

Kyriba Payments

Centralize Your Enterprise-Wide Payments to Control and Automate Your Payment Workflows

Kyriba offers a pre-connected, multi-bank, and secure global payment network for organizations of all sizes. The Kyriba Payments solution centralizes and standardizes company-wide payment workflows to enhance both controls and efficiencies with task automation, error management, fraud detection and full status visibility, all integrated in one payment hub.

Kyriba Payments: Features & Capabilities



Optimize

- Advanced Routing for bulk payment files
- Smart Route payments to preferred banks
- Support Netting, In-House Bank (IHB) and POBO (Pay-on-Behalf-of)
- TAI for instant payment data analysis and reconciliation
- Cross-border payments services
- Integrated working capital tools: Dynamic Discounting, Payables and Receivables



Control

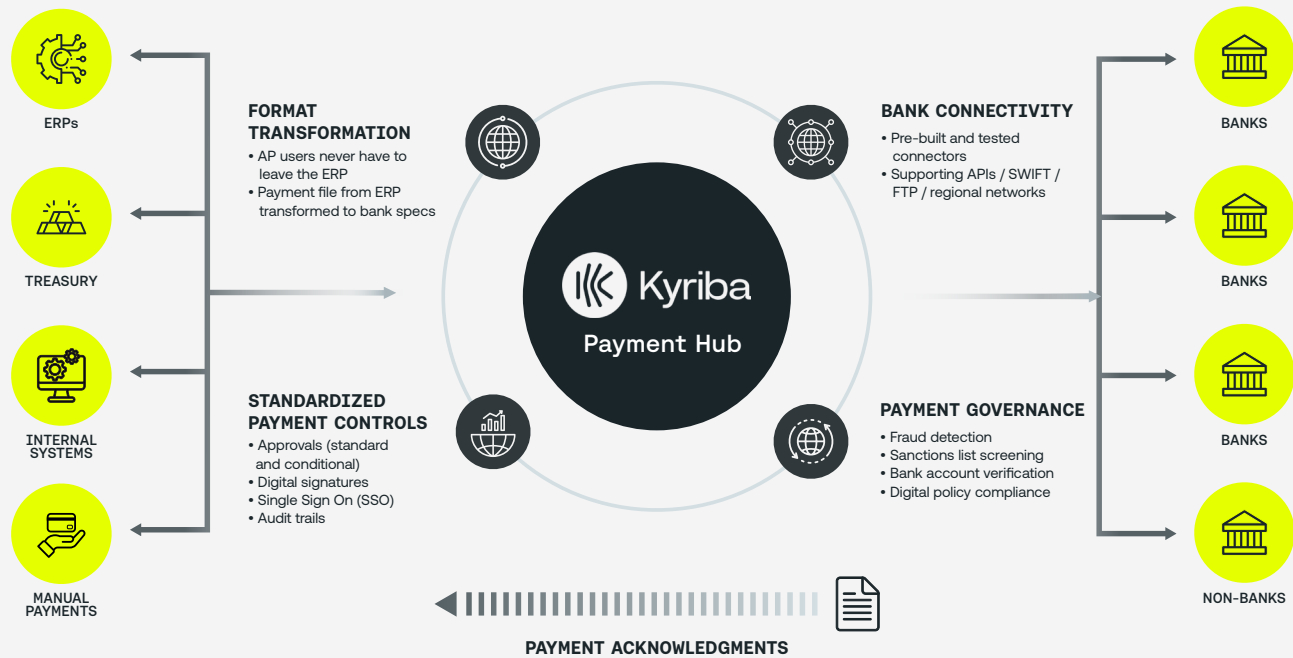
- Up to 9 levels of rule-based payment approval
- Personal digital signature including 3skey cloud-based signature
- AI-powered real-time fraud detection
- SSO and multi-factor authentication
- Payments Cockpit
- Confirmation of Payee with bank account validation (SisID, TrustPair, GIACT)
- On-demand sanction screening, incl. EU, UN, US OFAC, UK HMT and more
- Full audit trails and activity logs



Connect

- Over 10,000 banks connected with extensive support of protocols, incl. SWIFT, EBICS, FTP, EDITRAN, Zengin
- Leader in bank API connectivity, incl. Bank of America, J.P. Morgan, U.S. Bank, CITI, HSBC, Deutsche Bank
- Pre-built payment format library with over 73,000 scenarios, incl. ISO 20022 XML, SWIFT MT/MX and numerous local formats
- ERP integration, incl. SAP, Oracle, NetSuite, Microsoft D365, Workday, and QuickBooks
- Open Formats Studio (OFS)
- Support all major payment types
 - High value, incl. FedWire, CHIPS, CHAPS, Target
 - Low value, incl. ACH, BACS, SEPA, vCard
 - Instant payments, incl. TCH RTP, FedNow, UK Faster, SCT Inst
- Serve as the workflow and reporting hub for customers when integrating with 3rd party platforms to handle crypto or stablecoin transactions

Kyriba Payments is an integrated part of Kyriba's Liquidity Performance Platform, delivering leading practices in centralizing payments workflows, enhancing payments controls, reducing fraud, risks and optimizing liquidity management.



Harness Connectivity-as-a-Service

- Eliminate the costs of multiple bank portals
- 24/7 monitoring of connectivity performance
- Improve bank relationship management, bank fee analysis, and governance
- Reduce ERP to bank connectivity time by over 80%
- Swift certified and Swift GPI compliant

Enhanced Payments Security

- Enforce workflow to initiate exceptional payments in Kyriba instead of in different uncontrolled banking portals
- Automatic quarantining of suspicious and non-compliant payments with Fraud Detection AI or customizable rules
- Flexibility to exclude any payments in large payment files (supporting up to 1 million payments in one batch)
- Synchronized account signatory management
- Error analysis and recovery with transparent monitoring and reporting
- Secure disaster recovery

Accelerated Payments

- Automatic transformation of payment formats based on bank channel, payment type or location
- Open Formats Studio (OFS) for quick formats translation and adaptation
- Payments initiation and settlement in both fiat currencies and stablecoins directly in Kyriba, with partners such as Circle and Fipto

Large Account Support

- API-powered extensions, advanced data exchange transformation and NACHA support
- Custom fields to meet specific requirements

Visibility and Intelligence

- End-to-end payments tracking, including Payments Cockpit for real-time visibility and control across the entire payment lifecycle.
- One payment status reporting dashboard with real-time