



FACTSHEET

Enterprise Bank Connectivity & Financial Messaging

Learn more at tispayments.com »

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For over a decade, TIS has spearheaded a variety of global treasury surveys and market research initiatives across numerous industries. Ultimately, this data and research helps us understand how new payment trends and technologies are impacting global companies, and enables us to provide educational resources for treasury groups as they navigate today’s complex payments, cash management, and financial technology landscape.

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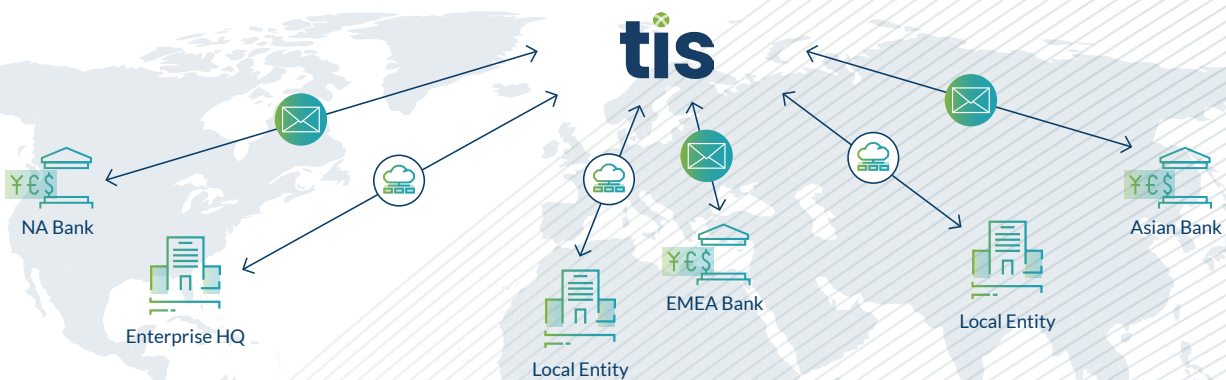
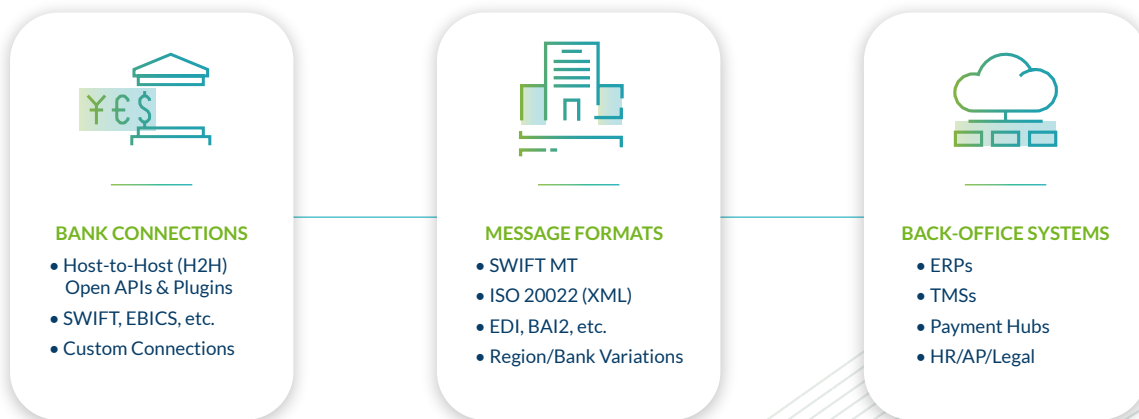
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WHY GLOBAL CONNECTIVITY & MESSAGING ARE SO COMPLEX

For modern-day enterprises, developing an optimized bank connectivity and financial messaging structure is crucial in order for treasury teams to manage functions like payments and liquidity. However, creating an optimized and automated banking structure is much easier said than done.

