IBM

Sterling B2B Integrator for Financial Services

Version 5.2

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This edition applies to Version 5 Release 2 of Sterling B2B Integrator and to all subsequent releases and modifications until otherwise indicated in new editions.

Contents

Sterling B2B Integrator for Financial Services

Sterling B2B Integrator for Financial Services is the solution that enables banks, broker-dealers, investment managers, and market infrastructures in payments, securities, treasury and trade to optimize financial sector process integration—both internally and with external enterprises and communities—for secure end-to-end management of financial data exchange.

This product leverages components of Sterling B2B Integrator to enable file transfer and translation capabilities using financial-industry transport types and messaging formats. Enhanced reporting and notification tools provide improved insight into business processes, furthering your goal to create a sustainable competitive advantage. Available components include pre-built support for financial standards and protocols, services, adapters, code lists, pre-loaded DTDs and schemas in the Map Editor, and tools such as Reporting Services and the SWIFT Editor.

With Sterling B2B Integrator for Financial Services, you can integrate existing systems with a gateway solution offering visibility and simplified error/exceptions management, including routing of files and messages into legacy systems. This complete and streamlined automation of processes can help you reduce costs, increase revenue, and improve customer satisfaction while leveraging Sterling B2B Integrator security features to provide secure, non-repudiated exchange of B2B information.

Depending on your needs, Sterling B2B Integrator for Financial Services can be a simple file transfer solution for financial documents, a translation engine supporting financial standards and those of your back office systems, or a complex full gateway solution involving all types of file transfer, intelligent routing, translation, and transmission activities. Your solution can be configured to be fully convertible between payments networks, platform agnostic, and deployed behind the corporate firewall. If needed, IBM® Support can help you customize Sterling B2B Integrator for Financial Services to enable full payload inspection and customized visibility into documents processed. Sterling B2B Integrator for Financial Services is highly scalable to suit your evolving needs.

Sterling B2B Integrator for Financial Services makes process continuity of business finance part of your organization's integrated value chain, shared by the business partners and financial institutions that make up your B2B communities. The following diagram illustrates this concept:

In a full Sterling B2B Integrator for Financial Services gateway scenario, the financial value chain is linked as illustrated in the previous example with the physical supply chain for the most seamless, efficient cycle possible. When your have optimized the financial value chain with suppliers, vendors and service providers, keeping pace with market demands and government regulations is simpler to manage

Sterling B2B Integrator for Financial Services Features

The primary features of Sterling B2B Integrator for Financial Services are:
- Financial standards support
- Community management components
- Visibility and error resolution tools
- Advanced file transfer capabilities
- Security features
- Process automation

Sterling B2B Integrator for Financial Services Supported Standards and Protocols

The diversity of communications systems and standards makes it difficult to respond to customer demands for better and more comprehensive service. Sterling B2B Integrator for Financial Services' built-in support for financial standards reduces the information technology costs involved in custom coding and enables you to more cost-effectively integrate disparate systems to overcome information silos. Pre-defined financial standards are automatically loaded into the Sterling B2B Integrator Map Editor graphical mapping tool, including code lists. With Sterling B2B Integrator for Financial Services, you can translate and move data among many different environments.

The following financial services standards are supported, but are not limited to:
- FIX, FIXML, FpML, IFX
- ISO 8589, 20022, and 150222, including TWIST
- XBRL
- NACHA ACH
- SWIFTNet FIN MT messages (2005 & 2006) and SWIFTNet MX messages (including those specific to SWIFT Solutions)

- TARGET2
- EBA STEP2

Sterling B2B Integrator for Financial Services supports batch and real-time protocols, including FTP and FTP/S; SSH/SFTP; Sterling Connect:Direct®; HTTP/s; dial-up communications; SMTP; SOAP, MQ, JMS, and MSMQ messaging; AS2, and RosettaNet. In addition to the full suite of available Sterling B2B Integrator protocol support, Sterling B2B Integrator for Financial Services also supports the SWIFTNet InterAct and FileAct protocols for financial services communications.

