



Global Payments Platform (GP2)

An ISO 20022 Payments Simulator, Testing and Certification Platform

**Simplifying and accelerating the
transition to real-time payments: an
automated solution and managed service
for US financial institutions**

Bhuma's GP2 – The Platform for Growing the Real Time Payments Eco-System

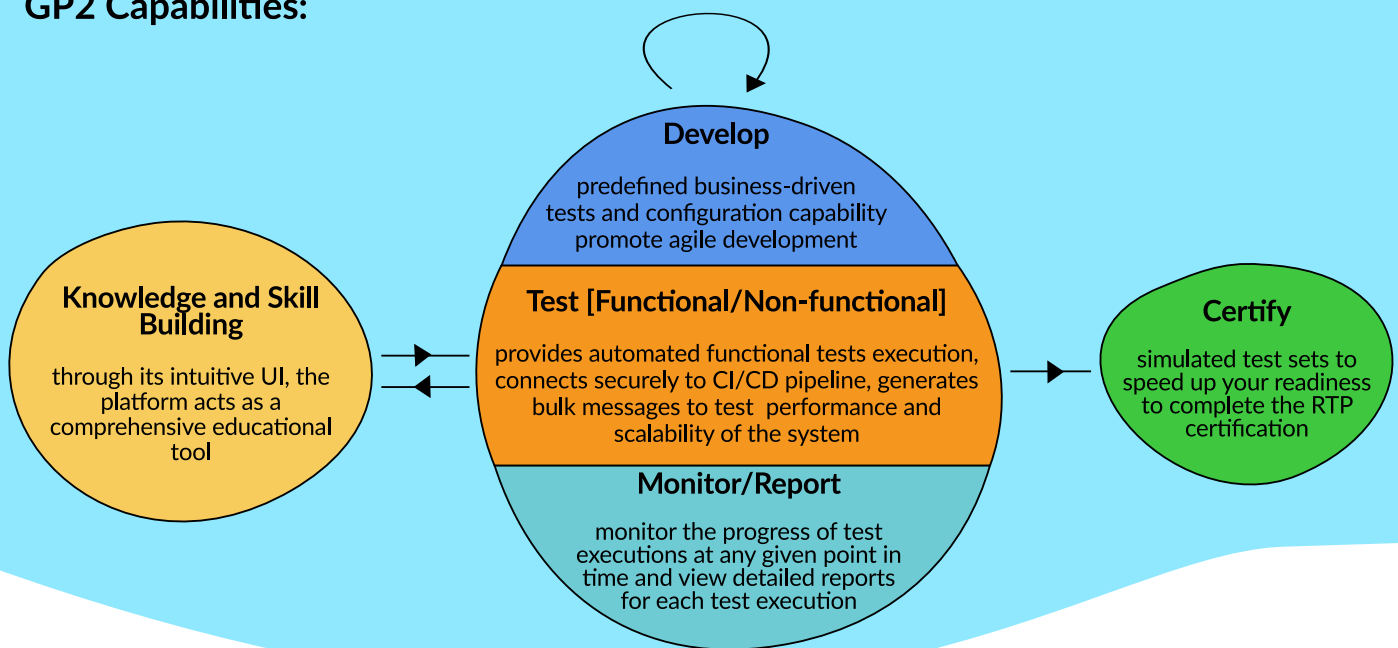
While it's not hard to see the argument for growing the Real-Time Payments ecosystem, in a world that's hyper-competitive and undergoing rapid transformations in terms of both technological advances and changing consumer/merchant expectations, the challenge of achieving that growth might seem daunting.

What's needed is an intelligent tool which can build competency, speed up the adoption process, operate within maximum security levels and be cost-effective.

Ticking all those boxes is Bhuma's Global Payments Simulator, Testing and Certification Platform (GP2).

Customised for The Clearing House RTP eco-system, this platform has been designed to help TCH RTP participants build their real-time capability swiftly and join the RTP network without impediment and in far less time than ever before.

GP2 Capabilities:



This innovative new cloud-based/on-premise platform brings a whole new level of automation to the testing and certification processes involved in transitioning to real-time payments. Bhuma's solution significantly reduces the IT infrastructure and staff requirements by taking the onus of customising, deploying and running the system. Hailed as the solution the industry has been waiting for, the platform is effectively designed to help US financial institutions to join the TCH RTP network:

- with **less risk**,
- with **greater simplicity**,
- **three times as fast**,
- and at a **cost that's 60% less than** previously known approaches!

