



Brochure

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**MT<sup>2</sup>**

# Message Transformation Tool

## Simplified Financial Messaging

Message Transformation Tool delivers seamless conversion of financial message format from the source to the destination.

The future of payments across the spectrum of financial services will depend largely on interoperability and faster exchange of complex messages between systems, subjected to rapidly evolving compliance standards. The adoption of ISO 20022 is propelling financial institutions to simplify their existing payments landscape to integrate with newer payment channels and leverage Open API protocols to launch novel products efficiently.

Message Transformation Tool is a timely, innovative, and forward-looking solution to help build an **intelligent, resilient, secure, and transparent financial ecosystem.**

## Game-changing features:



Pre-built conversion capabilities for all standard messaging formats.



Configurable capabilities for proprietary message formats.



ISO 20022 enabled for high quality, fast adoption with minimal impact.



Overcome challenges with data truncation due to legacy formats.



Easy integration via API orchestration and packaging.



Technology agnostic – Cloud-based deployments with readymade pluggable solution.



Ability to manage and validate single or bulk message files.



Intuitive dashboard for troubleshooting (admin interface).



Flexible encryption and multiple output formats supported.

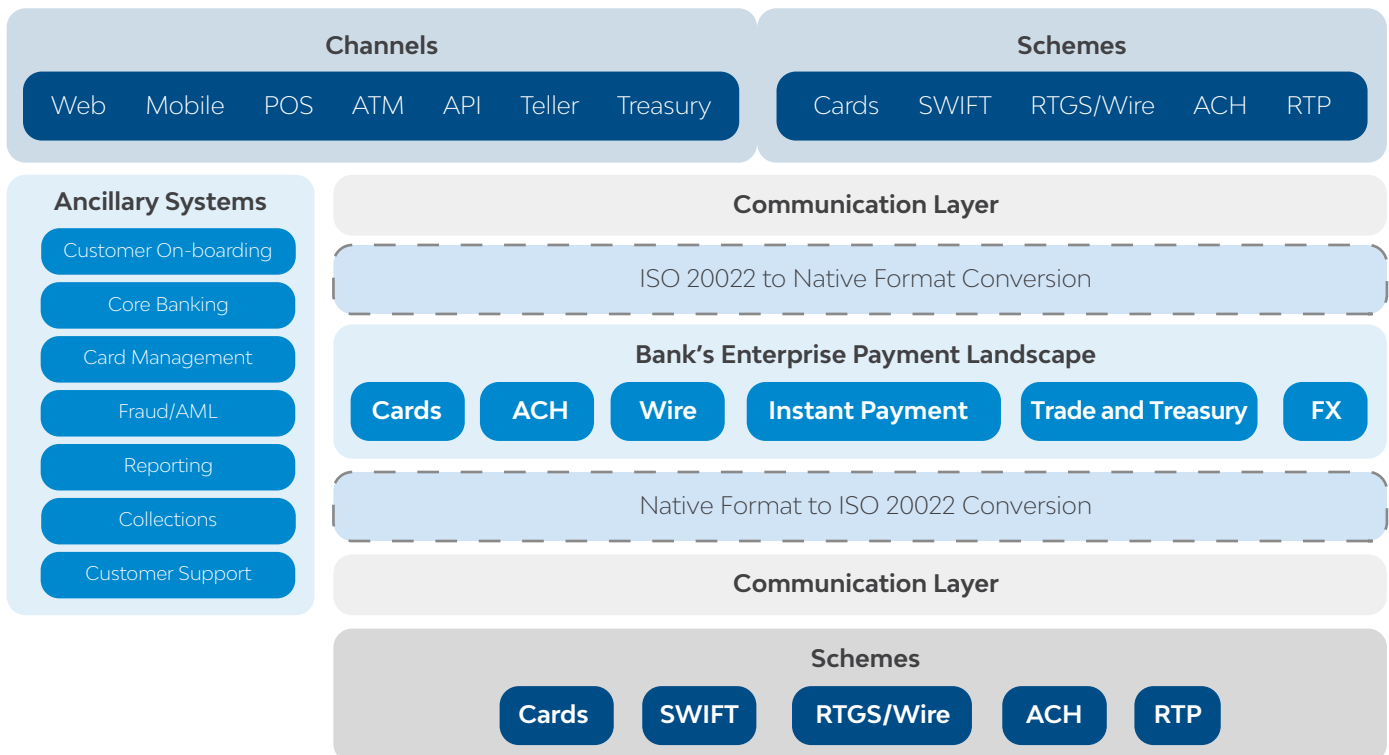
## The Need for a Message Transformation Tool

Any transaction flow in cards and payments will be processed using unique message formats (Financial Message Format) between issuers, acquirers, and processors. There are several message formats like - ISO 8583, ISO 20022, MT Swift Messages, MX Swift Messages, etc., and in any payment transaction flow, there are always multiple formats involved, which require conversion of these messages in real-time by the processing application.

