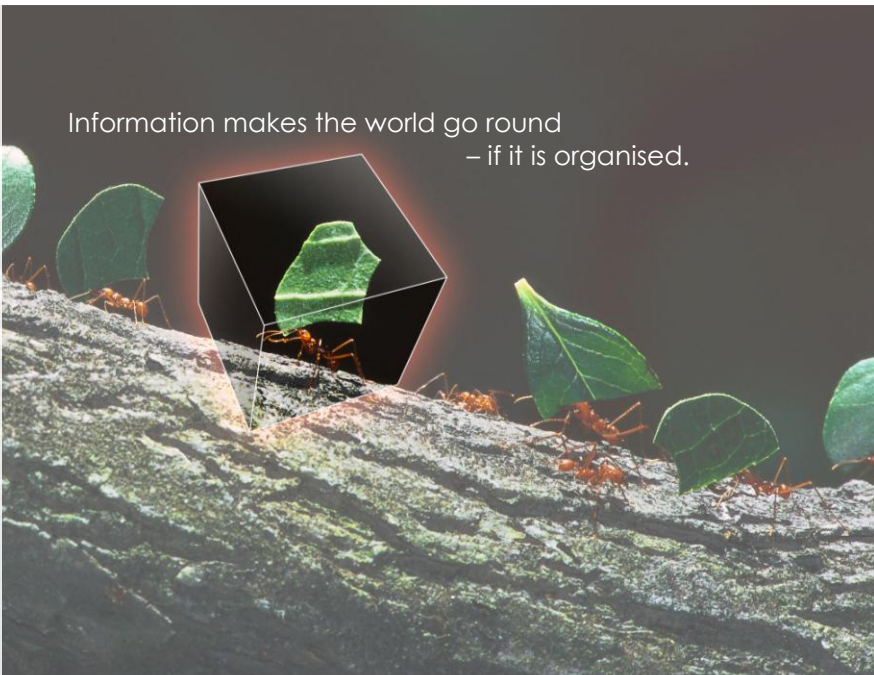


## ISB INCENTAGE SERVICE BUS FOR BILLING

Incentage provides openness.

Even the biggest human workforce cannot possibly read, understand, reformulate, and systematically target hundreds of thousand messages a day. But ISB can. The result is perfectly orchestrated and streamlined data flows, discipline, and efficiency. We make sure that senders and recipients are on the same channel.

The Incentage Service Bus for billing consolidates billable items into invoices while maintaining accessibility to the base information.



Information makes the world go round  
– if it is organised.

### ISB Incentage Service Bus for Billing

### Invoice investigation, customer and price list management.

#### The issue

Information flow management has become a key capability for financial institutions. The messaging infrastructure should provide the basis for efficient business processes, billing and invoice investigation. But more often than not this core piece is outdated and not ready to comply with today's requirements.

Competitiveness and cost effectiveness are threatened by inflexible, complex and hardcoded solutions. Not knowing how an invoice is built, or which billable items formed a position, is insufficient for running centralised messaging and IT services as a profit centre. Usage based cost distribution becomes impossible because of untraceable, unclear and faulty invoices.

The prevention of financial and reputational damage and the need to centralise and leverage economy of scale increase the need to focus on the billing infrastructure.

Billing solutions are nothing new. However, in the past billing solutions have been hard-coded resulting in inflexible specific solutions that cannot cope with the pace of the evolving world.

#### The solution

ISB Incentage Service Bus for Billing is an exceptionally open and thus flexible billing solution inheriting fundamental capabilities from information management used in various areas of a bank.

ISB Incentage Service Bus for Billing makes information accessible. It treats billable items and invoices as information and makes them accessible in a way we all are used to from searching for information on the internet. The similarity allows for quick and easy finding the right information from an incredibly large set of information.

ISB plays an important role in matching the new IT and market challenges. Pre-built service packages can easily be enhanced with self configured service elements.

Managing price list items and client data is not simply a User Interface on a database. ISB encapsulates modification requests into an information block that allocates freely designable e-Forms and travels through configurable manual workflows involving users with the right roles to authorise changes. Such modifications are captured, including their history, and available to the users provided they are permissioned to see the details.

