

IBM fournit un traitement de paiements en temps réel pour les banques grâce à son offre Financial Transaction Manager for Immediate Payments

IBM dévoile un environnement de tests basé sur IBM Bluemix permettant un développement rapide d'APIs ouvertes répondant à la réglementation européenne PSD2

PARIS - 27 sept. 2016: Dans le cadre de la conférence SIBOS, IBM (NYSE : IBM) annonce de nouvelles offres qui utilisent les paiements en temps réel afin d'aider les banques commerciales à mettre de nouveaux services à disposition de leurs clients. Ceci leur permettra de tirer profit des nouveaux schémas de paiement immédiat en cours de développement aux Etats-Unis, en Europe et en Asie. Dès que les réseaux de paiement immédiat sont en place, les transactions des consommateurs sont réalisées en quelques secondes, accélérant l'accès aux fonds tels que les salaires ou le versement des demandes d'indemnisation réalisées auprès des compagnies d'assurance.

Dès qu'il sera disponible, IBM Financial Transaction Manager (FTM) for Immediate Payments¹ (Gestionnaire de transactions financière pour paiements immédiats d'IBM) soutiendra les nouvelles initiatives mondiales de paiement telles que le système « The Clearing House (TCH) » aux Etats-Unis ou le schéma de paiement immédiat en Europe.

Associé à IBM Safer Payments (paiements plus sécurisés), la nouvelle version de FTM peut aider à améliorer la pertinence et l'efficacité de l'analyse de la fraude dans les transactions immédiates en utilisant l'informatique cognitive pour valider les transactions financières et détecter des activités suspectes en temps réel. Safer Payments applique des modèles de machine learning pour aider les analystes à détecter des fraudes et à agir rapidement pour réduire le nombre d'événements frauduleux.

IBM a également dévoilé une nouvelle offre et de nouveaux services afin de soutenir la European Payment Services Directive 2 (Directive sur les services de paiements européenne 2 : PSD2) qui doit arriver prochainement. Selon la directive, qui aura un impact significatif sur le secteur bancaire, toute banque qui opère en Europe devra fournir un accès plus large à ses données clients et à ses systèmes de traitement des paiements à des fournisseurs tiers enregistrés, que ce soit des banques traditionnelles ou des fournisseurs d'apps. Ceci sous la forme d'APIs qui exposent l'accès aux données et aux services.

Pour les développeurs, un nouvel environnement de tests API PSD2, basé sur IBM Bluemix, la plateforme Cloud d'IBM, leur permet d'essayer de nouvelles idées rapidement, sans perte de temps dans le paramétrage et sans

surcoût. IBM publie également les APIs de mise en œuvre de PSD2 dans l'environnement de test PSD2 de sorte que les développeurs n'aient pas besoin de commencer du début lors de l'élaboration de nouvelles applications. L'environnement de test utilisera API Connect, la première et unique plateforme de gestion d'API de l'industrie avec une approche intégrée pour la création, l'exécution, la gestion et la sécurisation des API dans un déploiement hybride.

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IBM Provides Real-Time Payment Processing for Banks with new Financial Transaction Manager for Immediate Payments

IBM unveils Sandbox built on IBM Bluemix for Rapid Development of Open Banking APIs to support the European PSD2 Standard

SIBOS IBM (NYSE: IBM) today announced new offerings to help commercial banks rapidly provide new services for customers by using real-time payments. This will allow banks to take advantage of new immediate payments schemes now in development across the United States, Europe and Asia. Once these immediate payment networks are fully in place, consumer transactions will clear in seconds, speeding access to funds such as payroll and insurance claims reimbursements.

When available, IBM Financial Transaction Manager (FTM) for Immediate Payments will support new global payment initiatives such as The Clearing House (TCH) in the United States and the Pan-European Instant Payment scheme in Europe.

The move to immediate payments highlights the transformation that banks and Fintechs are currently undergoing to become cognitive banks. One attribute of a cognitive bank is the ability to provide faster and safer payments, immediate counter fraud and financial crime detection, and vastly improved and simplified regulatory compliance.

Combined with IBM Safer Payments, the new version of FTM can help improve the accuracy and efficiency of fraud analysis in immediate transactions by using cognitive computing to validate payment transactions and detect suspicious patterns in real time. Safer Payments applies machine learning models to help analysts detect fraud so they can act quickly to reduce fraudulent events.

IBM today also unveiled a new offering and services to support the upcoming European Payment Services Directive 2 (PSD2). According to the directive, which will have a significant impact on the banking industry, any banks that operate in Europe will need to provide wider access to their customer data and payment processing systems to registered third-party providers ranging from traditional banks to app providers. This happens in the form of APIs that can expose access to data and services.

For developers, a new PSD2 API Sandbox built on IBM Bluemix, IBM's cloud platform, allows them to try out ideas quickly, without set-up time or costs. IBM is also publishing new PSD2 implementation APIs into the PSD2 sandbox so developers don't have to start from the beginning when developing new apps. The sandbox will use API Connect, the industry's first and only API management platform with an integrated approach for creating, running, managing and securing APIs in a hybrid deployment.

While APIs represent the basic tools for application developers, more importantly they represent a new form of business model innovation, helping create completely new customer experiences.

*"For banks to stay relevant they must be prepared to engage in real-time where and when it's convenient for the customer, on their device of choice, and using the latest and most accessible systems," said **Likhit Wagle**, Global Industry General Manager IBM Banking and Financial Services. "With today's announcement, IBM is helping financial institutions prepare for immediate payments and innovate with the latest APIs and mobile services while protecting the security and privacy of sensitive customer data."*

For more information on IBM FTM visit: <https://www.ibm.com/commerce/us-en/payments/>

For more information on IBM's PSD2 offerings, visit: <http://www.ibm.com/cloud-computing/psd2.html>

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