

# ISO 20022

# Payment Toolkit

Payments AI Ltd



# Why is **ISO 20022** integration hard ?

Global Standard comes at a cost of added complexity

- ✓ Greater interoperability
- ✓ Improved straight through processing
- ✓ Efficient compliance processes
- ✓ Richer Payment Data



- Complex schemas, multiple message formats and versions
- Hard to query, manipulate and persist
- Complex integration, legacy tooling
- Deeply nested hierarchical structure, terms unfamiliar to users



# Introducing PayToolz to ease your ISO 20022 payment message integration and drive down change complexity and cost



Supports all Payments MX and MT formats and variants



Consistent and extendable business vocabulary



**Rules Engine**, dynamic user defined rules, intuitive DSL



**Fluent API** – JSON, Open API, JDBC adapters, low touch integration



### Read and Parse

All MX and MT messages, versions, formats

### Technology

multiple deployment options

### Transform

Between versions and formats

### Persist

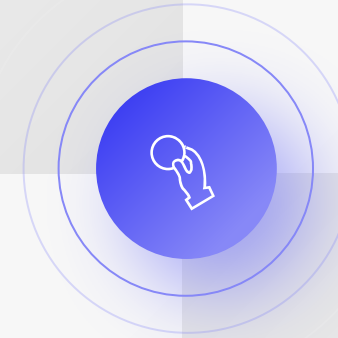
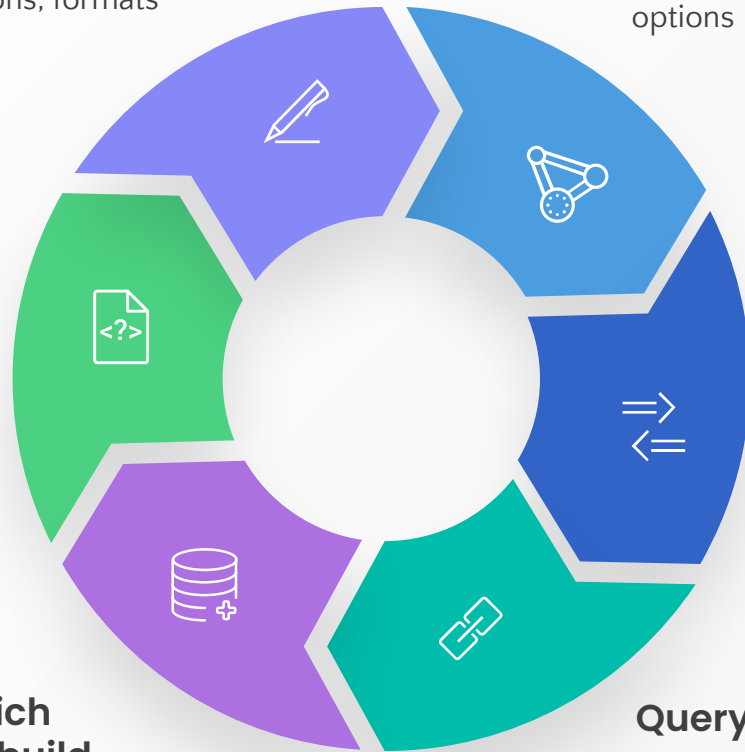
JSON, XML and other formats

### Enrich and build

Enrich, repair and build messages with schema compliance guarantees

### Query and Extract

Using consistent business vocabulary



# Payment Toolkit features



# Rules Engine

## Power to the users

**Create Rule**

Rule Name\*  
GBAddSortCodeToAccount

Description  
For GB payments, if account number does not include sort code, add it from Beneficiary Bank

Rule Set\*  
Pre-process MX

Priority  
301

Rule Conditions  
Receiver.Bic.Country == "GB" &&  
CreditorAgent.ClearingCode between 400000 and 409999 &&  
CreditorAccount.id.length between 6 and 8

Rule Actions  
CreditorAccount.id = CreditorAgent.SortCode + CreditorAccount.id

Create Rule

Users can create rules in an intuitive and powerful domain specific language (DSL)

Access all elements of the ISO 20022 business model.

On demand rule creation and activation

Automated test framework enables massive increase in speed of change

# Before and after