Sterling B2B Integrator for Financial Services SWIFT Support

Sterling B2B Integrator for Financial Services SWIFT support information:
- IBM is a member of the Society for Worldwide Interbank Financial Telecommunications (SWIFT™) Solutions Partner. Sterling B2B Integrator for Financial Services achieved SWIFTReady Financial EAI Gold Certification in July 2006.
- Sterling B2B Integrator for Financial Services supports the use of SWIFTNet FIN. You can send messages to SWIFTNet using either the InterAct or FileAct protocol for real-time messaging, store-and-forward messaging and real-time query and response. Sterling B2B Integrator for Financial Services supports delivery notification, non-repudiation, and message priority. The SWIFTNet Client service enables you to use either synchronous or asynchronous messaging.
- Sterling B2B Integrator for Financial Services enables you to create maps to support the translation of market practices (customized message template), and provides the following two Market Practices: Germany: MT515: Trade Confirmation (Broker to Asset Manager) and United States: MT536: ISITC-IOA: Statement of Transactions.
- The SWIFT Editor tool identifies errors in messages found during pre-transmission validation, enabling you to correct them quickly through the interface and resend them, without being charged for an invalid transmission.

Sterling B2B Integrator for Financial Services ACH Support

Sterling B2B Integrator for Financial Services ACH support includes:
- Incremental trace numbers for ACH outbound
- Support for multiple ACH messages per file and multiple payments per batch
- Support for NACHA ACH message and SEC codes
- ACH envelope name in process data
- File-level rejection support for ACH inbound

Sterling B2B Integrator for Financial Services Visibility and Error Resolution

Translation, integration and B2B collaboration all decrease costs and improve service, but integrating process visibility into these solutions is the key to optimizing process efficiency, improving responsiveness, and reducing penalties resulting from missed Service Level Agreements (SLAs). Sterling B2B Integrator for Financial Services provides complete and consolidated processing views in near real time to assist with these goals.

Sterling B2B Integrator for Financial Services uses the Reporting Services component to enable you to define and see your data in ways that support your

business. Reporting Services allows you to offload your reporting to a secondary database, freeing the Sterling B2B Integrator for Financial Services server to continue operational processing while your visibility and reporting can be worked on separately. Using Reporting Services consists of planning and installation; defining and building your constructs for collecting data; extracting data; and viewing data. As data is extracted, you can begin reviewing the default reports that are created automatically, edit those reports, or use them as templates for new reports. Sterling B2B Integrator for Financial Services also supports your use of third party OLAP (Online Analytical Processing) tools that allow multidimensional views into large amounts of data.

In addition, the Sterling B2B Integrator for Financial Services dashboard interface provides views of all data exchanges from a process, document, service, and activity perspective. You can search on correlated data items, configure your Dashboard to display reports created through Reporting Services, and customize preconfigured dashboard portal views of processing logs, statistics, notifications and system messages.

IBM Sterling Control Center is another way to monitor and manage processing. Sterling B2B Integrator for Financial Services enables you to participate fully within this network. Use Sterling Control Center to monitor Sterling B2B Integrator for Financial Services and its Sterling Connect:Direct traffic with your other Sterling Connect:Direct nodes. Or, monitor the internal processes that Sterling B2B Integrator for Financial Services is executing, be notified of failed processing, or of other events, using the Sterling Control Center management capabilities.

Through visibility features and automated error-handling, you can provide enhanced levels of responsiveness when problems arise. Sterling B2B Integrator for Financial Services can be configured to initiate notifications when errors occur and execute corrective action, including escalation. Sterling B2B Integrator for Financial Services message editing tools further aid error resolution. For example, in a process designed to validate data for format errors and compliance before sending to your partners, when an error is found and you receive a notification or pinpoint the error through visibility windows, you can use tools such as the SWIFT Editor to quickly correct the error in the interface and resend the document.

Sterling B2B Integrator for Financial Services Security Features

With increased adoption of electronic correspondence in the industry comes rising rates of consumer fraud. The surge in identity theft crimes makes identity authentication critical. Security, risk management and compliance are top strategic initiatives. To address these concerns, comply with mandates, and reduce the costs associated with security breaches, Sterling B2B Integrator for Financial Services employs the following security components:

- Perimeter server, with a reverse proxy in the DMZ for managing protocols and ensuring firewall security from the outside.
- Secure proxy, for setting up a two-tier DMZ proxy for even greater access security and control.
- A suite of encryption services to ensure that data remains secure and meets organization, industry, and government mandates for data security. Sterling B2B Integrator for Financial Services offers the option to automatically encrypt and store data securely in the file system and automatically decrypt the data when the files are accessed for transfer or translation. Keeping the files under system encryption closes a potential security gap during temporary storage of data

awaiting processing. When needed for processing, Sterling B2B Integrator for Financial Services will decrypt the awaiting document and access it as a working document.

