



# Maximising the Efficiency in Banking & Finance

## OVERVIEW

Xelocity is uniquely placed to provide specialist expertise for the Banking and Finance sector, listed as follows:

- Banking interface to electronic commerce
- Payments system strategy for emerging Banks
- Design and implementation of integrated bank payments systems
- Account billing and collection systems
- Interchange and settlement clearing house systems
- Real time gross settlement systems
- Assured value payment systems
- ATM and Point of Sale (EFTPOS) system design and reconciliation
- MICR document handling systems
- Retail bank intra-day cash management and reconciliation system design at both host and network levels
- Development of payments products based on the core New Zealand payments instruments i.e. cheques, automatic payments, direct credits, direct debits and bill payments
- Retail bank financial distribution strategies which require high levels of system integrity in host and distributed systems,
- Development of on-line real-time payments solutions
- Reserve Bank exchange settlement account reconciliation and management
- Management of integration of new banks into the New Zealand payments system
- Electronic Banking and Channel Strategies.

The table below demonstrates system experience specific to the Banking and Finance sector.

System	Description	Experience (Yrs)
ISL	Overnight domestic clearing system for cheques, direct credits, direct debits and other instruments	12
SCP	Real time payment system utilising SWIFT network and standards.	5
EFT/POS	ATM & EFTPOS processing based on standard card management systems.	7
SWIFT	The network utilised for all international messaging and payments.	16
ESAS	Exchange settlement system run by the Reserve Bank for interbank settlement. This system is Real Time Gross Settlement System (RTGS)	6
Austraclear	Securities trading system also run by the Reserve Bank.	2



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