



Kyriba Bank Connectivity

PARTNERSHIP BRIEF

Kyriba Connectivity Simplifies Global Payments

Kyriba's combination of global reach and local expertise provides multiple options for unparalleled access to batch or (near) real-time payment initiation through proven and robust connectivity.

Kyriba's leading cloud platform, underpinning Kyriba's TMS, Payment Factory, and Connectivity As A Service offerings (SWIFT-Certified Application for Cash Management), therefore offers a range of choices for corporations to establish their multi-bank connectivity.

Kyriba's established bank reporting and payments connectivity, for both treasury and ERP, already reaches over 1,000 global banks, with a pre-built inventory of more than 10,000 bank format variations.

To optimize payment automation and security, while minimizing connectivity costs, Kyriba offers the widest number of established connectivity options including:

- SWIFT Connectivity
- Host-to-Host Connections
- Regional & Country Protocols



SWIFT CONNECTIVITY

SWIFT is the gold standard when it comes to connecting to a large number of banks worldwide.

SWIFT Service Bureau

Kyriba's SWIFT Service Bureau offers clients their own SWIFT BIC, fully managed by Kyriba, which includes SWIFT membership and enables unlimited volumes of payments and statements. Leveraging MQ messaging for higher transmission speeds, it is specialized for higher connectivity volumes and those wanting a completely managed SWIFTNet service, including complete monitoring of end-to-end bank connectivity.

Connectivity Options:

- **SWIFT Service Bureau**
- **SWIFT Alliance Lite2**
- **Statement Concentrator**
- **Host-to-Host Connections**
- **Regional & Country Protocols**
- **Bank Format Transformation**

Kyriba maintains a large inventory of pre-defined formats for global and domestic banks to make format transformation a simple exercise.

SWIFT Alliance Lite2

Kyriba is also an authorized reseller of SWIFT Alliance Lite2 for Business Applications (L2BA), which has all the advantages of the Service Bureau but at lower cost for those with reduced payment volume needs. L2BA is fully integrated to Kyriba's cloud solution, enabling complete automation, straight-through processing and no additional internal IT effort for bank reporting, payments and other SWIFT messaging.

Statement Concentrator using Kyriba's BIC11

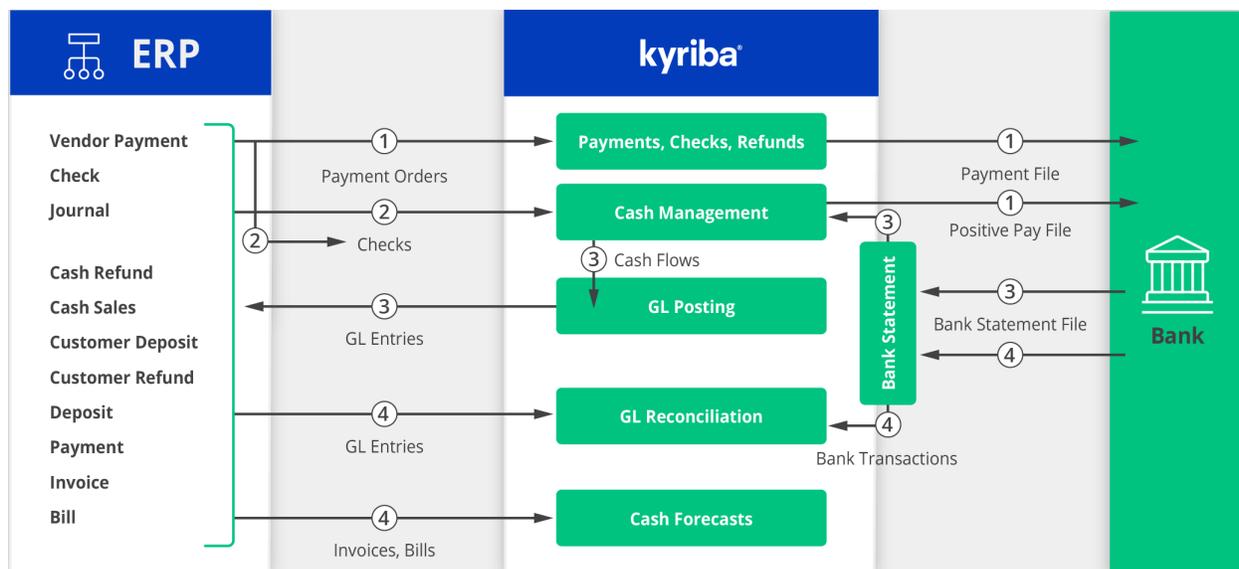
Kyriba's MT Concentrator service allows organizations to utilize a SWIFT BIC11 specifically provisioned for Kyriba clients, without the requirement (or cost) of becoming a SWIFT member. Kyriba's Concentrator service for statements is priced per account to offer the most flexibility, lowest cost and quickest on-boarding experience for SWIFT bank reporting.



HOST-TO-HOST DIRECT CONNECTIONS

Kyriba offers 'direct-to-bank' host-to-host connections via Secure FTP to hundreds of banks and is working with some of the largest global banks to establish direct API-based connectivity. This will require no intermediary services or networks, to minimize transaction costs and bank fees.

Host-to-host connections are often used for high volume bank relationships in combination with other connectivity methods to minimize connectivity charges and increase speed and security.





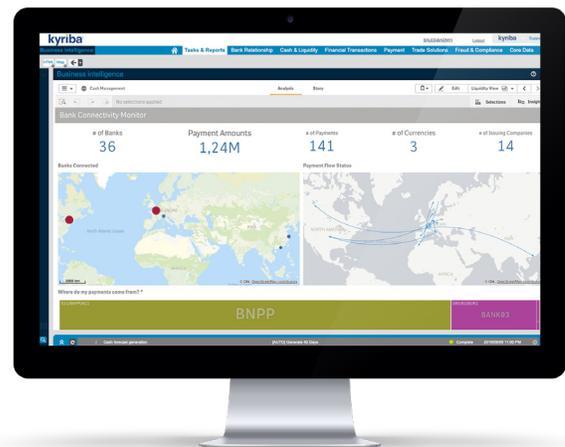
Kyriba connects directly, or with best-in-class local partners, to a dozen of country-specific protocols.



REGIONAL AND COUNTRY PROTOCOLS

Many countries offer regional networks that support connections to local banking partners. Kyriba connects directly, or with best-in-class local partners, to a dozen of these country-specific protocols including such as:

- Zengin and Anser in Japan
- EBICS in France and Germany
- BACS and Faster Payments (including the Direct Corporate Access option) in the UK
- CBI in Italy
- EDITRAN in Spain



ABOUT KYRIBA

Kyriba empowers CFOs and their teams to transform how they activate liquidity as a dynamic, real-time vehicle for growth and value creation, while also protecting against financial risk. Kyriba's pioneering Active Liquidity Network connects internal applications for treasury, risk, payments and working capital, with vital external sources such as banks, ERPs, trading platforms, and market data providers. Based on a secure, highly scalable SaaS platform that leverages artificial and business intelligence, Kyriba enables thousands of companies worldwide to maximize growth opportunities, protect against loss from fraud and financial risk, and reduce costs through advanced automation. Kyriba is headquartered in San Diego, with offices in New York, Paris, London, Frankfurt, Tokyo, Dubai, Singapore, Shanghai and other major locations. For more information, visit www.kyriba.com.