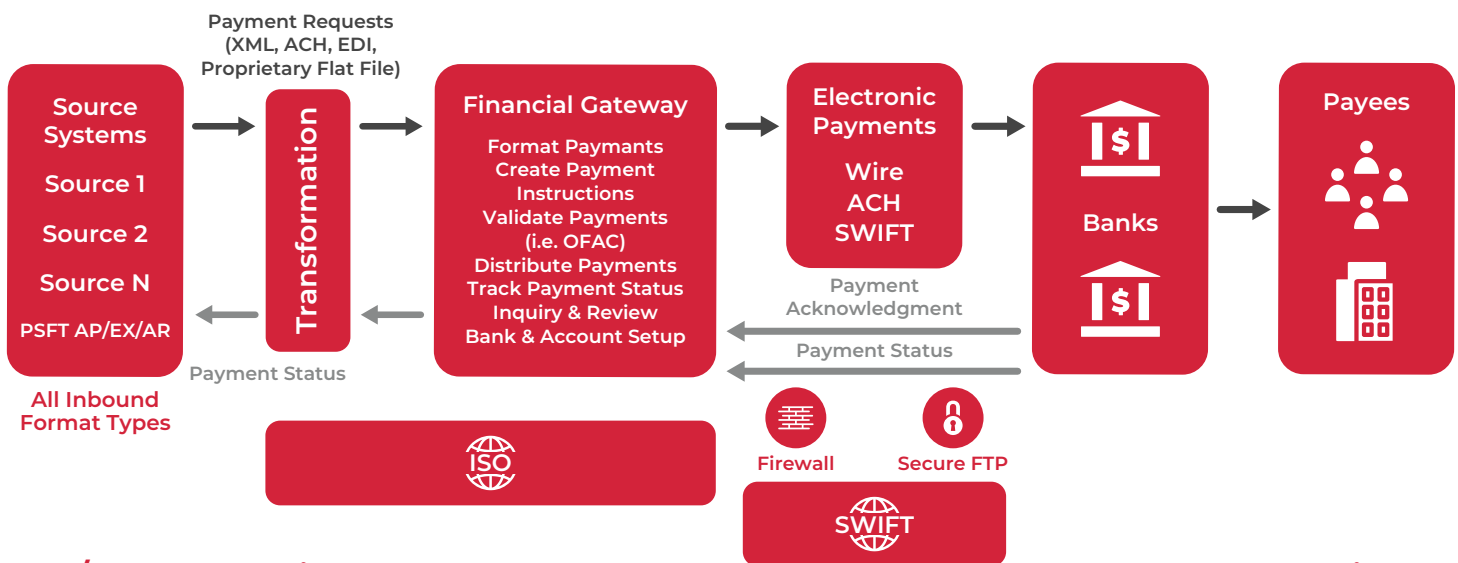




## TRAS Special Announcement

Beginning in 2020, the US Federal Reserve/CHIPS will adopt ISO-20022 for Fedwire. By 2023, it is expected to comprise 87% of all payment types

ISO-20022 is an international standard payment format used in electronic exchanges between financial institutions. It utilizes a flexible, structured XML payment format, supporting High-Value, Low-Value, and Retail Real-Time Payments. ISO message definitions include more data than legacy message types, leading to fewer payment failures. This format standardizes the use of the End-to-End payment references, optimizing STP's automated reconciliation of accounts.



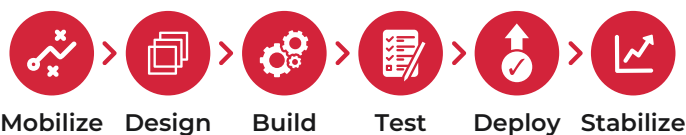
### ROI/TCO Benefits

- ✓ ISO Payments Gateway
  - Reduced Regulatory & Operational Risk
  - Improved Intraday Liquidity Funding Management
  - Reduced Reporting Costs
  - Improved Analytics & Data Quality
  - Automated Workflow for Approval Process

### Why Elire?

Elire is a thought leader in the Treasury and Financial Planning & Analysis space with over 200 Treasury Projects and TMS Implementations across a variety of industries. Elire is a SWIFT Ready Consulting Partner, and Elire consultants provide expert design advisory to various TMS vendors to optimize best practices in the industry

### Elire Success Delivered™ Implementation Methodology



- ✓ Mobile Review & Approvals
- ✓ Easier Integration of SubSidiaries & Acquisitions
- ✓ Ease of Implementation for POBO/SSC
- ✓ Lowered Technical Support Costs
- ✓ Standardization of Bank Connections
- ✓ Reduction in File Transfer Fees
- ✓ End-to-End Payment Identification
- ✓ Reduced Risk of OFAC & AML Exceptions



Interested in more information?

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