

Payment Hub

Smart middleware and Payment HUB

Some words about Norse

Norse is a rapidly expanding Bahrain company that specialises in tailoring large-scale financial products and software for Central Banks, Retail Banks, and financial organisations worldwide.

Our vision is to create and provide innovative financial and payment infrastructure to foster the rapid adoption and development of FinTech worldwide.

Our mission is to provide access to modern financial technologies for all participants in the financial sector, ranging from central banks to individuals.

What is **Payment Hub**

Payment Hub is an intelligent middleware solution carefully crafted for the **seamless orchestration of payment transactions** and data across diverse channels and enterprises.

By leveraging processing and integration tools, Payment Hub optimises the onboarding of new payment channels, concurrently **reducing regulatory compliance expenses**. This empowerment enables the Bank to channel their efforts towards swiftly introducing modern products into the market.

At the same time Payment Hub is engineered in strict **accordance with global security benchmarks**, ensuring both adherence to regulatory requirements and safeguarding the integrity of your operations.

What Payment Hub **stands for**



Financial institution

- 1 Regulatory compliance within required timeframes
- 2 Secure integration to financial institutions and services
- 3 Cost-efficient development with no or minor changes on customer's side
- 4 Payment HUB with configurable payment workflows and scenarios
- 5 Value added with adjustable modules