Enhanced monitoring with different views of the same information (technical view, business view, escalation view, etc.) adds value and transforms ISB for Billing into a business cockpit. This way invoice delivery becomes a robust and fully controlled process.

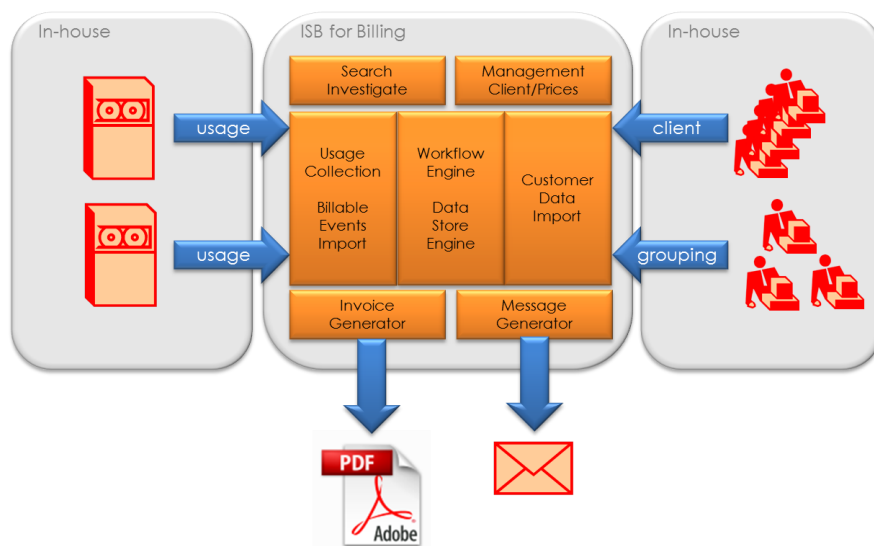


Illustration: Architectural overview of ISB Incentage Service Bus for Billing

A trace of the information processing inside ISB for Billing is stored and kept available for investigations at the right time to quickly find out details justifying positions on the generated invoice.

ISB for Billing provides manual workflows for customer or price list item creation, modification and authorisation as well as checklists and other useful functionality to support the user. The visualisation of the customer, price list item and invoice is based on a highly flexible engine that is capable of displaying information independently of their original format. The user therefore can work the same way with all kind of aspects of the billing information. Fields can be moved outside the invoice, be rearranged and put into tables. Drop-down lists can be context sensitive. Clients appreciate this very powerful capability to help them build light business solutions extending the pure billing process.

Invoice runs can be scheduled on a per customer basis (e.g. monthly, quarterly, etc.) or they can be triggered manually. Furthermore, threshold amounts are supported, under which no invoice is sent. Billing items will then be carried forward to the next invoice run.

ISB is designed to be used both in a single institution and in a shared computing centre. All the required security mechanisms and administration roles for secure and robust operation in a multi-entity configuration are present by design.

### Welcome to the world of financial messaging!

Incentage is a worldwide leader in messaging solutions for the financial services industry. Over 150 clients on all continents are using Incentage solutions. Incentage has a global network of partners and is a SWIFT Partner.

Incentage offers the following solutions:

- IMS Incentage Middleware Suite
  - The message STP guarantor
- ISB Incentage Service Bus
  - The message orchestrator
- IPC Incentage Process Cockpit
  - The message controller
- SWIFT based solutions powered by Incentage : SWIFTNet E & I, Funds, Accord, Proxy Voting and TSU
  - The SWIFT infrastructure integrator
- Incentage Business Solutions: Capital Bus and Message Cockpit
  - The message solution customizer

### The benefits

- Perfect fit without development thanks to open configurability.
- The ISB for Billing forms the basis for more than just billing.
- ISB reduces costs, financial and reputation risks and increases speed of operations, flexibility and data quality. It avoids problems pro-actively and helps to establish risk management procedures for messaging and business process flows.
- ISB services allow for easy import of billing items as well as masterdata.
- Invoices can be generated in multiple languages, based e.g. on customer attributes.
- Flexible grouping of masterdata allows easy maintenance.
- Powerful layout engine based upon XML technologies.
- ISB was designed with largest volumes in mind. This ensures it can cope with future growth.
- ISB is built upon standard technologies like Java, J2EE or XML, thus facilitating the integration into existing environments.

