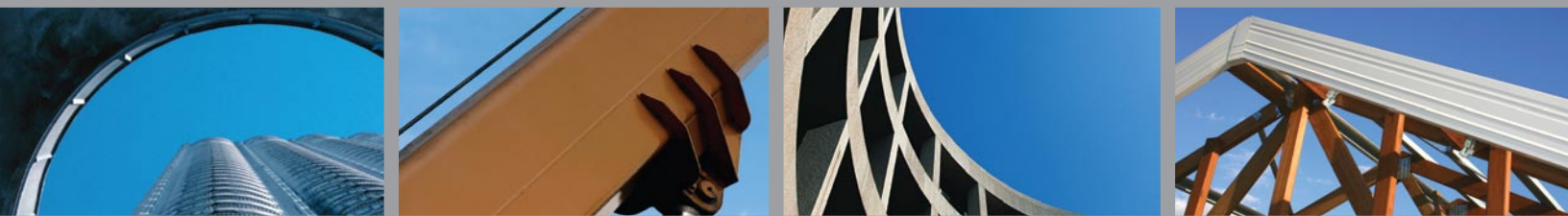


IBAN Payment Resource



Use Accuity's IBAN Verification and Conversion Solution and Increase Your Payment Straight Through Processing Rates

This easy-to-use tool identifies, validates the structures of and even converts individual components to create International Bank Account Numbers (IBANs) for any country to save you time and resources.

What is IBAN Payment Resource?

IBAN Payment Resource is designed to improve operational efficiency and payment straight through processing (STP) rates. Available at www.IBANPaymentResource.com or on CD-ROM, IBAN Payment Resource gives you quick and easy access to information to efficiently process your IBAN transactions.

Why do I need IBAN Payment Resource?

Often, deciphering an IBAN is a time-consuming and error-prone task that creates difficulties in cross-border payment processing operations. Presently more than 60 countries are represented by IBANs, each with its own format. Accuity's IBAN Payment Resource helps improve transaction acceptance rates by confirming the structure of the IBANs, or converting them, before the payments are processed.

What Accuity's IBAN Payment Resource can do for you.

Accuity's IBAN Payment Resource validates performs two key IBAN functions—validation and conversion. IBAN Payment Resource's core functionality the structure of an IBAN and helps connect any IBAN with the SWIFT/BIC of the beneficiary's bank. For unconnected SWIFT/BICs IBAN Payment Resource provides the connected SWIFT/BIC enabling you to easily create the SWIFT MT103+ message for efficient payment STP.

This tool instantly validates the structure of an IBAN providing detailed error messages to guide further research. IBANs are also deconstructed, providing information including the institution title, national clearing code, SWIFT/BIC, branch title and full street address. For those who also license The Global Banking Resource™ (TGBR), the SWIFT/BIC result links directly to TGBR offering additional payment information on SEPA Credit Transfer, CHIPS, TARGET, EBA, EURO1 and EURO2 (PE-ACH) to ensure complete and error-free transactions.

IBAN Payment Resource performs check sum validation of legacy account numbers as well by incorporating approved Modulus algorithms to validate the check digits in an account number. This added layer of validation can reduce IBAN rejections caused by transcribing errors.

To streamline your workflow, IBAN Payment Resource also features IBAN Conversion, an add-on module designed to anticipate payment processing obstacles. IBAN Conversion produces properly-formatted IBANs with valid IBAN check digits using a customer-supplied ISO Country Code (or Country Name), bank branch code and account number. It also indicates whether the legacy account number passes check sum validation. This module helps you comply with Single Euro Payments Area (SEPA) mandates requiring an IBAN for payment processing.

Save time, money and increase efficiency with the must-have program for IBAN conversion and verification

Key Features

- > Provides connected SWIFT/BICs
- > Converts individual components into properly formatted IBANs to help with SEPA compliance*
- > Validates legacy account numbers to reduce IBAN payment errors*
- > Improves payment STP
- > Contains all IBAN participants even for banks whose BICs are not connected
- > Deconstructs partial IBANs, links to TGBR for detailed payment information
- > Daily updates

* Not available on CD-ROM

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Specifications

User Profile

- > Financial institutions
- > Financial services organizations
- > Third-party payment processors
- > Payroll departments
- > Benefits disbursement
- > Individual international payment processing centers
- > Global corporations

Technical Specifications

Internet Version:

- > Internet Explorer® version 6.0 or above
- > Mozilla™ Firefox® 2.0 or above
- > Must have cookies enabled and correct clock setting
- > Updated daily

CD-ROM Version:

- > **Operating System:** IBM compatible, 586 or above PC (Pentium® 133 MHz or above recommended), Windows 2000 / XP
- > **Memory:** 32 MB, 64 MB recommended
- > **Installation Disk:**
 - 35 MB — Space saver installation
 - 650 MB — Complete installation
- > Updated monthly

Users enter an IBAN and IBAN Payment Resource displays critical payment processing information.

For More Information

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