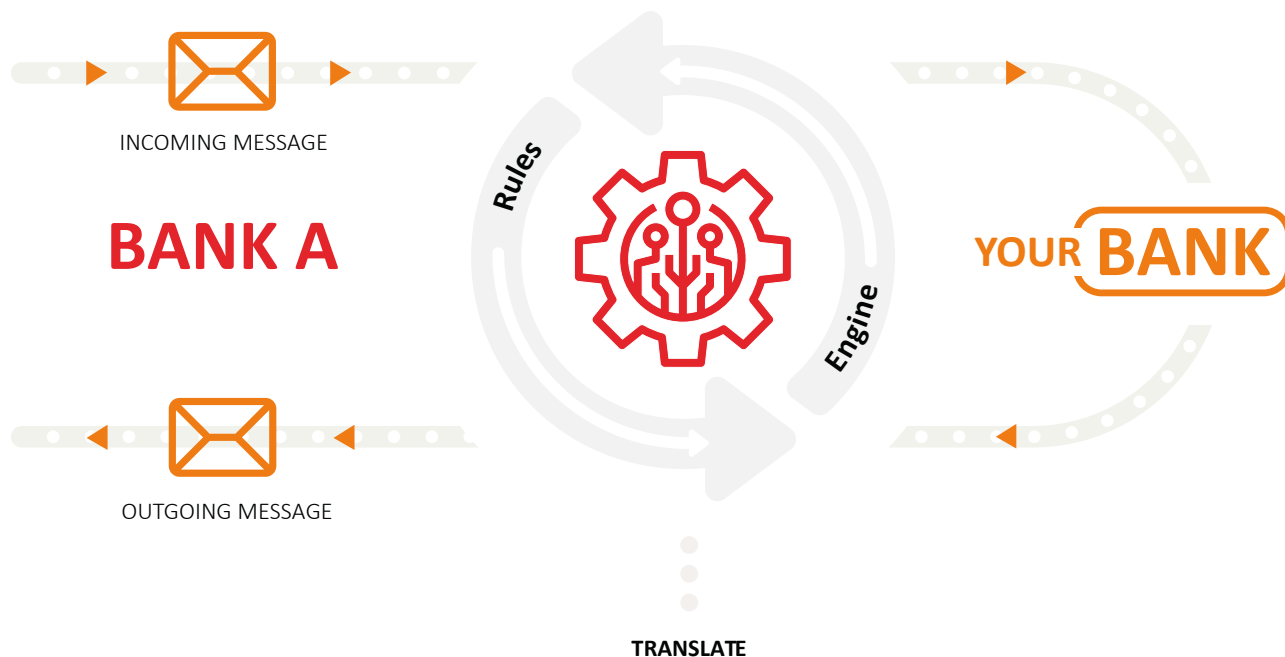


The background of the top half of the page is a complex, abstract graphic. It features a large, glowing blue circular element in the center, resembling a stylized 'C' or a currency symbol, surrounded by concentric circles and a grid of small dots. The overall color scheme is dominated by blue and red, with a purple shape on the right side.

ISO 20022 SWIFT MT/MX converter

Our proprietary MT/MX message converter, Payres, is an independent application enabling parallel message conversion between MT and MX formats for SWIFT, SORBNET2 and TARGET2 systems.

Payres supports back office systems that do not support the new XML ISO 20022 standard, or do so only partially. Our solution facilitates automation of payments, operations and orders.



Who is it for?

Payres is an ideal solution for banks and large organizations that are required to maintain the efficient conversion of messages in the SWIFT MT/MX.

Payres eliminates the need to expand core systems with new elements, to enable international large-format payments in accordance with XML ISO 20022. Our XML message converter does not reduce the efficiency and flexibility of the banking architecture. It is cost-effective and requires no complicated implementation process.

Payres works with the most popular banking application servers and relational database management systems. It can be implemented as a standalone module or be part of a comprehensive Data-Driven Banking solution.



Payres is more than a converter

Some of your bank's systems are ready to process SWIFT MX, while others still require SWIFT MT? You can still ensure smooth payment processing, even if the message includes both message types.

Unlike simple ISO 20022 XML converters, the Payres system can properly „unpack” a message consisting of an „old” and a „new format”. The messages are properly separated and matched using business rules.

Business benefits

- **Fast and cost-optimized solution**

Adaptation to the XML ISO 20022 regulatory requirements (SWIFT MT and SWIFT MX).

- **Easy and convenient integration**

With existing processes supporting payments, operations and orders.

- **Time and cost savings**

Thanks to automation based on business rules.

- **Increased control**

Over the business process - the operator receives email notifications when their intervention is required.

Some of the functionalities include:

- Automatic conversion of payment messages (including MT103, MT103 +, MT202, MT202cov, pacs.002, pacs.003, pacs.004, pacs.008, pacs.009).
- Automatic conversion of statements and information messages (including MT900, MT910, MT940 and MT950, camt.052, camt.053, camt.054).
- Validation of transaction data in accordance with criteria/rules set by the client.
- Enriching the content of messages.
- Monitoring of outgoing and incoming business data from the business application to/from Payres along with notifications (e-mail/SMS).
- Convenient operation based on standard web browsers; Active Directory integration-ready.
- Flexible architecture, allowing extension of the list of converted messages.

What our clients say about us:



„Their in-depth understanding of banking operations deserves an accolade“.

Katarzyna Tomczyk-Czykier, Transformation Director, Credit Agricole Bank Polska SA



„CCA Europe.pl has demonstrated flexibility and a high level of business and technical expertise in core banking and the payment system.“

Constantin Spiridon, IT Area Lead Core Banking, ING Tech Romania

[Learn more](#)

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