

# Kyriba Payments

## KYRIBA FACT SHEET

### Centralize Your Enterprise-Wide Payments to Control and Automate Your Payment Workflows

Kyriba offers a pre-connected, multi-bank and secure global payment network for organizations of all sizes. The Kyriba Payments solution centralizes and standardizes company-wide payment workflows to enhance both controls and efficiencies with task automation, error management, fraud detection and full status visibility, all integrated in one payment hub.

### KYRIBA PAYMENTS: FEATURES & CAPABILITIES

#### OPTIMIZE

- Fast Track Routing for bulk payment files
- Smart Route payments to preferred banks
- Support Netting, In-House Bank (IHB) and POBO (Pay-on-Behalf-of)
- Cross-border payments services
- Integrated working capital tools: Dynamic Discounting, Payables and Receivables Finance, Supplier Onboarding

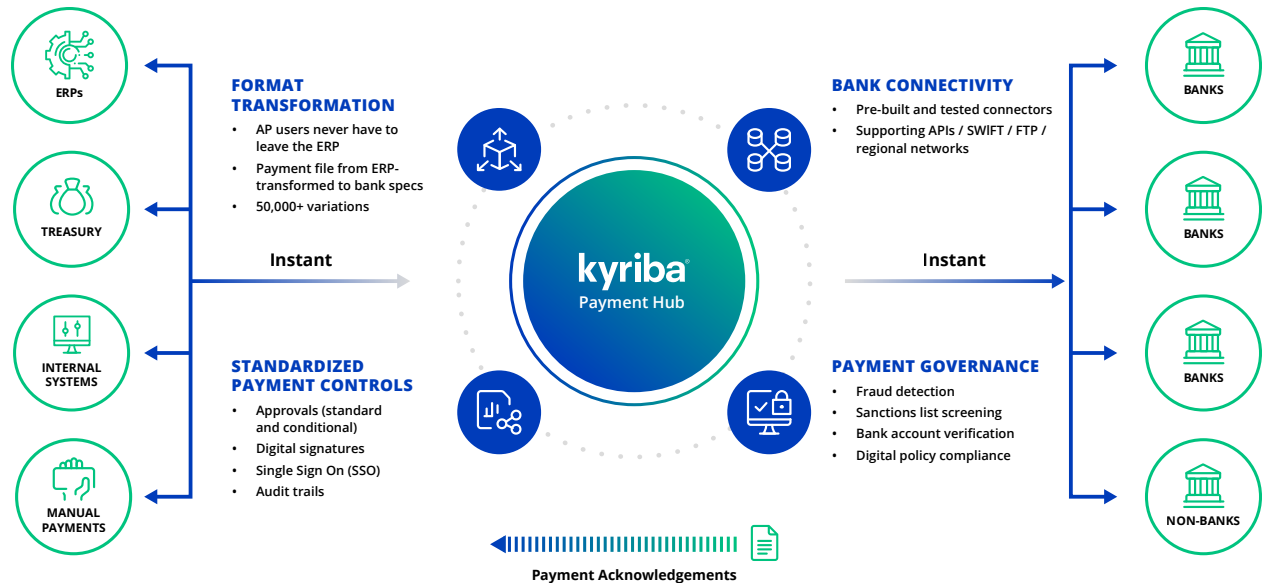
#### CONTROL

- Up to 9 levels of rule-based payment approval
- Personal digital signature
- Real-time fraud detection
- SSO and multi-factor authentication
- Confirmation of Payee with bank account validation (SisID, TrustPair, GIACT)
- On-demand sanction screening, incl. EU, UN, US OFAC, UK HMT and more
- Full audit trails and activity logs

#### CONNECT

- Over 1,000 banks connected with extensive support of protocols, incl. SWIFT, EBICS, FTP, EDITRAN, Zengin
- Leader in bank API connectivity, incl. Bank of America, J.P. Morgan, U.S. Bank, CITI, HSBC, Deutsche Bank
- Pre-built payment format library with over 50,000 scenarios, incl. ISO 20022 XML, SWIFT MT/MX and numerous local formats
- Open Formats Studio (OFS)
- Support all major payment types
  - High value, incl. FedWire, CHIPS, CHAPS, Target
  - Low value, incl. ACH, BACS, SEPA, vCard
  - Instant payments, incl. TCH RTP, FedNow, UK Faster, SCT Inst
- ERP integration, incl. SAP, Oracle, NetSuite, Microsoft D365

**Kyriba Payments is an integrated part of Kyriba Enterprise Liquidity Management platform, delivering leading practices in centralizing payments workflows, enhancing payments controls, reducing fraud risks and optimizing liquidity management.**



### Harness Connectivity-as-a-Service

- Eliminate the costs of multiple bank portals
- 24/7 monitoring of connectivity performance
- Improve bank relationship management, bank fee analysis and governance
- Out-of-the-box ERP to bank connectivity
- SWIFT certified and SWIFT gpi compliant

### Enhanced Payments Security

- Enforce workflow to initiate exceptional payments in Kyriba instead of in different uncontrolled banking portals
- Automatic quarantining of suspicious and non-compliant payments with AI or customizable rules
- Flexibility to modify or stop any payments in large payment files (supporting up to 1 million payments in one batch)
- Synchronized account signatory management
- Error analysis and recovery with transparent monitoring and reporting
- Secure disaster recovery

### Accelerated Payments

- Automatic transformation of payment formats based on bank channel, payment type or location
- Open Formats Studio (OFS) for quick formats translation and adaptation

### Large Account Support

- API-powered extensions, advanced data exchange transformation and NACHA support
- Custom fields to meet specific requirements

### Visibility and Intelligence

- End-to-end payments tracking
- One payment status reporting dashboard with real-time data visualization and analytics
- Kyriba Mobile App (iOS and Android) for review and approval on-the-go