



# Payment Analytics Service

## PAYMENT TREND INFORMATION AT YOUR FINGERTIPS

### SERVICE DESIGNED TO HELP YOUR EFFORTS TO BOOST YOUR PAYMENTS SYSTEM'S EFFECTIVENESS

In today's liquidity-challenged economic environment, many organizations and institutions are under pressure by vendors and clients for immediate – and accurate – payments. To meet these demands, and the need to quickly know (and understand) the status of those payments, your ability to anticipate the availability of funds and effectively manage your day-to-day liquidity position, is critical. To do so, pinpointing inefficiencies throughout the system is key to streamlining – and therefore improving – your entire payments operation.

The BNY Mellon Payment Analytics service is designed to provide you with comprehensive payment trend information when you need it, offering the critical data that may assist you in your efforts to streamline your liquidity management process to meet your payment needs, while helping in your efforts to reduce fees associated with late payments.

An enhancement to our USD Wire Service and accessed via TreasuryEdge<sup>®</sup>, BNY Mellon's advanced electronic banking portal, the Payment Analytics service offers graphical trend information and detail related to:

- **Straight-through processing (STP) rates**, showing speed and timeliness of payments held in repair, arming you with information to potentially shorten the mean-time for payment execution.

- **Inquiry Reporting** indicating the type and number of questions clients are asking about their payments, designed to aid your client service efforts and response times by allowing you to pinpoint issues as they are occurring in the system, and to address them in a timely manner with your payees.
- **Historical trend data** displaying the number of payment inquiries your organization handles, days needed to resolve issues and the types of inquiries made, allowing you to clearly see trends that may be hindering your process.

### Key Information, When You Need It

To effectively manage your intraday liquidity, you need an in-depth view of how wire payments are moving through your payments system, and where delays occur. The Payment Analytics service provides this level of insight into your operation. Knowing the amount and type of transactions stalled within the system in repair status – and why – at any given time, along with associated STP rates and activity, allows you to track those trends and potentially decrease expenses by limiting repairs.

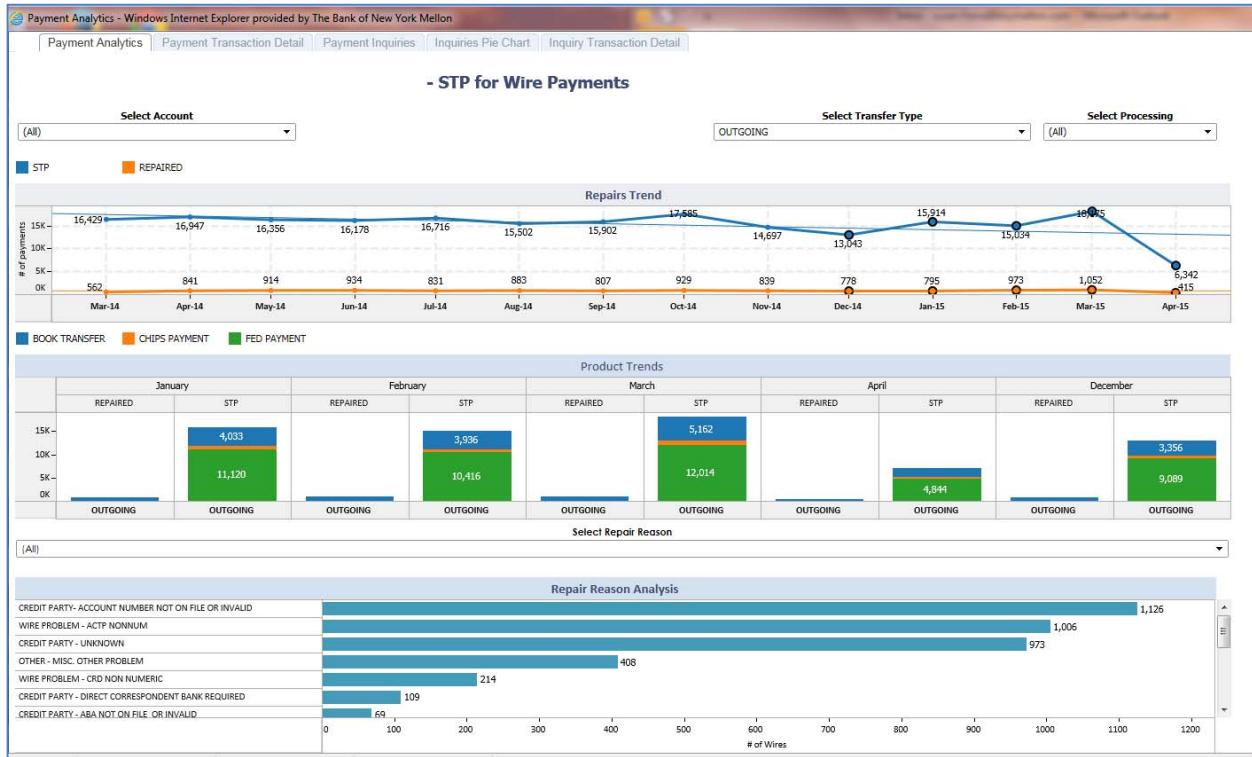
In addition, the service also provides you with a snapshot into payment inquiries for both USD Wire payments received and originated, and the ability to track the status and aging of their inquiries, providing further insight into funding status and trends, and where corrections may be needed to expedite payments and reduce fees. The service's easy-to-understand, action-oriented reports include information in a number of key categories, including payments by account, time interval, beneficiaries and payment channels.