Due to the variety of connection types, channels, formats, and systems that comprise the global banking and financial technology landscape, it's common for enterprises to find themselves managing a tangled web of connections that vary across each bank, region, and entity. But with dozens of banks and back-office systems and potentially thousands of formats and payment types, how are treasury groups that consist of just a few individuals expected to maintain all of these connection points?

For a growing number of companies, the answer is TIS.



"The TIS solution is ideal for us, because it means we only have to operate one channel instead of the 15 various eBanking tools used to date. The fact that the solution is completely web-based brilliantly suits our principle strategy to operate our IT systems exclusively through outsourcing."

Bas Coolen
Group Treasurer

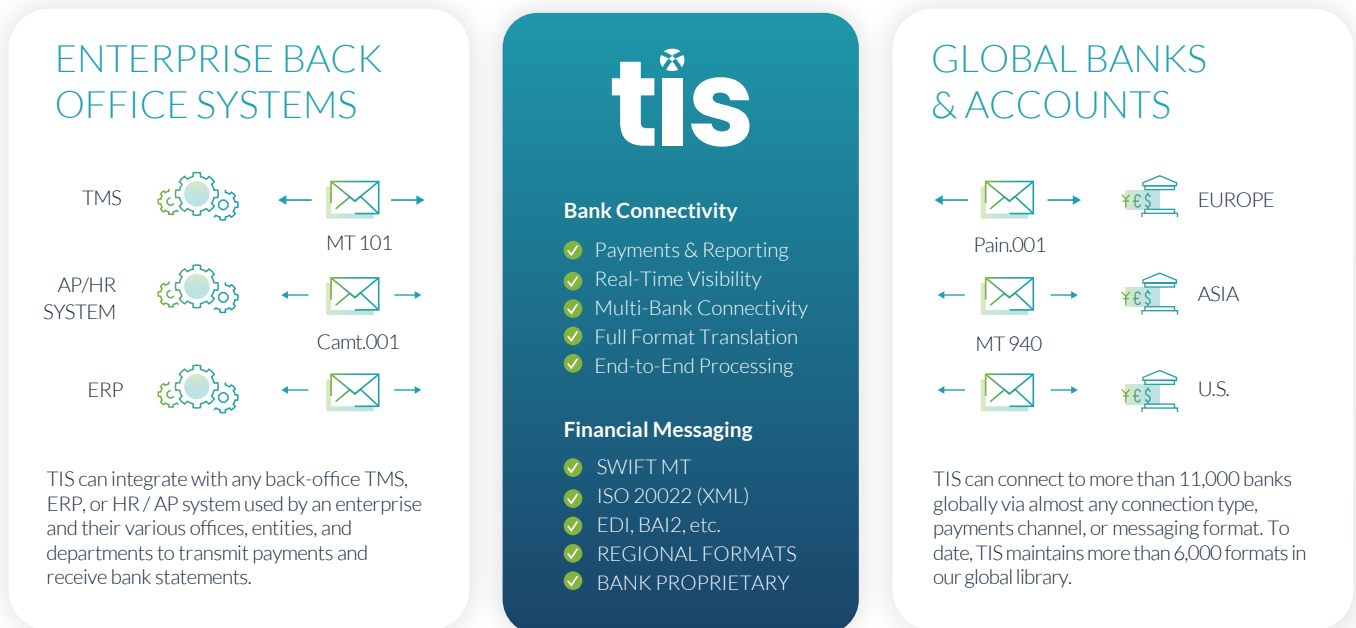


HOW TIS OPTIMIZES ENTERPRISE BANK CONNECTIVITY

For modern organizations, the majority of financial messaging and bank connectivity workflows are managed by whichever back-office vendor(s) and solution(s) are used to manage global payments, such as an ERP or TMS.

However, if these back-office systems are unequipped to connect to certain banks or are not compatible with certain messaging formats (i.e. ISO 20022), then treasury and IT teams will be forced to spend manual effort to ensure that their global payments and reporting workflows are not hindered.