- Identification policies for recipients of data in a file transfer.
- Authentication integrated with external certificate repositories.
- Support for AUTACK authentication messages for EDIFACT transactions.
- State information repository tracks and stores up to 100 percent of all transaction state information.
- Community information repository securely stores comprehensive client profile information.
- Support for attachment to Hardware Security Module (HSM) devices for protection of cryptographic keys. Sterling B2B Integrator for Financial Services supports attachment to the SafeNet Eracom ProtectServer Orange External and ProtectServer Gold.

Sterling B2B Integrator for Financial Services IBM Sterling File Gateway

Sterling B2B Integrator for Financial Services incorporates Sterling File Gateway as its core for file transfer-oriented processes. Sterling File Gateway is an application for transferring files between partners using different protocols, file naming conventions, and file formats.

Use Sterling File Gateway for movement of large and high-volume file transfers, with end-to-end visibility of file movement in a process-oriented and highly-scalable framework that alleviates file transfer challenges, such as protocol and file brokering, automation, and data security.

Sterling File Gateway supports integration with Sterling B2B Integrator Mailbox, Sterling Control Center, IBM Sterling Connect:Enterprise® products, and Sterling Connect:Direct. Sterling File Gateway is delivered atop Sterling B2B Integrator with a unique application URL, and provides single sign-on access to the Sterling B2B Integrator administrative console through menu selections.

Sterling File Gateway enables and supports::

- File/File name Transformations – Mapping of input to output file names; system-wide, group, and partner-specific policies; common file processing tasks such as compression/decompression, PGP encryption/decryption, and signing.
- File Transfer Visibility – Events are recorded for monitoring and reporting; detailed tracking for input-output file structure processing and dynamic route determination; ability to view and filter Sterling File Gateway data flows for all users.
- Replay/Redeliver – One click replay/redeliver capability that allows users to reprocess a transmission from the beginning or to resend just the processed file to a specific delivery destination.
- Notifications – Partners and operators can subscribe to be notified about events by email.
- Predefined business processes – Define common behaviors in file-transfer scenarios, reducing the need for customization.
- Extensibility – Custom event codes, protocols, and consumer identification policies can be added to support unique scenarios.

- Broad Communications Protocol Support – FTP, FTP/S, SSH/SFTP, SSH/SCP, and Sterling Connect:Direct are supported upon installation, and additional protocols (such as AS2, AS3, or Odette FTP) may be configured through use of the extensibility feature.
- Partner Interface (Sterling File Gateway) – Web browser-based interface that enables partners to upload/download files, subscribe to notifications of events, manage passwords, search and view file transfer activity, and generate reports about file transfer activity.
- Flexible Mailbox Structures – Ability to specify mailbox structures that leverage pattern matching policies and specify attributes that must be true of all partners or a subset of partners
- Dynamic Routing – Consumer derived at run-time, either through mailbox structure, file name, business process-derived consumer name, or map-derived consumer name.
- Partner Onboarding – Easy-to-use graphical user interface to onboard partners and configure the various combinations of communication protocols to enable Sterling File Gatewayoperations.

Notes On Routing

Sterling B2B Integrator for Financial Services can do complex routing based on your own metrics, such as:
- The importance of a particular client
- Value or currency type of a payment
- Application or security policy

IBM Support can help you determine the best way to configure processing according to your needs.

Sterling B2B Integrator for Financial Services Process Automation

Automated processing is the foundation of efficient e-business, and Sterling B2B Integrator for Financial Services employs the business process model strategy of enabling customized processes for your implementation. Using the Graphical Process Modeler (GPM), you can create and coordinate activities into business process models that can be run as-needed or configured to fire according to your schedule or the occurrence of a specified event, such as receipt of a file in a mailbox.

An example of a simple business process is fire-and-forget publishing of a business event to a group of interested participants. Most likely, your processes will be more complex, involving multiple interactions among many applications in a start-and-stop, request-response mode, along with human interaction, occurring over a long period of time. A single document may progress from receipt in a mailbox to de-enveloping, content inspection, a decision point, translation or routing in multiple steps, to enveloping and placement in another mailbox or a file system. Within that process, exceptions paths, notifications, and data tracking would be built in. The GPM enables configuration of your business processes without requiring programming.

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