### Reporting Capabilities

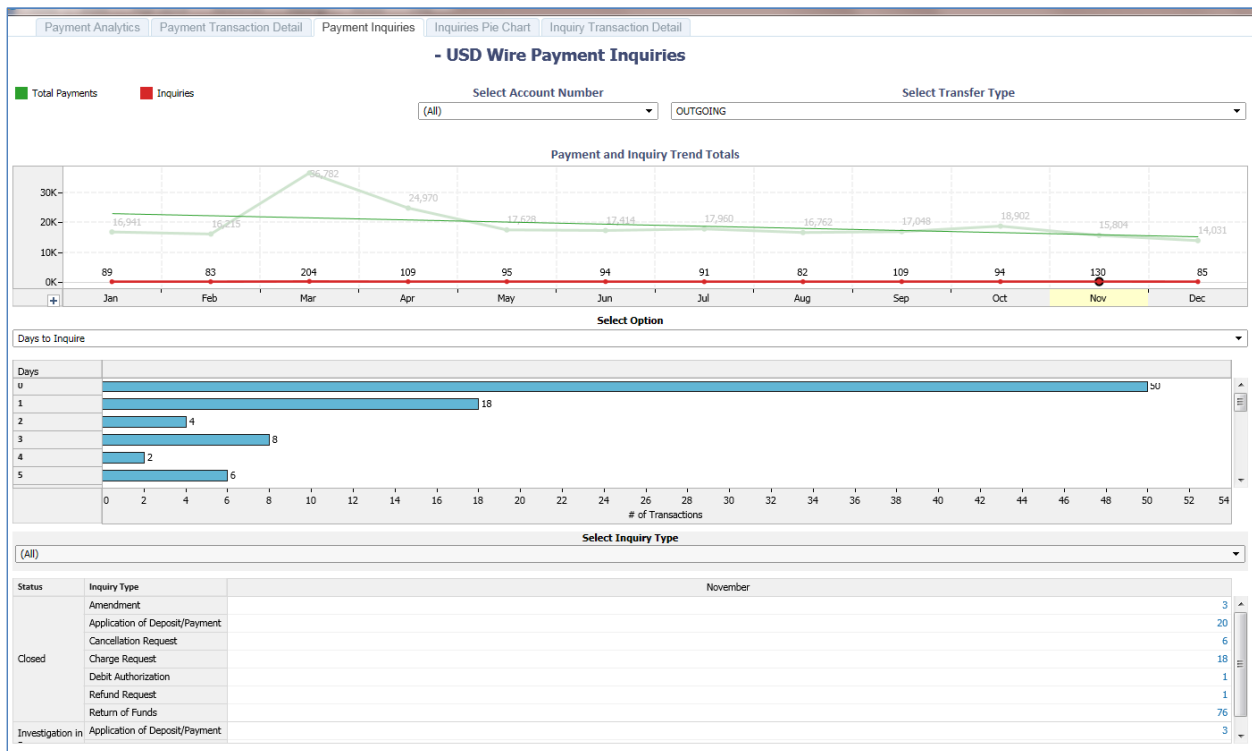
The service's reporting options cover the life cycle of a payment from receipt and repair, to processing and post-payment enquiry. The reports offer users tips to potentially improve their STP rates, view performance statistics on the bank that opened the inquiry, and get a detailed and summary view of their payments processing. Reports available with the service include:

- **STP for USD Wire Payments Report** – Manage your organization's STP rates, repairs, repair history and inquiry trends through an interactive screen that displays graphical and percentage information. To fully manage payments and provide trend data around repair status, the reports display repair reason codes and repair payment types (e.g., book transfers, CHIPS and FED payments), which are designed to allow you to proactively manage and reduce errors. Drill down capabilities on repair reasons, types of inquiries and more are also featured.

Below is a sample screen for this report:



- USD Wire Payment Inquiries** – Displays inquiry and payment history in graphs and ratios via inquiry type, amendment entry, fund application, cancellation, debit authorization and return information. The report also indicates aging of inquiries based on days taken to inquire, respond and resolve the status of payment items, providing valuable insight into payment status for fast customer response and system analysis. A sample report is shown below:



Features of the Payment Analytics service reports also offer:

- **Summary and drill down** capabilities that enable you to quickly view aggregate information
- **Trend data** that can be pulled off of the system for sharing and reporting
- **Hover-over capabilities** that provide summary detail of all chart data with fewer mouse clicks
- **Customized downloading** of information (via self-service features) to provide detailed reporting around USD Wire payments

### **INTRADAY LIQUIDITY SERVICE – AUGMENTING YOUR COMPREHENSIVE ANALYTICS NEEDS**

In addition to the Payment Analytics service, organizations interested in more closely managing costs associated with intraday liquidity; reducing intraday overdrafts; and managing payment flows more easily and efficiently can access our Intraday Liquidity Analytics service. Also accessible via our TreasuryEdge portal, the service works in tandem with the Payment Analytics service by offering a snapshot of your combined balances in any global currency, at any given time of the day, from either a real time or historical perspective.

With your need to understand your balances every second of every day, the Intraday Liquidity service is designed to provide the tools needed to stay on top of balances, and streamline your funding operations.

### **A Complete Analytics Solution**

Both the Payment Analytics service and Intraday Liquidity service provide powerful tools to help you grasp the entirety of your payments flow. Through features that provide clear and accurate reporting, these services let you to clearly see your comprehensive payments operation, where it's moving smoothly, and where you can focus resources to adjust bottlenecks and help you in your efforts to solidify your liquidity position.

For more information on either service, contact us at [treasury@bnymellon.com](mailto:treasury@bnymellon.com) or 1 800 424 3004. Our experts stand ready to answer your questions and help you apply our suite of analytics services to your payments operation.

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