But with the help of a connectivity specialist like TIS, all tasks related to establishing and maintaining bank connections, converting and translating between messaging standards, and maintaining compatibility with all connectivity options and formats are automatically handled as a standard service. These capabilities encompass every bank, entity, and back-office system that our enterprise clients use, as demonstrated further in the graphic below.



“In the beginning, we considered using an in-house solution. We could have developed it, but it would have been more costly to develop and program all the bank formats we would need. We decided to work with TIS for 2 reasons: 1) TIS is a specialist in corporate payments and payment formats. 2) TIS works with many other clients, so we realized we could benefit from its expertise and best practices in payments.”

Corinna Griegerich
Treasury Manager in Cash Management



INTRODUCING TIS' BANK CONNECTIVITY SERVICES

For more than a decade, TIS has striven to develop industry-leading capabilities that enable enterprises to connect and transact with any individual bank or banking network across the world. Today, TIS can connect to more than 11,000 banks globally via a variety of options like APIs, H2H, SWIFT, and more. Regional clearinghouses and even custom connection types can also be supported, and our system is compatible with 6,000+ messaging formats including ISO 20022, SWIFT MT, EDI, BAI2, and more. Finally, we can integrate with any other back-office system, including all ERPs and TMSs, to provide company-wide access to the banking and payments data available through our solution. These capabilities are outlined in more detail below.

A LEADER IN GLOBAL CONNECTIVITY



11,000+ BANKING OPTIONS

TIS is capable of connecting to more than 11,000 banks globally on behalf of our enterprise clients.



SWIFT, API, H2H, & MORE

TIS can connect to banks using any method or channel that is needed by enterprises, including APIs, H2H, SWIFT, NACHA, EBICS, and more.



FULLY-MANAGED CONNECTIVITY

TIS establishes and maintains the connections to all of an enterprise's banks so that internal IT and treasury teams are not overwhelmed.

"Jacobs Douwe Egberts is operating with more than 30 banks globally. We needed a partner that was well established and has lots of experience with our main banks. And that's why we have come to choose TIS."

Bob de Graaf
Global Treasury Operations Manager



WHY CHOOSE TIS?

- ✓ **GLOBAL COVERAGE**
TIS manages connections to banks in all regions of the world, including 140+ countries and their associated currencies.
- ✓ **ANY CONNECTION TYPE**
Whether it's with APIs, SWIFT, H2H options, or more, TIS can connect to banks using any method you prefer or require.
- ✓ **MANAGED UPKEEP**
TIS establishes and maintains the connections to all of an enterprise's banks and back-office systems as a standard service.
- ✓ **EXPERT SUPPORT**
TIS' team of payment experts advise our clients on the best ways to structure their global banking and messaging network(s).

WHAT FINANCIAL MESSAGING CAPABILITIES DOES TIS OFFER TREASURY?


Today, most global enterprises use a variety of financial messaging formats and standards on a daily basis. However, just a small margin of these message formats are easily translatable and compatible with one another.

Although ISO 20022 messages and SWIFT MT messages are universal standards, over time, various local and bank-specific deviations have created thousands of unique delineations. Some banks and countries have even created their own proprietary formats. Often, these formats are not compatible and must be translated between recipients, especially for cross-border transactions.

While this can be a complicated process, TIS drastically simplifies the time and effort spent by treasury teams by automatically handling all translation and compatibility workflows as a standard service.

WHAT FINANCIAL MESSAGING FORMATS ARE MOST POPULAR WITH BANKS AND CORPORATES TODAY?

-  ISO 20022 (XML-based)
-  SWIFT MT (Legal Standard)
-  EDI/BAI2 (Regional Standards)
-  Custom/Bank Proprietary

-  TIS currently supports 6,000+ payment formats and manages more than \$2 trillion in payment volume each year on behalf of our enterprise clients.