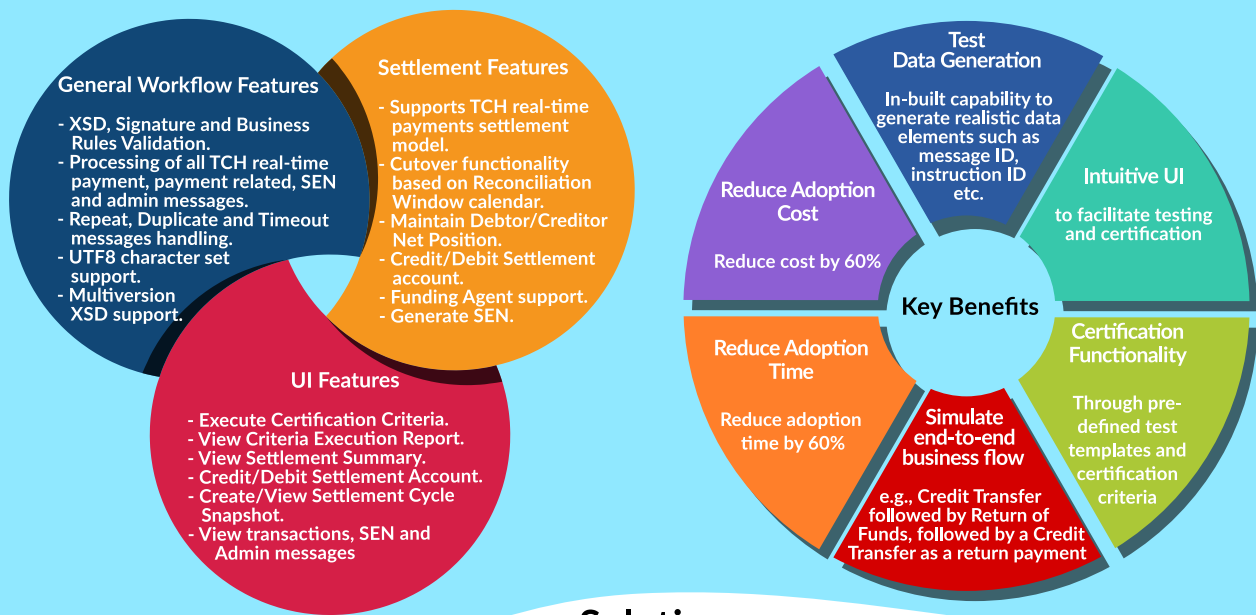
Bhuma IT Consultancy is a UK-based software engineering company, led by entrepreneurs and finance professionals with 15-years' experience in payments, clearing and settlement systems plus over 10-years working in the real time payments environment.

Our vision is the advancement of a global real-time payments eco-system, driven by key principles of innovation, education, collaboration and agility.

Our mission is to simplify, expedite and expand the adoption of real-time payments in the US and globally.

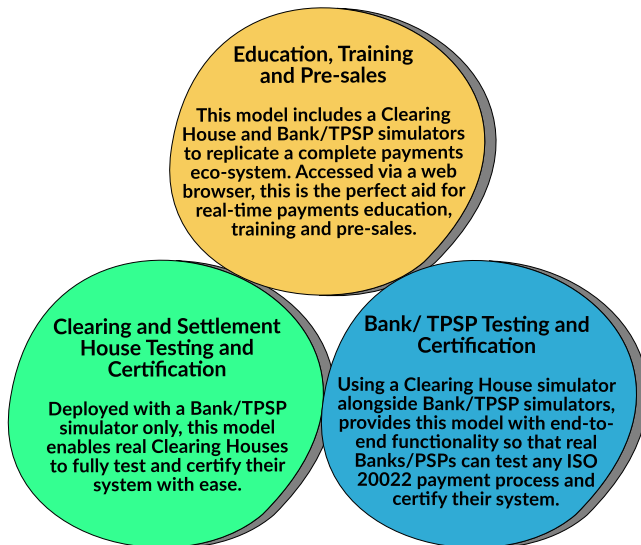
Platform's Key Features and Benefits

GP2 simulates the message flows of all the RTP messages and settlement mechanism conforming to the latest message specifications and operating rules of the RTP network.



Solutions

GP2 offers three main solutions:



Adding value to your business

All three solutions utilise API interfaces or IBM MQ, are run on the Kubernetes cluster, use metadata driven design and benefit from intuitive UI, all of which makes installation and any customisation simple and swift. (E.g. Business rules can be added/changed within minutes and a new message type can be added in just two days.) Automated test execution, reports and certification save a huge amount of time and crucially, solutions for the Bank/TPSP and Clearing/Settlement House provide users with a trouble-free route to certification.

Support and Pricing

When it comes to support, Bhuma's goal is to ensure every one of our clients enjoys a world-class experience. Our service includes:

- **Onboarding of participants** – Our team will work with your teams to ensure frictionless and swift onboarding of participants onto the platform.
- **Consultancy services** – such as product/ requirement management, architecture and design or testing services.
- **Training** – Online training included in subscription price. Onsite training available on request.
- **Technical support** – available from Bhuma's payment experts via chat, email or phone between 09:00 to 18:00 (or 24/7 for an additional fee).

Managed Services:

With no infrastructure requirements or licensing costs, GP2's cloud based service is offered on a highly competitive subscription basis, starting from*:

\$10,000 per month
for Testing and
Certification

\$5,000 per month for
the Education and
Training solution

On-Premises Services:

Our on-premises service costs, start from:

\$1,00,000 per platform
instance per year +
\$25,000 implementation
fee (one-off)

What real-time payments professionals are saying about the GP2 platform:

"The much awaited... cloud-based product has an upper hand in the current market and customer expectations. The cost effectiveness and fit-for-purpose gives customers a value-for-money, ready-to-use application."

"This will enable banks to connect with TCH and offer real time capabilities to customers at a much faster pace. This proves the robustness and credibility of the product value's proposition."

"It's long awaited good news for big banks and small banks in the US. It is really good for TCH to see more banks are able to sign up rapidly on to RTP and even better for these banks to quickly and effortlessly be able to onboard onto RTP. Thanks Bhuma [for helping banks to] solve this problem effectively, with a pioneering solution for certification and simulation needs."

Find out more:

For full product information visit Bhuma's website at www.bhumaitc.com

Contact us

Bhuma's team are happy to answer any questions and arrange a demo of the platform or a free trial for your business.*

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