

FPH AND FPG FEATURE COMPARISON

- ✔ Functionality Provided by the Product
- ✘ Functionality Not Provided by the Product
- 🚩 Functionality on the Roadmap: These features are on the product development roadmap, indicating the direction of future enhancements.

INTEGRATION		
Payment Origination	FPG	FPH
Multi-Channel Management	✔	✘
Direct Integration to Bank Host	✘	✔
External Payment System (CSO)	✔	✔
Host-To-Host	✔	✘
User Capture	✔	✘
Transmission & Integration	FPG	FPH
API	✔	✔
TCP/IP	✔	✔
Secure FTP	✔	✔
Connect Direct	✔	✔
IBM MQ FTE & Client	✔	✔
XCOM	✔	✔
Security	FPG	FPH
Payload Encryption	✔	✔
Data Encryption	✔	✔
Transport Layer Security	✔	✔
HTTPS	✔	✔
Mutual Authentication	✔	✔
SYSTEM CONFIGURATION		
Configuration	FPG	FPH
Workflow	✔	✘
Scheme Rules	✔	✔
Business Rules	✔	✘
Accounting Rules	✔	✘
Scheduling and Sequencing	✔	✔
Notifications and Alerts	✔	✘
Processing Types	FPG	FPH
Intra-bank	✔	✔
Inter-bank	✔	✔
Single/Bulk	✔	✔
Real Time/Batch	✔	✔
Same Day/Dated	✔	✔
Payment Types	FPG	FPH
EFT	✔	✔
Debitcheck	✔	✔
Real-Time Clearing	✔	✔
CIT	✔	✘
Cross-Border	✔	✘
Cheque	✔	✘
SWIFT	🚩	✘

Payment Types	FPG	FPH
Mobile Wallet	🚩	✘
TCIB	🚩	✘
RTGS	🚩	✘
Card (ISO8583)	✘	✘
SYSTEM ADMINISTRATION AND MONITORING		
Notifications and Alerts	FPG	FPH
Real Time Notifications	✔	✘
Operator Alerts	✔	✘
Management Notifications	✔	✘
SMS	✔	✘
Email	✔	✘
Notification Monitor	✔	✘
Audit Logging	✔	✘
System Administration	FPG	FPH
User Management	✔	✔
Access Control	✔	✔
Task Administration	✔	✔
System Configuration	✔	✔
System Monitoring	FPG	FPH
Transmission Monitoring	✔	✔
Operator Dashboard	✔	✘
Log Viewer	✔	✔
Service Monitoring	✔	✔
PAYMENT PROCESSING		
Pre-Processing	FPG	FPH
Validation	✔	✔
Authorisation	✔	✘
Routing Determination	✔	✘
Enrichment	✔	✘
Mandate Management	✔	✘
Cut-Off Management	✔	✘
Randomisation	✔	✘
Store-forwarding (dated)	✔	✘
Matching	✔	✔
Processing	FPG	FPH
Execution	✔	✔
Exception Handling	✔	✘
Sorting	✔	✘
Conversion/Formatting	✔	✔
Audit Logging	✔	✘
Transaction Lifecycle Management	✔	✔

Processing	FPG	FPH
Cut-Off Management	✔	✘
Bulking/Debulking	✔	✘
Accounting	FPG	FPH
Single Core Banking System	✔	✘
Multiple Core Banking Systems	✔	✘
Double-entry Accounting	✔	✘
Available Balance Check	✔	✘
Funds Reservation Management	✔	✘
Batch Booking	✔	✘
Payment Reversal	✔	✘
Real-Time Account Validation	✔	✘
Post-Processing	FPG	FPH
Clearing	✔	✔
Settlement	✔	✘
Archiving	✔	✔
Payments Exception Management	FPG	FPH
Recall	✔	✘
Dispute	✔	✘
Payment Return	✔	✘
Claim Non-Receipt	✔	✘
SEC	✔	✘
Reporting	FPG	FPH
Business Dashboard	✔	✘
Data Extracts	✔	✔
Management Reporting	✔	✘
System Reporting	✔	✔
Portal	✔	✔
Regulatory Reporting	✔	✘
Reconciliation	FPG	FPH
Settlement Reconciliation	✔	✘
Core Banking Reconciliation	✔	✘
Reconciliation Module	🚩	✘
TECHNICAL SUPPORT		
Technical Support and Helpdesk	✔	✔
Software Updates	✔	✔
Patch Management	✔	✔
Performance Monitoring	✔	✔
Performance Optimisation	✔	✔
Training	✔	✔
Documentation	✔	✔