

HCL

HCL Novus Payments

Transforming payments
for the future



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The global payment landscape continues to be highly dynamic with customer preferences, emerging technologies, regulatory initiatives, and market consolidation driving innovation and disruption. Customers expect seamless and ubiquitous payments experience. Corporates demand payments traceability, contextual routing, and consolidated information. Industry drivers include real-time payments adoption, ISO20022 migration, open banking initiatives, and cross-border innovations. Technologies such as APIs, AI/ML, and cloud are enabling new ways to deliver services and payments experience.

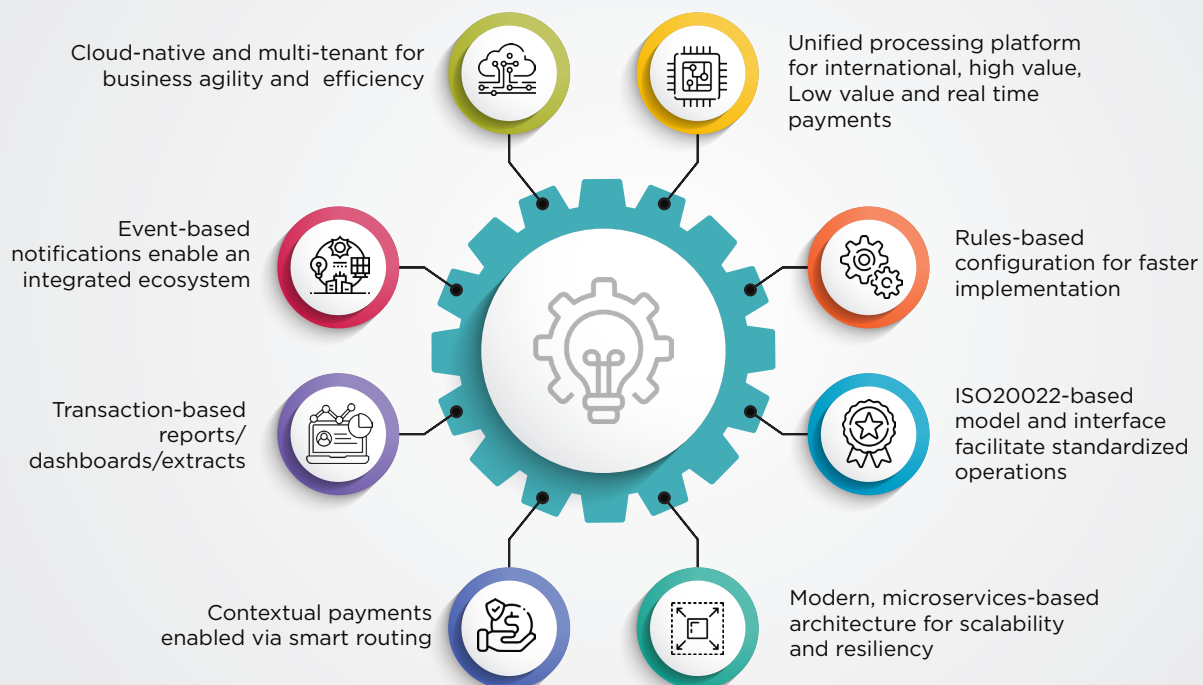
HCL Novus Payments

For more than 20 years, the classic HCL Payments platform PTS has been on the market and has constantly adapted to market needs and customer requirements. New technology has been incorporated as it has become mainstream. HCL has developed the new modernized HCL 'Novus Payments' framework which offers a feature-rich set of services and has been designed from the ground up as a cloud-native, microservices-based unified payments platform.

HCL Novus payments framework accelerates the payment modernization process by engineering simplified, service designed, cloud-ready, and API-based platform. Using this technology, financial institutions with different payment methods and distributed operations can reduce payment processing costs and improve efficiency. It is a multi-tenant capable solution that can handle domestic and worldwide payment transactions. The platform efficiently supports the business processes of banks, payment service providers, and corporate customers with high straight-through processing rates (STP). HCL Novus Payments platform is easily configurable to meet customer needs and highly scalable to handle large transaction volumes.

