

# Transformation & Enrichment Service

## A SOLUTION BUILT FOR CHANGE & INNOVATION

How can Bottomline support our customers in completing their ISO 20022 implementation as seamlessly as possible and ensure that they fully leverage the huge benefits of ISO across their whole ecosystem.



A Standalone Micro Service. Accessible via APIs or as part of your hosted messaging solution with Bottomline.



Dedicated to the transformation of message data. Focused on a library of 15 core mappings aligned to the major global market infrastructure moves to ISO 20022.



Ensuring you can move systems at your own pace as messaging requirements change. Use the Core Mappings to your own Custom Mappings stored in The Service.

## What is the Transformation and Enrichment Service?

The Transformation and Enrichment Service is a product hosted on the Bottomline Platform. It is dedicated to the transformation and enrichment of messages from one format to another.

The focus over the coming 18 months will be on the raft of ISO 20022 migration programs happening across payment market infrastructures globally. This service enables clients to move at their own pace in converting legacy formats to ISO 20022 and visa versa.



ISO 20022 HAS ALREADY BEEN ADOPTED IN **70 COUNTRIES** TO REPLACE DOMESTIC OR LEGACY FORMATS - SO MIGRATION IS A NECESSARY REALITY.

This will introduce enhancements incrementally and ensure your compliance with the mandatory changes taking place. The Transformation and Enrichment Service is there to support you in the long term and evolves & flexes to support your requirements on either the core mappings available or, as a default within the product or custom mappings.

These custom mappings can be developed in conjunction with our expert Delivery teams or maintained by you within the product itself.

## Why do you Need the Transformation and Enrichment

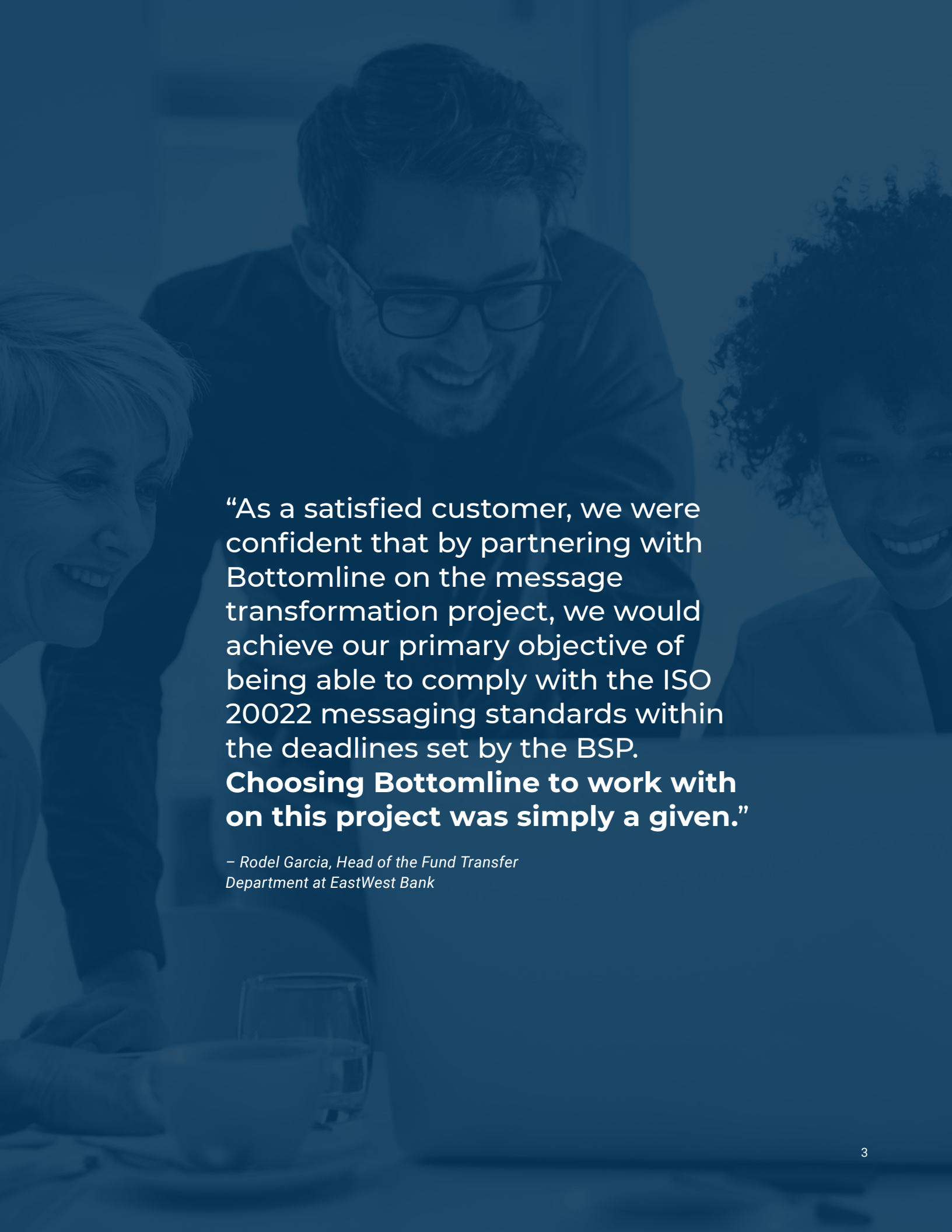
The Service is there to support customers – whether they are ISO 20022 Native or not.

