

OpusCapita Payments

Single Point Of Entry to all your banks

OpusCapita Payments is a cutting-edge multibanking solution that enables you to manage all your company's payment transactions. It works as middleware, automatically retrieving payment materials from multiple source systems and converting them into bank-specific formats. With its high level of automation, harmonised best-practice process and ease of use, OpusCapita Payments improves the profitability of your business. OpusCapita Accounts, Liquidity and In-House Bank can also be integrated with Payments. Furthermore, if your company's requirements start to extend across country borders, the application can easily be upgraded to Payment Factory, which offers centralised banking services and connections.

Direct connections to foreign banks

OpusCapita Payments contains secure plug-and-play bank connections to numerous European banks and to the SWIFTNet network. Moreover, new bank connections are established continuously. The application's direct bank connections are implemented according to the connection and encryption practices required by each respective country and bank. In addition, OpusCapita is able to provide more international bank connections through its

partners. The payment transactions of an individual bank group can be managed in several countries through a single bank connection, because the application supports several Single Point of Entry banking connections.

Direct connections also allow you to benefit from other countries' local payment methods, prices and transfer speeds. Cross-border payment transactions flow more smoothly when they can be made as local ones, containing local currencies, references and account numbers.

SWIFTNet connection

OpusCapita's partnerships with Tieto and Fides SWIFT Service Bureau enable fast-track access to all your banks around the world. From the user's perspective, the SWIFT connection through Service Bureau is just like any other bank connection in OpusCapita. Service Bureau will then operate the connection to SWIFTNet.

Flexible dispatch and retrieval of information

Ledger payments and salaries are transferred to OpusCapita via a payment processing interface, and non-ledger payments are easy to enter in the system. OpusCapita dispatches all the payments to all of your banks at the same time.

A real Straight Through Process without giving up full transparency of sent payments is possible through automated interfaces; the sender is always provided with feedback from the bank. OpusCapita automatically retrieves the feedback data from the banks after the payment material has been sent. The feedback data is shown in a readable text format, which makes error handling easier. Feedback may also be transferred automatically to the source system for further processing.

Information security

International banking connections are implemented according to the connection and encryption practices required by each company and bank.

OpusCapita users can be assigned individual user rights to the software functions and/or to certain companies. For example, the right to accept payment batches may be limited by user rights or by requiring the approval of two people before the batch is sent.

Get acquainted with the OpusCapita Advanced User Management solution that offers new user roles and features that enhance user management. The best practice process for User Rights Management also includes the four-eye principle.

Error handling and Process control

The solution alarms if any problems occur, and it is also possible to send notifications directly to responsible persons. A notification can also be sent when actions are needed, as when payment batches are waiting for a second acceptance, for example.

OpusCapita monitors Data transfer from various systems and to the banks. All the actions are gathered to the log.

Easy data handling

All information needed is shown in a single screen. Users can specify and save their own views, and assign the views to other users of their choice. Thus, the daily usage of Payments can be fully modified to match the user's wishes. The latest account balances are also shown in connection with the payment batch. It is easy to accept, send, search, group and sort data. All the data can also be exported to Excel for further processing and analysis.

OpusCapita

Benchmark in Cash Flow Automation

Express

For a quick start into multibanking

- Suits especially companies that want to start using a multibanking solution with basic functions.
- The right choice if a new bank or company needs to be adopted quickly. Implementable in a couple of working days, and the user-friendly interface, single process and proven automation make the benefits immediately visible.
- Includes the core elements of multibanking. If needs arise, it is easy to upgrade to the next edition.
- To minimise your expenses, Express is only available as a service (cloud).

Standard

Automation for larger environments

- Suits larger company structures that want to adopt more advanced functionalities and automated ERP integration and bank connections from the start.
- Includes double acceptance of payment batches.
- Is quick to implement within a week.
- Easy to adopt new companies and bank connections
- Can be extended to cover more advanced functionalities.
- Available as a service (cloud) or on-premises delivery.