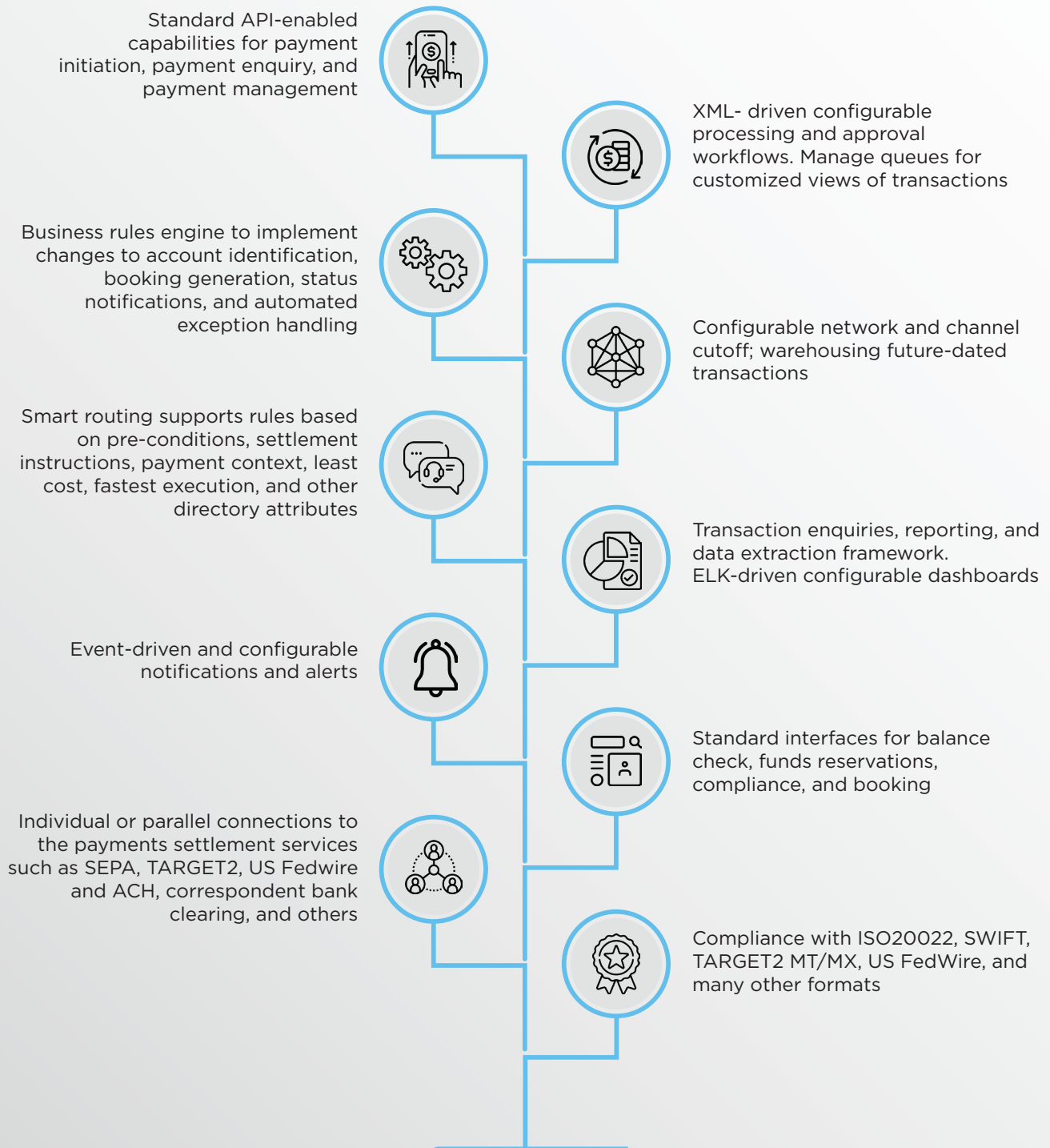
Key unique differentiators

HCL Novus Payments has been designed to handle international, high value, low value, and real-time payment needs in a single, modular, and scalable platform.





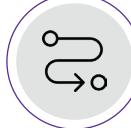




Features delivering competitive edge

HCL Novus Payments is uniquely positioned to support financial institutions in addressing complex payments processing. The payment solution with several key features, available out of the box, assists in deploying the platform in a rapid, flexible, and scalable manner.



Business payoffs/benefits

						
Ease of integration: Extensive API library ensures seamless integration into existing system landscape	Flexibility: Wide range of user-defined configuration options for unique requirements. Easily add new functions, payment schemes, clearing access, etc.	Scalability: Flexible allocation of resources to match changing payments traffic volumes	Straight Through processing: Maximum STP rates and highly automated exception handling	End-to-end processing: Ensures entire range of payments functions for smooth processing of payments	Regulatory compliance: Highly configurable to adapt to changing regulatory and message format configurations	Security: Standard bank-grade NFR's, adherence to cloud, cyber security standards, and regulatory compliance

HCL Novus Payments can be configured to be deployed on premise or as-a-managed service on your own public, private or hybrid cloud. It provides both end-to-end payment processing and individual services for high value payments, low value payments, instant payments, Mandate management, order management, routing & SWIFT services

HCL Novus Payments is a modularized solution providing complete payment package to help drive revenues by facilitating new payment models, supporting regulatory compliance, accelerate cloud ready platform-based modernization. With greatly reduced complexity in the payment landscape - one system, one technology and the use of standards - HCL Novus Payments platform brings a modernized approach to support the payment management of the future.

HCL



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HCL Technologies (HCL) empowers global enterprises with technology for the next decade today. HCL's Mode 1-2-3 strategy, through its deep-domain industry expertise, customer-centricity and entrepreneurial culture of ideapreneurship™ enables businesses to transform into next-gen enterprises.

HCL offers its services and products through three lines of business - IT and Business Services (ITBS), Engineering and R&D Services (ERS), and Products & Platforms (P&P). ITBS enables global enterprises to transform their businesses through offerings in areas of Applications, Infrastructure, Digital Process Operations, and next generation digital transformation solutions. ERS offers engineering services and solutions in all aspects of product development and platform engineering while under P&P. HCL provides modernized software products to global clients for their technology and industry specific requirements. Through its cutting-edge co-innovation labs, global delivery capabilities, and broad global network, HCL delivers holistic services in various industry verticals, categorized under Financial Services, Manufacturing, Technology & Services, Telecom & Media, Retail & CPG, Life Sciences, and Healthcare and Public Services.

As a leading global technology company, HCL takes pride in its diversity, social responsibility, sustainability, and education initiatives. As of 12 months ending on March 31, 2022, HCL has a consolidated revenue of US\$ 11.48 billion and its 208,000 ideapreneurs operate out of 50 countries. For more information, visit www.hcltech.com