What is your Time-to-Money?
Payment transactions are in a state of rapid transformation. Changes in economics, regulations, technologies, and customer expectations are driving the need for greater speed and accuracy. By building highly efficient customized solutions that handle larger transaction volumes while reducing processing time and minimizing manual interventions, Dell helps clearing houses, banks, and financial services organizations keep pace with evolving demands in the payment market.

The one-stop-shop for end-to-end payments solutions.
At Dell, our expertise in the payment domain has been built by a team of highly focused business consultants and technology experts, who have led many successful client engagements worldwide with leading clearing houses and banks. We serve our customers through:

- Development of tailored applications for web payment initiation, messaging, routing and forwarding, clearing and settlement, exception and returns processing, and more
- Custom application development for end-to-end straight through processing systems, messaging engines, payments engines, payments factory, and other payments processing systems
- Development of interfaces with ACH, RTGS, Image Exchange, new submission channels and various message formats (SWIFT, Std.18, XML20022, STP820, as well as customer proprietary message formats)
- Implementation and customization of third-party payments solutions
- Assistance in adaptation to market and regulatory changes (BOC, SEPA, Faster Payments)

Our proven and disciplined approach can help you align business goals, identify revenue and cost reduction opportunities, and establish and implement a coordinated strategy, backed by payments technology.

Dell Solutions for the Payments Domain
- Development of payments applications across all areas of the payments value chain
  - Online, multichannel payments initiation applications, payments creation, authorization, and authentication
  - Payments processing, format validation, risk management, routing and forwarding, payments repair, and payments accounting
- Clearing and settlement operations
- Returns management and exception processing
- Reconciliation and customer reporting (web, electronic, paper)
- Implementation, customization, and maintenance of third-party products
- Diagnostic check and implementation of regulatory and market changes, such as: Check 21, BOC, and Faster Payments
- Solutions for SEPA payments, such as In-sourcing Dashboard and Payments Workbench
- Payment system technology upgrades and re-engineering services

Payments Industry Solutions
Dell has proven expertise in:

- End-to-end Straight Through Processing (STP) payments solutions
- Reengineering and managing retail and corporate payments infrastructure
- Application development and testing for regulatory compliance (examples: SEPA, Faster Payments)
- Support for multichannel payments initiation
- Payments clearing and settlement
- Risk and returns management

How we helped several leading financial organizations achieve their goals.

Dell has helped customers save costs and achieve operational efficiencies by reducing overall application development efforts and migrating and re-engineering legacy applications to more scalable and efficient platforms.

- Legacy system modernization and improvement in productivity for ACH systems
  » Dell worked with Europe’s second largest clearing house to deliver key payment initiatives and helped in the development of a core payment system capable of processing more than 6 billion transactions per year, with more than 77 million transactions on a peak day, along with bespoke development of the messaging engine, SEPA credit transfer instrument and reference data management
- Processing of cross-border payments at par with domestic payments as per EU mandate
  » Dell collaborated with a large European bank to assist in developing an STP system for corporate payments from point of origination, through validation and direct connectivity with financial service provider, to integration with clearing institution
- Straight Through Processing (STP) for corporate funds transfer initiatives
  » Dell helped a large international bank build a Straight Through Processing system for corporate funds transfers that typically reduced end-to-end process time by more than 50%
- Rationalization and security upgrade of existing payments infrastructure
  » Dell worked with a leading European bank to consolidate different functionalities while designing and implementing an integrated payment application

For more information about any of our service offerings, please contact your Dell representative or visit dell.com/services.

Trust the experience and expertise of a leader in IT services for the payments industry.

The challenges for financial institutions to serve their customers with the best payments options are complex. The advent of new channels and players has led to intense competition, reduced margins, shorter time to market, and increased transaction volumes. Moreover, the emergence of regulatory changes in specific geographies (such as SEPA in Europe and BOC in the U.S.) are serving as additional catalysts for change.

At Dell, we employ proven methodologies and industry best practices to develop and deliver solutions through our global delivery model. With a dedicated team of associates worldwide and deep industry and technical expertise, Dell can help you modernize your payment systems and succeed in the global marketplace.