If you have migrated to ISO 20022 you can use the service simply to ensure that the messages that you receive are converted to ISO 20022. This supports situations where counterparties are still sending legacy formats.

If you are yet to migrate some or all of your systems to ISO 20022, or are planning on a different timeline to the market infrastructure, then the Transformation and Enrichment Service can be used to ensure that you operate on just one standard – without having to manage a mixture of formats.

Market Readiness can be achieved by ensuring that whatever is required by the back-office systems is delivered and received via ISO 20022. This handles counterparty migration and allows internal migration to proceed at your pace.

Within the Service there are a range of ways to manage the inevitable truncation through enrichment, enhanced fields and supporting information. This ensures a more seamless journey to ISO 20022.



“As a satisfied customer, we were confident that by partnering with Bottomline on the message transformation project, we would achieve our primary objective of being able to comply with the ISO 20022 messaging standards within the deadlines set by the BSP.

**Choosing Bottomline to work with on this project was simply a given.”**

*– Rodel Garcia, Head of the Fund Transfer Department at EastWest Bank*



## What Can the Transformation and Enrichment Service do for you?

As an integrated part of your Universal Aggregator IQ configuration or consumed as a standalone, the Transformation and Enrichment Service allows you to manage your message transformation needs in one place.

This leverages the core mappings natively or by creating custom mappings to suit your own requirements. Additionally, Custom Mappings can be created and maintained in collaboration with expertise from Bottomline or directly in a custom graphical user interface that will allow institutions to create their own mappings and have these stored and accessed in the Service.

## How Can Bottomline Help me Choose the Right Solution for my Business?

We can maximise on our global experience, in particular the 2015 Swiss SIC migration to ISO 20022, to forge a best practice approach. This will involve assessing your institutions unique challenges in order to build a strategy that will ensure a speedy and effective implementation.



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## Feature and Benefits Of The Transformation And Enrichment Service

Including access to 15 core mappings\* from legacy to ISO 20022 as standard:

<b>1</b>	Philpass	<b>6</b>	MEPS+	<b>11</b>	RENTAS
<b>2</b>	Target 2	<b>7</b>	RITS	<b>12</b>	SEPA
<b>3</b>	CHAPS	<b>8</b>	Bahtnet	<b>13</b>	Fedwire
<b>4</b>	CBPR+	<b>9</b>	SIC	<b>14</b>	CHIPS
<b>5</b>	Lynx	<b>10</b>	TIPS/RT1	<b>15</b>	CHATS

\*Further mappings will be added as per market requirements.

- Ability to create and use custom mappings.
- Standalone microservice.
- API based service.
- Features and benefits of the transformation and enrichment service.
- Truncation management options within the service.
- Long term Solution available to customers beyond co-existence periods.
- Optional long-term storage of transformation data.
- User Interface to view operational status and create custom mappings.



## Use Cases

### Transformation

- Conversion of old format to new to support applications, market infrastructures and counterparties.
- Network and Interface agnostic.
- Flexibility to update and expand mappings beyond published market practice.

### Validation

- Best practice testing of internal systems and validation of counterparty data.

### Transformation and Enrichment

- Supports enhanced data requirements from counterparties and market infrastructures.
- Combines the message with an additional data source.
- Includes referencing and earlier transformation data.



## Benefits

- Convert MT to MX and MX to MT.
- Mitigate truncation risk.
- Leverage market infrastructure mappings.
- Receive automatic payload detection.
- Access Custom Mappings.
- Benefit from transformation retrieval via token id.
- Consolidate custom data retention integration with the Bottomline Message Vault overlay.

The Transformation and Enrichment Service is a uniquely positioned, hosted service, dedicated to **supporting your transformation and enrichment needs** for financial messaging now and as they evolve



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