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Real-time Payments

The Instant Alternative

SmartVista Instant Payments has a powerful impact on your revenue

Thanks to the growth of real-time payments schemes, people expect to be able to send/ receive money in an instant. And will be prepared to look elsewhere if their expectations aren't met. Real-time payments are here to stay, and if you don't already have the ability to facilitate instant payments, now is the time to add to your offerings.

Real-time payments benefit consumers, businesses, and financial institutions alike. Banks and PSPs must embrace sending and receiving payments in real-time, and integrate the service into their platforms.
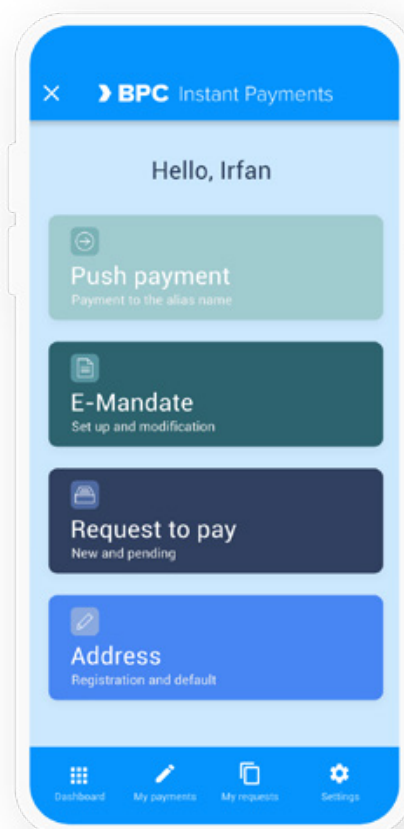
The future of digital banking

SmartVista Instant Payments integrates rapidly and easily into virtually any infrastructure. Benefit from a range of pre-configured online, offline, and near real-time options, with a system that integrates with core banking channels as well as other solutions.

How it works...

- A range of pre-configured assets connect to core, mobile banking, fraud, AML, or other affiliate systems.
- The system is fully API enabled and PSD2 ready.
- It allows for end-to-end processing of both inbound and outbound instant payments.
- Support for recalls and returns within Dispute Management ensures all payments are handled appropriately.
- The system is scheme- and CSM-agnostic and supports the most up-to-date range of real-time payments schemes live in the market today.

Key benefits of Card Management

❯ **PUSH and PULL instant payment mode support (C2C, C2B/C2G, B2C, B2B)**

❯ **Deferred and bulk transaction processing**

❯ **Online limits and fees calculation**

❯ **Sophisticated real-time fraud prevention for Strong Customer Authentication (SCA)**

❯ **User friendly Dispute Management with support of Recalls q and Refunds**

❯ **Central Bank RTGS interface and netting support**

❯ **Fully API enabled and PSD2 ready**

❯ **ISO20022/15022/8583 and proprietary (XML, CSV/TSV, delimited) standards support**

❯ **Flexible configuration of payment flows and online editing mode**

❯ **Mission-critical update and upgrade procedures without service interruption**

❯ **Solution extensibility without vendor involvement**

❯ **Maximum independence from 3rd party software and low TCO**

Financial institutions...

- Benefit from high-level real-time fraud prevention
- Increase their attractiveness to customers
- Are able to enter the instant payments market quickly and effectively

Customers...

- Are protected with online limits and fee calculations
- Benefit from PSD2/UK Open Banking readiness
- Get uninterrupted service thanks to streamlined updates and upgrades

Power your transactions with BPC

Start benefiting from our SmartVista Instant Payments alone or as part of a broader technology platform and gain the potential to make the most of every transaction with the right tools and technology. It's one thing to use technology to power your transactions; it's another to harness its full potential.

BPC's experienced team understands exactly how to bridge real life and digital, and our technology is proven, consistent, and always forward-thinking.

About BPC

Founded in 1996, BPC has transformed over the years to deliver innovative and best in class proven solutions which fit with today's consumer lifestyle when banking, shopping or moving in both urban and rural areas, bridging real life and the digital world. With 350 customers across 100 countries globally, BPC collaborates with all ecosystem players ranging from tier one banks to neobanks, Payment Service Providers (PSPs) to large processors, ecommerce giants to start-up merchants, and government bodies to local hail riding companies. BPC's SmartVista suite comprises cutting-edge banking, commerce and mobility solutions including digital banking, ATM & switching, payments processing, card and fraud management, financial inclusion, merchant portals, transport and smart cities solutions.

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Request a free discovery workshop from BPC and one of our experts will be in touch to book your 1-2-1 workshop.

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