What Payment Hub consists of **CORE**



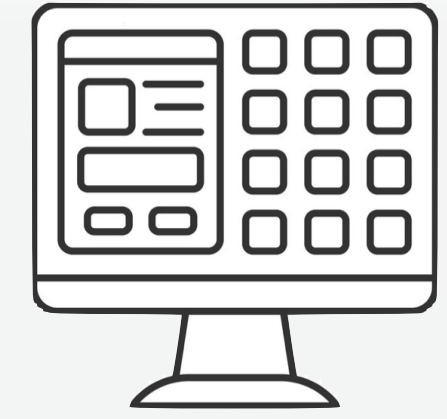
Integration with
Central Systems



Security and compliance



Payment HUB



User interface



CBPR+ and
MT-MX conversion



High availability and
interoperability

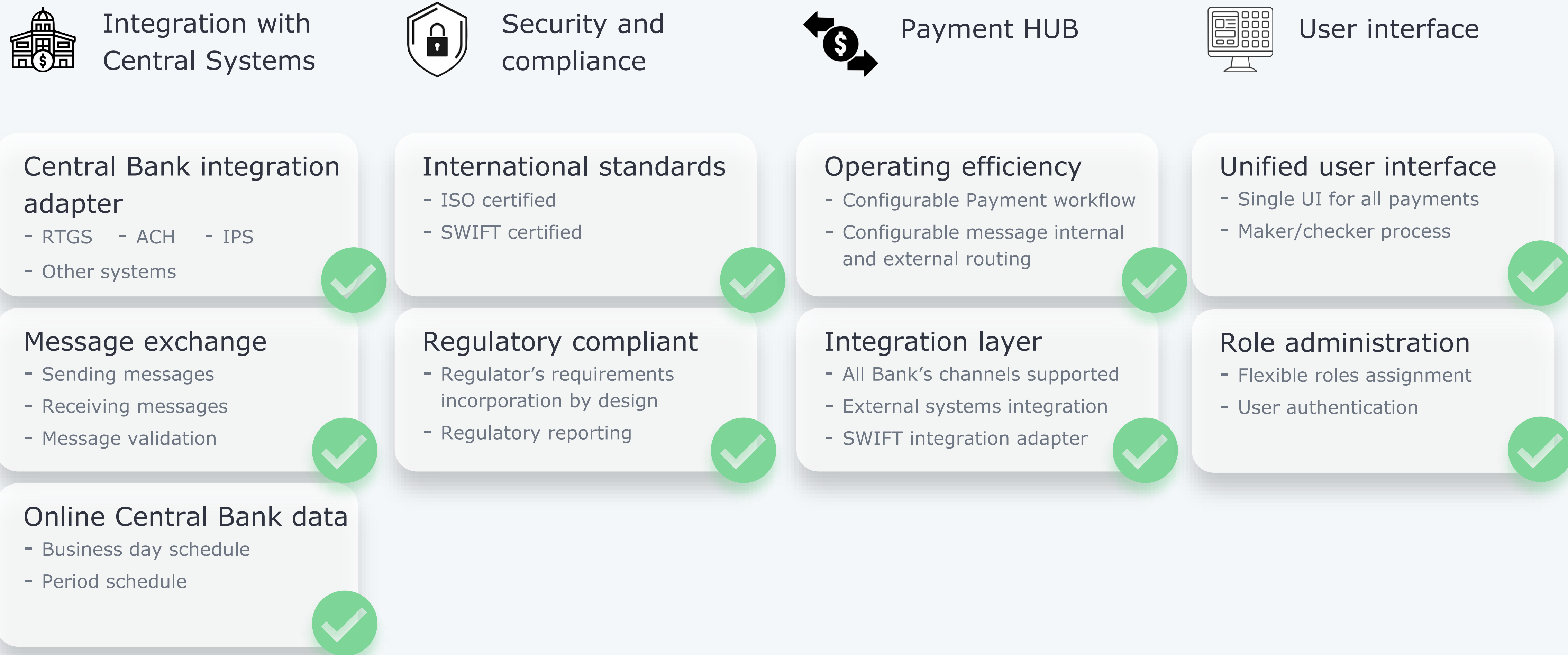


Central Bank
Digital Currency



Monitoring and
reporting

CORE extended view 1/2



CORE extended view 2/2



CBPR+ and
MT-MX conversion



High availability
and interoperability



Central Bank
Digital Currency



Monitoring and
reporting

CBPR+ ready

- ISO 20022
- New messages support



24/7

- Up to 99.99% availability
- On-premise, cloud or hybrid implementation



Integration

- Single access point to digital currency
- Fast and secure connection



Online monitoring

- All transactions history
- Balance in Central systems
- Transaction status



MT-MX conversion

- MT and MX formats support
- Conversion at Payment Hub level
- Flexible settings



Fits every IT landscape

- Seamless integration with any software
- Adjustable to requested SLA



Retail and wholesales

- All types of CBDC
- Disposal, including all related activities



BI tool

- Pre-set of dashboards
- Configurable reporting



Even more of Payment Hub Modules



Enhanced Payments



Cross-border Payments



Enhanced operating
efficiency



Risk Management



Enhanced security



Ultimate availability

Payment Hub **Modules** extended view 1/3



Enhanced Payments

Stand-in availability

24/7 availability, and offline payments processing

Open banking

Payments made available outside of banking app

Disputes management

Integrated to regular workflow disputes processing

Cheques/eCheques

End-to-end cheque lifecycle management

EBPP

Bills payment module for merchants and customers

CAS

Single customer identification parameter for IPS



Cross-border Payments

Correspondent banking

Nostro, vostro accounts, directories, processing rules

SWIFT dictionaries

Set of dictionaries for transfer details fulfillments

SEPA

Get all the benefits of digital transfers in Euro zone

SWIFT router for CBP

Basic routing for cross-border payment's messages

GPI

Global Payments Interface for back-office specialist

GCC

Get all the benefits with transfers within Gulf Countries

Payment Hub Modules extended view 2/3



Enhanced operating efficiency

MT-MX custom converter

Adjust the payment workflow for business needs

Custom converter

Any to any format converter for any scenario

Enhanced dashboards

Dashboards of any complexity using external data

Notifications

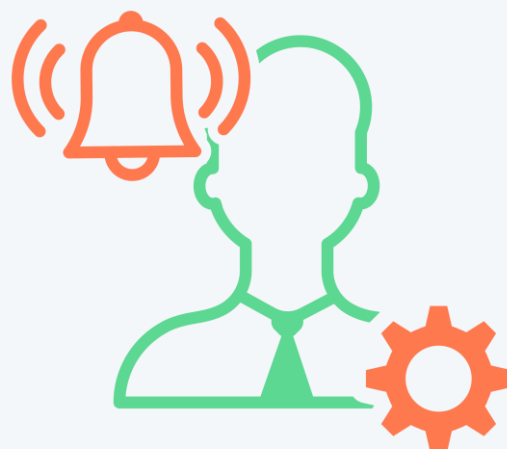
Custom regular or trigger-based notifications

Enhanced reconciliation

Compare Central, Core and Payment Hub reconciliation reports

Liquidity management

Balance and limits management



Risk management

Fraud detection

On-premise or Central fraud scoring software

Anti-fraud AI model

Learning AI model, enhancing fraud prevention

AML screening

AML black list screening

AML integration

Internal AML policy for all Payment Hub transactions

Sanctions screening

Risk mitigation tool for sanctions screening

Payment Hub **Modules** extended view 3/3



Enhanced security

SSO authentication

Single sign-on mechanism for users' authentication

HSM

Integration to any HSM device

MFA authentication

Additional layer of protection



Ultimate availability

Disaster recovery

Additional nodes for any unexpected occurrences

Instances

Additional instances for any business needs

Workload

Balancers for any specific routing to instances

Thank you.

Contact us to schedule a call