



Bayanat

BAYANAT  
DIGITAL PAYMENT  
AND ACQR SOLUTIONS

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# DIGITAL PAYMENT SOLUTIONS

Digital Payment Solutions are in the very core of today's cycle of currency exchange. Whether for organizations or individuals; being able to make secure, immediate payments is becoming a necessary commodity rather than a privilege. Financial institutions around the globe are moving in accelerating velocity to meet those demands with the most innovative digital payment platforms that provide secure channels to transfer money under tight fraud and AML detection policies and reliable transactions.

Bayanat high-end Digital Payment Solutions enable banks to run secure, reliable financial services and gain a competitive edge while complying with emerging local and global financial sector regulations.

Bayanat teamed up with CMA to bring the most innovative and reliable Digital Payment Solutions to the market, shaping the future of the banking sectors in Jordan and the region.

## Instant Payment System - IPS

A multifunctional, secure online Digital Payment platform that offers a wide range of funds transfer and collection services, CliQ is the central national IPS solution hosted and regulated by JoPACC and utilized by many banks and financial institutes to facilitate secure and reliable real-time transfer and payment solutions.

With Bayanat high-end IPS solution, Banks are promoting to a new level of financial service offerings by enabling their clients to securely make, receive, request or even return payments in real time. This provision of convenience, security, and fast availability of funds shall increase liquidity and speed-up the cycle of cash flow in the market; accelerating the velocity of commerce and business stimulation.

## Automatic Clear House - ACH

Trusted by the Central Bank of Jordan (CBJ), Bayanat ACH solution defines the core of Automatic Clear House network in the Banking Sector in Jordan.

Built on a flexible, scalable and fully integrated FinTech Solution Platform that offers the highest levels of security and efficiency; Bayanat ACH Solution provides extensive service of modern bulk clearing in real-time & 7/24 mode for P2P payments, direct debits, direct credits, cheques, remittances, bill payments and unlimited set of custom instruments.

The system supports all major standards and regulations in related areas and flexible enough to interact with different types of settlement systems (RTGS, Banks).

## Real Time Gross Settlement - RTGS

A fundamental component of Bayanat FinTech Solution Platform, Bayanat RTGS solution is a full-functional payments solution that covers all aspects of payment and securities operations processing, enhanced monitoring and liquidity management facilities, DvP/PvP support and built-in Integration Bus. The system is based on proven, high-reliable, state-of-art and efficient technologies that empower banks with means to meet market demands, promote digital transformation of the financial cycle while complying with local and global regulations of the Financial Industry.



# ANTI - COUNTERFEIT QR SOLUTIONS

2020 forward – Technology for banks is no more a requirement, but rather a savior, a safety cushion, a way to guarantee compliance and protect their authenticity and integrity against all types of counterfeit and forgery.

Banks' clients are now more receptive to technology alternatives that help them quickly and safely carry out their businesses, money transactions, and even check and document processing using QR codes.

An original innovation of Bayanat's technology partner – CCT; our Anti Counterfeit QR Solution provide Banks with dynamic, reliable and secure technology to electronically verify and process checks and critical documents, as well as upgrade their ATM services to promote a relieving sense of security and confidence.

## CCT Check

An ACQR Check Counterfeit Combat innovative solution that secures checks and protects their authenticity against all types of counterfeit and forgery. CCT Check provides online, real-time instant verification of checks and helps Banks reduce operational costs as well as financial and legal exposure. The solution enables remote instant deposit of checks and check caching at ATM. Our technology monitors and traces all activities performed on checks protected with ACQR codes providing a comprehensive digitalization solution with guaranteed safety and immediate verification. CCT Check provides instant statistics on the Check related cache flow through a user-friendly dashboard utility.

## CCT Document

An ACQR Document Counterfeit Combat innovative solution that secures document and protects their authenticity and integrity against all types of counterfeit and forgery. The solution offers online, real-time instant verification of documents anytime and anywhere. It helps Banks reduce operational costs as well as financial and legal exposure. Our technology monitors and traces all activities performed on documents protected with ACQR codes providing a comprehensive digitalization solution with guaranteed safety and immediate verification. CCT Document provides instant statistics on issued and verified documents through a user-friendly dashboard utility.



## CCT ATM

An instant ATM cache withdrawal and/or deposit using ACQR codes without the need to augment ATM machines with QR code readers. The solution enables the customer to pre-process the ATM transaction and to complete the transaction upon arrival at ATM unit. The solution enhances customer experience, avoids the use of cards and the need for physical contact with the machine, adding another layer of health safety and protection against theft.