ISO 20022 MIGRATION

Learn more about the banking industry's shift to ISO 20022 financial messaging and how it impacts corporates and enterprises.

[Learn more >>](#)

WHY CHOOSE TIS?

-  **FORMAT COMPATIBILITY**
TIS keeps a repository of over 6,000 global formats, which includes globally recognized standards as well as local and proprietary formats.
-  **FORMAT TRANSLATION**
TIS can handle the translation of messages that must be reformatted to fit the needs of any unique bank, entity, or back-office system (e.g. SWIFT MT to ISO 20022)
-  **FORMAT MAINTENANCE**
TIS maintains all formats and performs all updates required to maintain compatibility with industry messaging standards. We routinely upgrade our services to add or revise existing standards.
-  **EXPERT GUIDANCE**
TIS' payment experts advise our clients on the best ways to structure their global banking and messaging networks, including when, where, and how to use specific formats.

WHY TIS IS A WORLD LEADER IN BANK CONNECTIVITY

With over a decade of experience and innovation in the bank connectivity arena, TIS is uniquely equipped to help enterprises simplify, automate, and optimize all processes related to sending and receiving global payments and liquidity data.

Today, TIS maintains 30,000+ active users across 250+ global enterprises. Our cloud-based Enterprise Payment Optimization (EPO) solution offers easy integration with thousands of ERPs, TMSs, and back-office systems and is capable of operating across 140+ countries and currencies. And with 11,000+ potential bank connect options and a format library consisting of 6,000+ unique standards, TIS can handle the custom requirements and preferences of any firm. As a result, we give enterprises unparalleled access, visibility, and control over their financial data.



140+
COUNTRIES



250+
B2B CLIENTS



300+
EXPERT STAFF



30,000+
USERS



1k+ Systems
CONNECTED



6,000+
PMT FORMATS



11k+ Bank
CONNECT OPTIONS



65k+ Bank
ACCOUNTS



18 Million+
UNIQUE PAYEES



\$2 Trillion
ANNUAL VOLUME



99.9%+
SYSTEM UPTIME



100%
NATIVE CLOUD

The above stats are representative of TIS operations as of Q2 2022, unless otherwise indicated.

“TIS offers a ‘one-stop’ solution for bank connectivity. With global visibility to our accounts, we can easily manage corporate liquidity and have achieved a whole new level of payments control, visibility, and compliance.”