Ultimate

For demanding needs

- Suits companies with several subsidiaries, several ERP systems and very sophisticated needs regarding the payment process and the control of cash management on a group level.
- Is a highly flexible system that fulfils the complicated internal and external requirements of shared service centres.
- With its advanced techniques and high level of automation and monitoring tools, OpusCapita Payments Ultimate edition provides efficient control of cash management on a larger scale throughout the group.
- Available as an on-premises delivery.

Read also:

[OpusCapita Cash Ledger](#)
[OpusCapita Accounts](#)
[OpusCapita In-House Bank](#)
[OpusCapita Payment Factory](#)

Country	Company	Account	Amount	Currency	Due date	X/N	Balance	Feedback	Payment type	Status
DK	Unit One Finland Oy	F362 8000 1701 1969 00	63.00	EUR	16/06/2011	1/1	0,00 EUR	No feedback	Normal	Unaccepted
DK	Unit One Finland Oy	F362 8000 1701 1969 00	3.00	EUR	13/05/2011	1/1	0,00 EUR	No feedback	Normal	Accepted
DK	Unit One Finland Oy	F362 8000 1701 1969 00	2.00	GBP	13/05/2011	1/1	0,00 EUR	No feedback	Normal	Accepted
DK	Unit One Finland Oy	F362 8000 1701 1969 00	5.00	DKK	13/05/2011	2/2	0,00 EUR	No feedback	Normal	Unaccepted
DK	Unit One Sweden AB	F369 2230 1800 0070 60	7699.00	USD	16/06/2011	1/1	0,00 SEK	No feedback	Normal	Unaccepted
DK	Unit One Denmark AS	0040440116243	175779.00	DKK	27/04/2011	7/7	0,00 DKK	No feedback	Normal	Unaccepted
NO	Unit One Norway A/S	12345678901	6813.00	NOK	27/04/2011	3/3	0,00 NOK	No feedback	Normal	Unaccepted
NO	Unit One Norway A/S	F140 1571 3000 0212 47	2287.00	NOK	27/04/2011	2/2	0,00 NOK	No feedback	Normal	Unaccepted
SE	Unit One Sweden AD	12410113710	5487.00	SEK	16/06/2011	13/13	0,00 SEK	No feedback	Normal	Accepted
SE	Unit One Sweden AD	12410113710	6470.00	SEK	16/06/2011	1/1	0,00 SEK	No feedback	Normal	Accepted
SE	Unit One Sweden AB	12410113710	840646.00	SEK	19/05/2011	19/19	0,00 SEK	No feedback	Normal	Accepted
SEPA	Group Treasury	F701 8000 1770 8569 96	76.00	EUR	16/06/2011	1/1	0,00 EUR	No feedback	Normal	Unaccepted
SEPA	Group Treasury	F701 8000 1770 8569 96	1472.00	EUR	26/05/2011	4/4	0,00 EUR	No feedback	Normal	Unaccepted
SEPA	Group Treasury	F701 8000 1770 8569 96	45.00	EUR	16/06/2011	1/1	0,00 EUR	No feedback	Normal	Unaccepted
SEPA	Group Treasury	F701 8000 1770 8569 96	500.00	EUR	13/05/2011	1/1	0,00 EUR	No feedback	Normal	Unaccepted
SEPA	Group Treasury	F701 8000 1770 8569 96	700.00	EUR	12/05/2011	1/1	0,00 EUR	No feedback	Normal	Accepted

Benefits

- Direct bank connections to domestic and foreign banks with just one application and login
- Ease of use thanks to customizable views and search criteria, for example
- Advanced information security and user management
- New bank connections can be implemented quickly
- Harmonised best-practice process: one application to manage all Commercial and Treasury payments
- Reduced operational risks, as well as more time for productive work, thanks to standardised processes and automation
- Standardised interfaces to ERP systems.