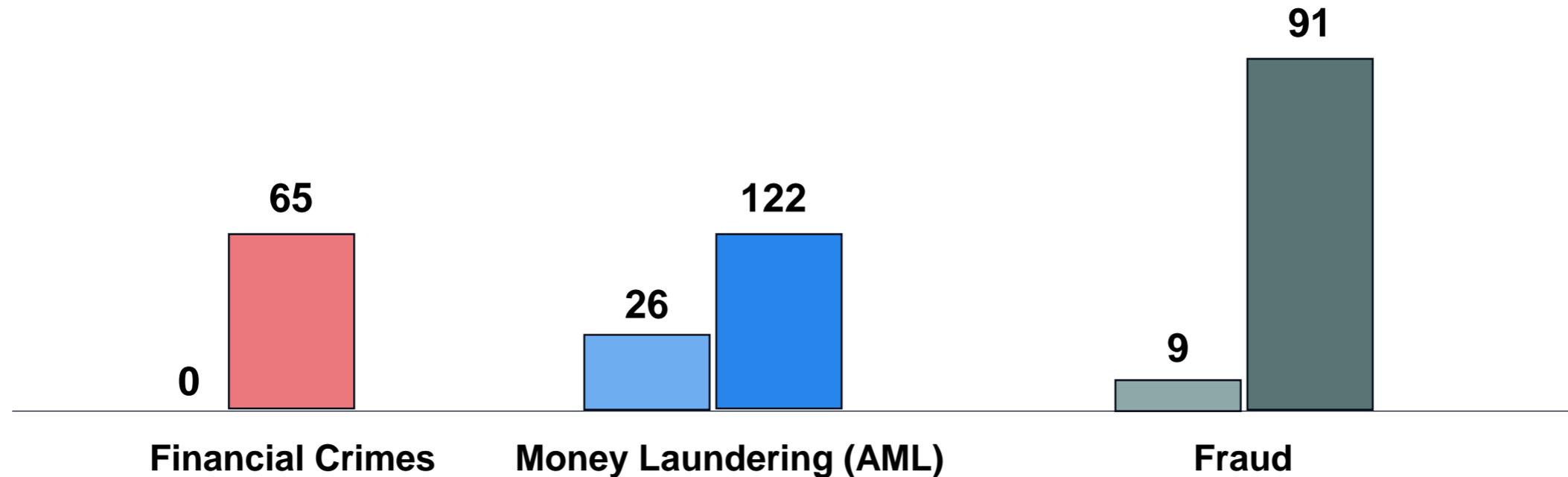
National ACH Clearing  
for Latin American  
Country



Pre-processing for all  
payments - Global

## Features of ISO20022 that enables the benefit

- Reducing fraud and financial crime: Cyber Security and Fraud Detection on both sides (Banks and Corporates), are key factors delivering data.
- Financial crimes report for 7 global Banks across 7 annual Report (2011-2018)



- Financial Institutions and Corporates can better manage their liquidity and credit risks once they migrate to ISO20022.
- Consumer and corporate can manage their cash in a real time modality, also initiate payments between accounts
- For Corporates, the migration from the overnight/intraday MT940/MT942 messages and the use of ISO20022 Realtime balance enable Realtime reconciliation, reducing drastically manual intervention

According to the last Euro Finance Forum, payment experts and treasurers are seeking help to mitigate the liquidity risk (one single settlement account and same value date)

## Financial Institutions: monitoring the liquidity

### Basel III - Banks must adhere to a number of principles:

Basel III Principles: **the PSP Intraday Liquidity**

Monitoring Tools for **Intraday Liquidity Management**

clearing and settlement need to be **optimized to work 24/7/365**

- Liquidity Mgmt. Structures View - Cash Concentration / Sweeping / Pooling
- Multi-level Views - Executed Sweeps
- Initiate Sweeps
- Hold Sweeps
- Balance Reporting
- Cash Forecasting

## Increased competition and innovation in payments-related products and services – International harmonisation

- **The Value Proposition and principles with the ISO20022: Unlocking Open Banking**
  - **Data availability**
  - **Data accessibility**
  - **Data aggregation**
  
- **Benefits for Corporates/End User:**
  - **Deliver expected content (from multiple sources) complete and accurate.**
  - **Analytical results using AI or Robotics, would contribute to provide benefit to the end user.**

Volante is already supporting several global financial institutions and corporates migrating to ISO20022 and building new value-added services so that they can compete more effectively, retain customers and remain relevant in their market place.

In Italy this process has started already with PSD2 regulation.

Many Italian financial institutions understood the potential of PSD2 and its implications regarding change and the new business model - the API economy of Open Banking.

**Volante and Capgemini, are working together as partners to secure success for many financial Institutions looking to adapt their payments systems to the new market infrastructure eco-system we are beginning to witness today.**

60%  
Revenue  
increased





**THANK YOU !**

**Capgemini & Volante Technologies**

**PLEASE VISIT US - STAND L03**

**Dome Scaffidi - Global Business Director & Market infrastructure Expert**

[www.volantetech.com](http://www.volantetech.com)