ISO 20022 covers the entire financial services spectrum, enabling a common understanding and interpretation across all

functions. ISO 20022 is going to be the standardized global language for financial messaging covering payments, cards, trade, securities, and forex.

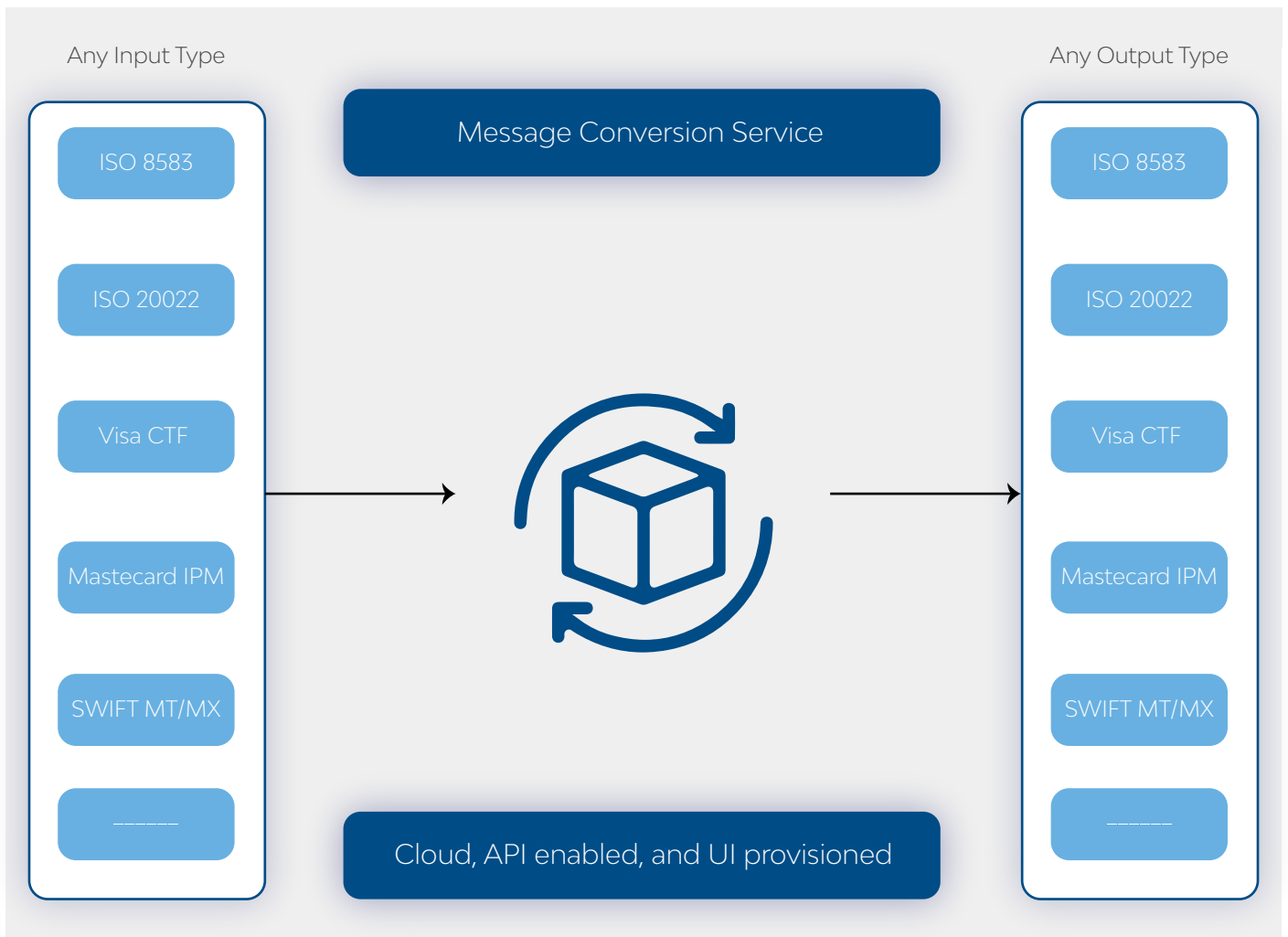
- ✓ **Payment information provided by ISO 20022 is more granular, better organized, and simpler to automate.**
- ✓ **Major high-value payment systems are moving to ISO 20022.**
- ✓ **Faster time-to-market to meet compliance timeline.**
- ✓ **Low code approach for ease of implementation.**



## How MT<sup>2</sup> works

MT<sup>2</sup> solution provides cloud-based service enablement, API-enabled access, source, and destination message validation to ensure they conform to standard message schema

definition, non-blocked asynchronous request - response, robust processing, and transformation of source message to destination message format in a secured way, and interface for administration of service.





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