



Your payments processing value chain. **Reliable. Secure. Compliant.**

Empowering BFSIs to accelerate payments processing, adapt to real-time transaction demands, and stay ahead of evolving regulations

The growth, demand, and competition driving payments transformation

The cashless economy centers around convenience, speed, and security.

To meet these demands, banking, financial services, and insurance (BFSI) organizations find that the capabilities of existing infrastructures for payments processing are being tested. At the same time, regulations, including DORA and ISO 20022, are making operations and compliance more complex.

This evolving regulatory landscape, combined with the growing number of payment frameworks and rails, means BFSIs must accelerate payments transformation.

With BMC, BFSIs can transform with greater efficiency, stay ahead of change, and operate an end-to-end payments processing value chain that prioritizes accuracy, compliance, security, and resilience.

Supporting **secure,** **compliant, agile,** **and high-speed** **payments at scale**

As a partner for payments transformation, we unify and enable the entire payments processing value chain, from transaction initiation to clearing, settlement, and reconciliation.

Through automated infrastructure and processes, we support BFSIs in accelerating payments across all types of rails and areas of the value chain in a secure and compliant way.

Establish the mainframe as a future-proof, optimized, and secure powerhouse for payments processing, with:

- Real-time observability into performance, utilization, and data integrity
- Automated anomaly detection and compliance reporting
- Agile mainframe development capabilities

Drive critical process flows that take payments where they need to be, with:

- Orchestration and automation for fragmented payment workflows
- Connectivity for complex dependencies across technologies and partners
- Complete visibility and control over distributed workflows
- Total traceability and auditability for transaction processing and governance

Succeed in a rapidly changing payments landscape

We enable BFSIs to meet regulations, respond to market changes, and realize new levels of flexibility, compliance, resilience, and high-speed processing, with the ability to:



Intensify payments security across infrastructure and processes, reinforcing compliance at scale

Protect payments by leveraging automated compliance and auditability to meet DORA, GDPR, PCI DSS, and ISO 20022 processing requirements.

Utilize integrated AI for predictive analytics and anomaly detection to enhance fraud detection and risk mitigation, minimizing unplanned downtime and enabling always-on payments processing.



Increase speed, agility, and efficiency – whatever the payment rail or transaction speed requirement

Meet millisecond-level transaction processing SLAs, unlocking agility across any type or model, including embedded payments and virtual cards. Our infrastructure and automation capabilities enable payments processes as fast as rails demand, minimizing latency and maximizing throughput.

Respond to changing circumstances and impacts fast using automation and orchestrations that work across silos and defragment operations, lightening the load on IT teams, driving efficiency, and reducing TCO.



Improve payments resilience and performance

With complete visibility and real-time monitoring for payments processing from a single pane of glass, BFSIs are equipped to see issues, predict challenges, and drive throughput.

Immutable backups and air-gapping also allows vital data and key systems to be brought back online with minimal downtime and zero data loss.



Realize the full value of payments processing data and accelerate innovation

Quickly adapt to changes and develop new payment features with DevOps solutions and tools. With real-time access to data insights, informed decisions can be made from a holistic view to help personalize services, optimize operations, and enhance fraud detection.

Deep-dive into historical data and transform mainframe data into cloud-native formats, turning systems of record into systems of action, improving operational performance and payments strategic planning.



Scale complex workflows fast to meet the rapid rise in payment volumes, varieties, and channels

Establish a trusted backbone for mission-critical, high-volume transaction processing, with ultra-low latency and massive throughput.

Our solutions handle hundreds of millions of jobs per day. By orchestrating workflows across platforms, including hybrid cloud architectures, new payment varieties and channels can be expanded without major re-architecture.

