



# Your direct connection to Faster Payments

**PAYPORT**

DIRECTLY CONNECTED PARTICIPANT (DCP)

**VOCALINK**  
 **mastercard**

# Real-time payments for your business, 24/7

With Faster Payments open to more organisations, now is the time for your business to take advantage of this world-leading payments capability.

PayPort is designed to allow payment service providers including banks, challengers and electronic money institutions to connect to Faster Payments quickly, securely and cost effectively, as a Directly Connected Participant (DCP).

Connecting to Faster Payments enables you to move money in real-time, 24 hours a day, allowing you to offer your customers innovative payment solutions.

Hosted and maintained by Vocalink, PayPort removes the need to develop and maintain your own in-house gateway.

Being scheme-accredited means PayPort is always compliant, allowing you to focus on your business rather than worrying about keeping your platform up to date.

You can also be confident that our recognised, industry leading customer service team will be available to you 24/7.

PayPort's stand-in capability provides 24/7 service availability and so covers you in the case of either a system outage or scheduled maintenance on your side.

# The PayPort advantage

A DCP connection to Faster Payments with PayPort means your business can support real-time, digital payments with minimal effort. Our commercial model is flexible and designed to grow with your business.

**Direct access delivered as a managed service**

No need to invest in and maintain your own in-house gateway solution and the resources required to run it.

**Cost efficient and transparent**

Supports a clear business case, with predictable pricing based on service usage.

**Increased functionality and more control over your solution**

As opposed to corporate banking access, direct participation in the Faster Payments Scheme gives true immediate payments capability, a proprietary range of sort codes and account numbers and the ability to use real-time payments to deliver truly innovative services to your customers.

**Fast time to market**

Deployment and implementation is faster with an accredited SaaS delivery model.

**Low risk**

Our proven, standardised implementation methodology reduces the risk and costs associated with the Faster Payments on-boarding process.

# Guided journey

PayPort reduces the complexity and expense of on-boarding to the Faster Payments Scheme and allows you to tap into Vocalink's wealth of practical Faster Payments expertise. Our team of experts will guide you through the membership application process and implementation journey.



1

## Discovery process

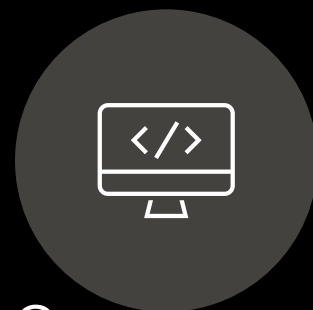
Our product experts work with you to discuss your current business model and to understand the requirements, which need to be met before you can begin implementing PayPort.



2

## Scheme engagement

We support you in your Scheme engagements including joint meetings with the Faster Payments Scheme.



3

## Technical take-on

Vocalink provides technical assistance to build your message types and interfaces, and deploys the connectivity to integrate PayPort. Additionally we provide the technical responses for your Assurance Questionnaire.



4

## Testing

PayPort guides you through a number of phases to test your solution on the Vocalink simulator and to conduct self-certification, so that final participation status is simple to achieve.



5

## Scheme testing

The Faster Payments Scheme tests your end-to-end platform integrated with PayPort.

After successful testing, you are certified as a Direct Participant.



6

## Live

Live services start with friends and family.

Our customer support team manage your service.

# Does your business need PayPort?

For your business to use and benefit from PayPort, you should:



