

## Key Features

**Intelligent Switching:** Route data based on your custom business rules.

**Linear Scalability:** Operates with a small footprint in your data center or private cloud. Scales linearly on commodity hardware.

**Architecturally Agnostic:** Works with your existing hardware, operating system, and database.

**100% Availability:** Changes and updates are made without taking the system down.

**Proven:** REN Foundation platforms process billions of transactions in our worldwide data centers each year.

## REN Foundation Platforms

- API Gateway
- ISO20022 Interface
- Data Transformer
- POS Management
- Alternative Payments
- Bill Payment
- Digital Wallet Management
- ATM Driving
- Dynamic Currency Conversion
- Fraud Monitoring
- Settlement Account Management
- Card Issuing, Clearing, and Acquiring
- External Wallets
- Stand-In Processing
- Transaction Alerting
- Authorization Code Management
- IBAN/BBAN Routing

## Base your digital product development strategy on the flexibility of the REN<sup>™</sup> Foundation

Manage card-based and digital retail payments while empowering your business to innovate and pursue new opportunities with the REN Foundation. Through its modular construction and microservices-based approach to development, the REN Foundation helps your financial institution quickly build the new mobile and digital products your customers demand. Launch digital wallets. Accept new forms of payments. Deploy new revenue-generating services such as bill payments and build a path to processing real-time payments – all with minimal risk to existing processes and legacy systems.

### Built from the ground up to address current and future payment requirements

#### No ripping and replacing with minimal risk. Pay as you grow!

The REN Foundation works in new infrastructures or in parallel with your legacy system. Implement the payments solutions you need immediately and add additional platforms as your financial institution adapts to the changing payments landscape and consumer demands.

#### Microservices empower you to pursue new opportunities quickly

More flexible than legacy systems built with monolithic code bases, the REN Foundation's microservices-based architecture isolates key business logic and features from core processing. This simplifies the addition of new functionality and on-going maintenance tasks.

#### Lower the total cost of ownership of your system

Drive down hardware costs and maintenance time. The REN Foundation gains linear scalability in processed transactions per second with the addition of each server, even on lower cost OEM agnostic hardware.

#### Expand partnerships and customer bases quickly

Financial institutions can grant API access to their REN solutions to enter new technology partnerships and business integrations with FinTechs, peer banks, and other third parties.

## REN<sup>™</sup>

Data Transformer

REN Data Transformer, a platform included in the REN Foundation, provides an integration layer between payment systems and new applications, technologies, and message formats. Map and transform incoming messages (including ISO 20022) to any output format using industry standard XSLT technology directly or a visual drag-and-drop editor.