A proven, trusted partner for handling enterprise-scale financial transactions

Nobody else combines the same level of experience, ability to handle any part of the infrastructure, or proficiency in orchestrating payments processing data flows as we do. We're exceptional because:

We bring unique capabilities and technology to ensure infrastructure is advanced, agile, and flexible

- Ensure the mainframe performs at the highest level with a more agile and flexible payments processing value chain
- Enable deeper analytics and accelerate innovation, integrating infrastructure-level applications into modern development processes and modernizing mainframe storage with cloud-first solutions
- We deliver beyond infrastructure maintenance, helping upskill people so the business gets more from one of its most powerful resources

We orchestrate data and processes across the payments processing value chain

- More than 100 native integrations, offering seamless connectivity across data sources, payments processes, and rails
- Enable payments processing across technology, mainframe, cloud, SaaS, and APIs, without being limited to any technology stack
- Ensure total visibility and auditability across processes and related data workflows with predictive SLA monitoring, reporting, and alerting

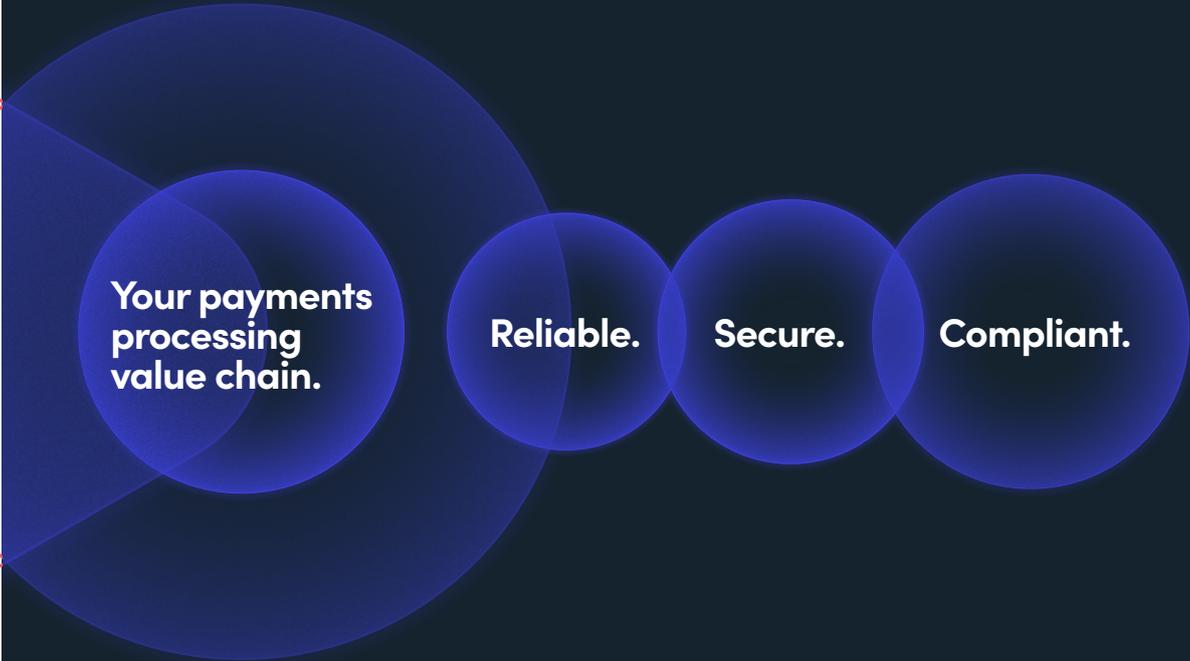
We're trusted by the biggest, most relevant payments leaders around the world

- We work with nearly 80% of the Forbes Global 100, 22 of the top 25 US banks, 20 of the top 25 global banks, with a substantial footprint within the payments industry
- We handle the most complex payments processing loads, delivering ultra-low latency, massive throughput, and near-zero downtime and data loss, while maintaining regulatory compliance
- Our leading-edge tech payments processing capabilities are continually evolving to ensure an effective, adaptive, and compliant payments processing value chain

Become a leader for the future of payments

Our integrated capabilities provide a comprehensive solution for BFSIs to navigate the complexities of a payments landscape.

To stay in step with and get ahead of a payments transformation reality, our industry-leading infrastructure and orchestration capabilities form the agile backbone for financial flows across all payment types, networks, and rails. So BFSIs can deliver payments with absolute accuracy, enhanced compliance, and robust security – at scale, where, when, and as fast as needed.



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BMC empowers nearly 80% of the Forbes Global 100 to accelerate business value, faster than humanly possible. Our industry-leading portfolio unlocks human and machine potential to drive business growth, innovation, and sustainable success. BMC does this in a simple and optimized way by connecting people, systems, and data that power the world's largest organizations so they can seize a competitive advantage.

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