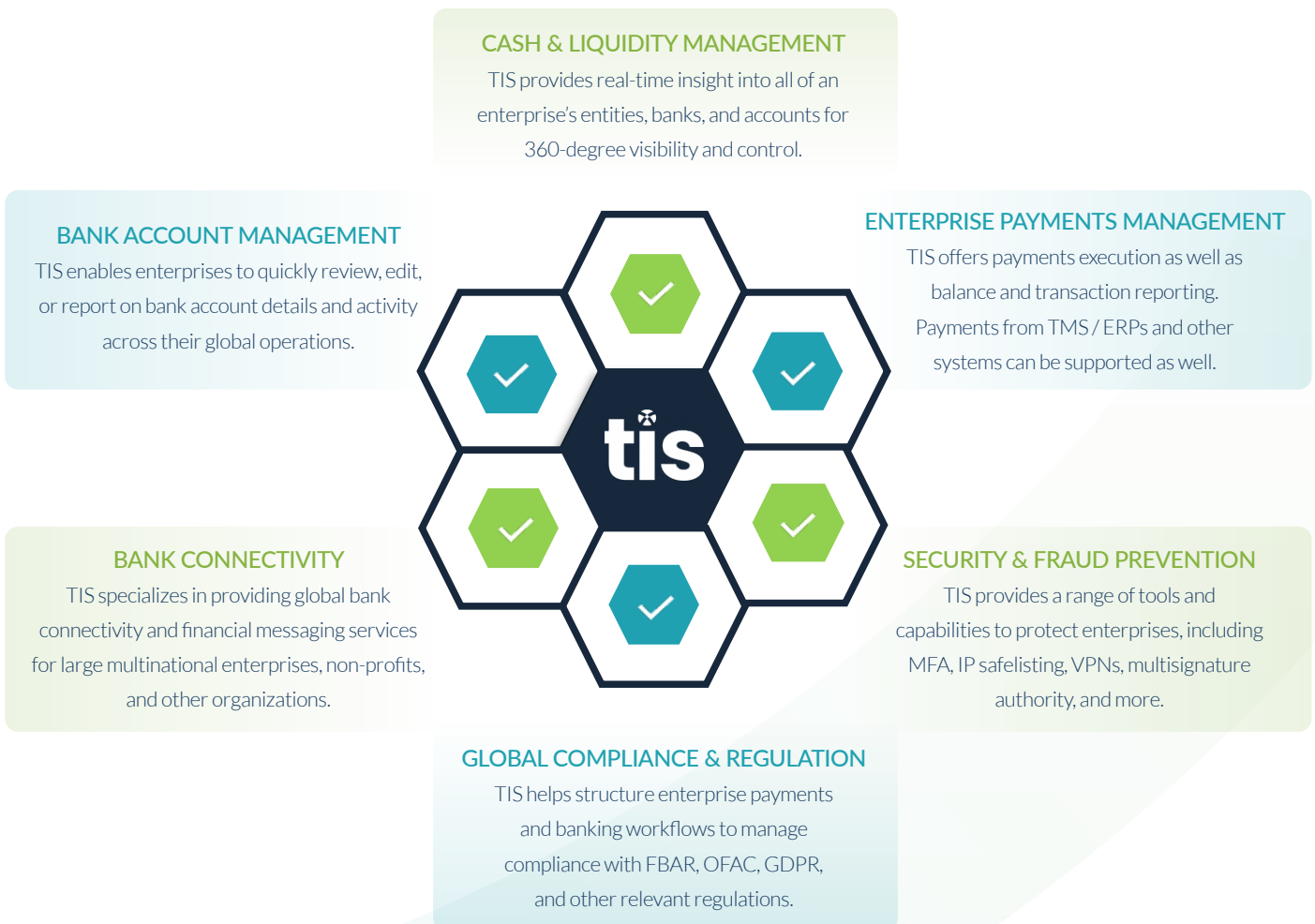
Katja Zimmermann
Head of Treasury

HEIDELBERG

UNDERSTANDING THE FULL TIS SOLUTION SUITE

The TIS solution consists of a series of modules that effectively cover enterprise payments, liquidity, bank account management, security, connectivity, and compliance. The solution is offered to clients through a cloud-based platform that is easily accessible online. One major advantage of TIS is that clients may choose the specific modules they would like to utilize and can operate with a single module or all of them. New modules can be easily added as a client's needs change, and the system can support as many users as necessary to sustain daily operations.

As the solution is configured, features like multifactor authentication (MFA), IP whitelisting, and single sign-on (SSO) can be enabled for clients to ensure system access is only granted to authorized personnel and company devices. TIS will also establish connectivity with any bank or back-office system that an enterprise is using so that all the data captured through the TIS platform can seamlessly flow to other entities and groups.



LEARN MORE ABOUT TIS

TIS is reimagining the world of enterprise payments through a cloud-based platform uniquely designed to help global organizations optimize outbound payments.

Corporations, banks, and business vendors leverage TIS to transform how they connect global accounts, collaborate on payment processes, execute outbound payments, analyze cash flow and compliance data, and improve critical outbound payment functions.

The TIS corporate payments technology platform helps businesses improve operational efficiency, lower risk, manage liquidity, gain strategic advantage — and ultimately achieve enterprise payment optimization.

Enterprise payments reimagined.

Learn more at tispayments.com >>



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