Hold either a Banking or Electronic Money Institution License

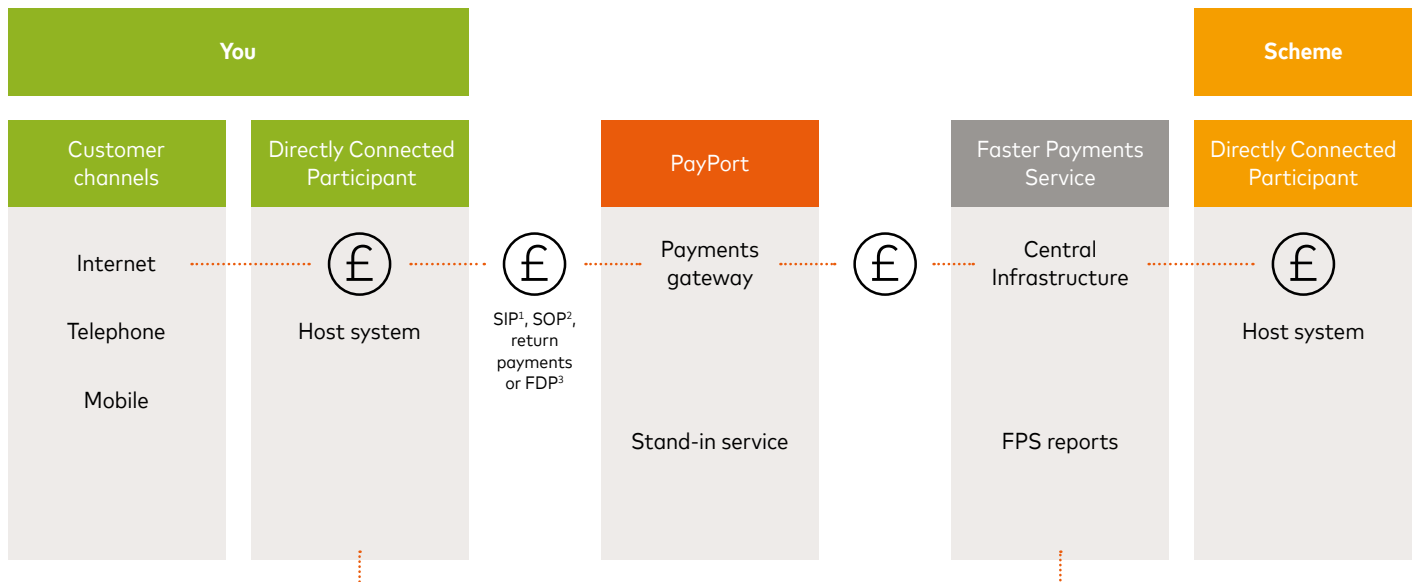


Be an existing Directly Connected Participant of FPS



Have an appropriate real-time 24/7 core banking payments infrastructure

## Faster Payment transaction flow – DCP



1. Single Immediate Payment    2. Standing Order Payment    Forward-Dated Payments

# A managed end-to-end service gateway

## Easy, efficient access

---

### Immediacy

- End-to-end, real-time transactions
- Supports multiple digital channels

### Available 24/7

- Access and service always available
- "Stand-In" mode when required

### Managed service

- Minimal infrastructure deployment needed
- Conforms with all mandatory Faster Payment Scheme requirements
- Flexible messaging options enable straightforward integration with your platform

### Efficient setup process

- Discovery workshop to validate your exact requirements
- A proven Technical Take-On process
- Self-certification using our own dedicated simulator
- Support in answering your Scheme Assurance Questionnaire and during the certification process

## Secure, robust platform

---

### Accredited

- Proven, managed service platform accredited by the Faster Payments Scheme

### Scalability

- Architected to grow with your business volumes

### Reliability and resilience

- Data deployed in a protected environment – Tier 3 Bank grade UK datacentres (guaranteeing 99.982% availability)
- Active/Active, high availability architecture with no single point of failure

### Security

- Thorough, multi-layered security
- Multi-factor authentication
- Data encryption and obfuscation, including for data at rest
- Regular threat assessment and a rigorous patching policy

## Expert service and guidance

---

### Support

- Award winning proven, end-to-end, service model
- 24/7 advice and guidance
- Dedicated Account Director

### Subject matter expertise

- Delivered through workshops and consulting
- Programme manager support
- Experts to work alongside your team

# For more information



If you are planning to connect to Faster Payments as a Directly Connected participant, please contact:

**James Bushby**

[james.bushby@mastercard.com](mailto:james.bushby@mastercard.com)

**Contact us**

[info@vocalink.com](mailto:info@vocalink.com)

[vocalink.com](http://vocalink.com)

**Head Office**

1 Angel Lane

London

EC4R 3AB

United Kingdom

Registered No. 6119036