

ALL PAYMENTS



ALL CHANNELS



ALL PLATFORMS

TCMx

Enterprise Settlement

Ensuring that all incoming transactions are accounted for is a critical operation for financial institutions. However, this settlement process has become increasingly complex as the number of payment types, channels, and platforms expands. Financial institutions are also faced with the challenge of accommodating both batch and real-time transactions in their settlement operations.

Our legacy mainframe product, TCM, has been used by many of the largest U.S. financial institutions for over 20 years. To help institutions simplify settlement in today's environment, CONIX built on its experience with its legacy product to provide a next generation bank settlement solution that accommodates all payments across all channels and platforms.



SUPPORTS REAL-TIME TRANSACTIONS

TCMx provides full support for the industry's Faster Payments initiatives. The system accommodates both batch and real-time transaction processing.

MULTI-DAY SUPPORT

Data from an unlimited number of processing days can be handled simultaneously. The Holdover Accumulator feature facilitates holding over dollar amounts and item counts received after the Current Day deadline and automatically transferring them for Next Day processing.

A COMPLETE AND FLEXIBLE SOLUTION

TCMx facilitates the collection, organization, summarization, reporting, and exporting of all your payment data. Since every financial institution has its own unique settlement procedures, we made TCMx flexible enough to enable each institution to utilize these various settlement functions as best fits their unique requirements.

INTUITIVE INTERFACE

TCMx provides user-friendly commands and point-and-click capabilities that improve productivity and make training new operators much easier.

TCMx provides a real-time dashboard for control, display, and printing. The dashboard layout automatically adjusts to fit different devices (laptops, tablets, smart phones, etc.).



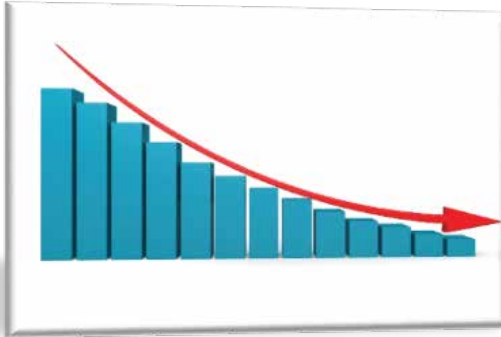
MULTI-BANK SUPPORT

TCMx supports multiple banks in the same installation. This capability provides the support needed in a service-provider environment, as well as accommodating the challenges incurred by bank mergers and acquisitions.

KEY BENEFITS

DECREASES OPERATING COST

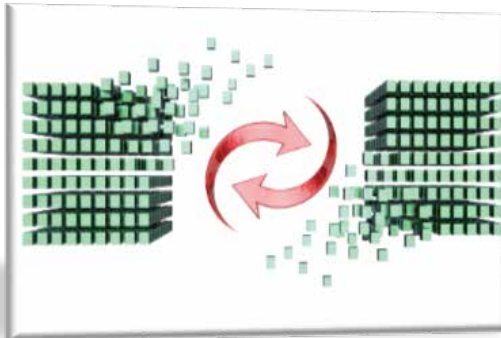
By providing a single settlement system that accommodates all payments across all channels, as well as both batch and real-time item-level processing, TCMx is an extremely effective tool for decreasing operation costs.



- Increases productivity
- Improves accuracy
- Minimizes settlement resources
- Expedites general ledger posting
- Balances application in real-time at the unit-of-work level
- Makes it easy to identify out-of-balance units of work

FACILITATES PLATFORM MIGRATIONS

As financial institutions migrate from their legacy mainframe systems to new payment platforms, TCMx's capability of taking input from various platforms simplifies parallel testing during item processing conversions and allows for staging the transition to production.



- Accepts extracts from multiple production systems
- Combines activity for reporting
- Simplifies parallel testing
- Eases transition to production
- Includes conversion of accumulators for current TCM users



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