The secure, scalable and reliable way to manage digital payments in one digital platform.

Provide your customers with the quality digital transactions they expect

Customers' expectations have evolved significantly—particularly when it comes to how they interact with their financial services organisation. Gone are the days when people were prepared to complete lengthy hardcopy documents, or wait in a telephone queue for assistance. Today's customers expect efficient, online self-service facilities to be available 24/7 — and want to successfully complete financial transactions in real-time.

Yet for many financial services organisations, especially those with legacy infrastructure, providing sophisticated digital transactions isn't always possible. As well as the ever-present security and compliance concerns, many organisations simply lack the bandwidth and scalability to implement and support high volume digital transactions. This is where a VisionDG solution from Multipolar Technology can help.

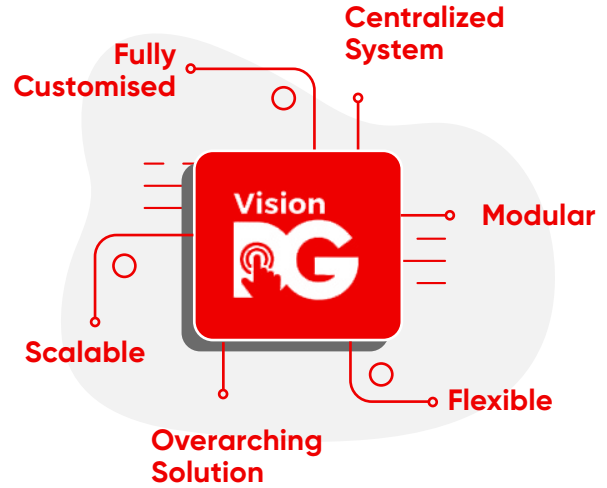## Add scale, sophistication and convenience with VisionDG

Built on the Red Hat platform, VisionDG is a smart, seamless way to manage digital transactions for banks and financial institutions, as well as for telecommunication organisations, payment aggregators, or any organisation wanting to provide quality eCommercefacilities.

- **Scalable and adaptable** — built on virtual container platforms, VisionDG offers the capability to seamlessly and rapidly scale across your organisation, spanning multiple departments when needed. This dynamic scalability ensures that VisionDG can effortlessly auto-scale to accommodate thousands of instances in the event of a significant increase in transactions.

- **Modular** — rather than offering a 'one size fits all' solution, VisionDG is built using modules and microservices – which allows you to build your solution gradually, and select only the features that work for your organisation.

- **Centralise** — integrates seamlessly with other external or third-party solutions to provide you with a fully integrated and cohesive view.

- **Fully customised** — can be completely adapted to your existing systems, processes and workflows.

- **Flexible** — supports a wide range of digital payment types and functions, including overbookings, Inter-Bank Funds Transfer (IBFT), SKN, RTGS, BI FAST, payment and purchase adapter, API management, NoSQL Database, and BackOffice System.

- **Overarching solution** — integrates with other modules within the VisionDG solution to provide you with integrated insights and control, including Merchant Management, Virtual Account Management, and Fraud Detection System.
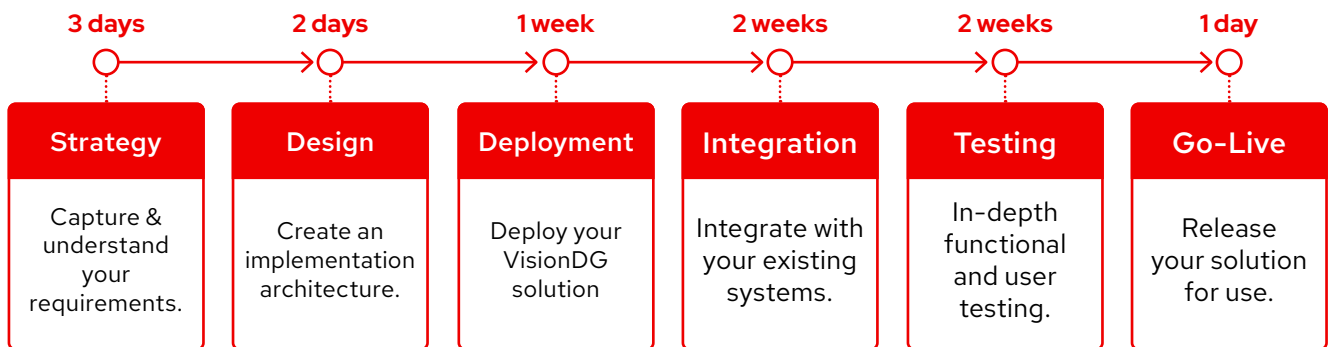
Success Story

PT Bank Pembangunan Daerah Sumatra Utara (Bank Sumut) collaborated with PT Multipolar Technology Tbk (Multipolar Technology) to strengthen the security of its digital services. Bank Sumut utilises the VisionDG digital solution, Fraud Detection System (FDS) module from Multipolar Technology, which provide transaction security protection not only from the core banking and channel service side, but also from the user side by analysing habits, devices, and types of transactions.

The FDS solution works in near real-time and is equipped with Machine Learning (AI Engine) capabilities, allowing the system to predict the possibility of fraud occurring.

Fully Customised

Centralized System

Modular

Flexible

Overarching Solution

Scalable

Our team is here to support you at every step

3 days	2 days	1 week	2 weeks	2 weeks	1 day
Strategy	**Design**	**Deployment**	**Integration**	**Testing**	**Go-Live**
Capture & understand your requirements.	Create an implementation architecture.	Deploy your VisionDG solution	Integrate with your existing systems.	In-depth functional and user testing.	Release your solution for use.

Multipolar Technology | Solutions Overview
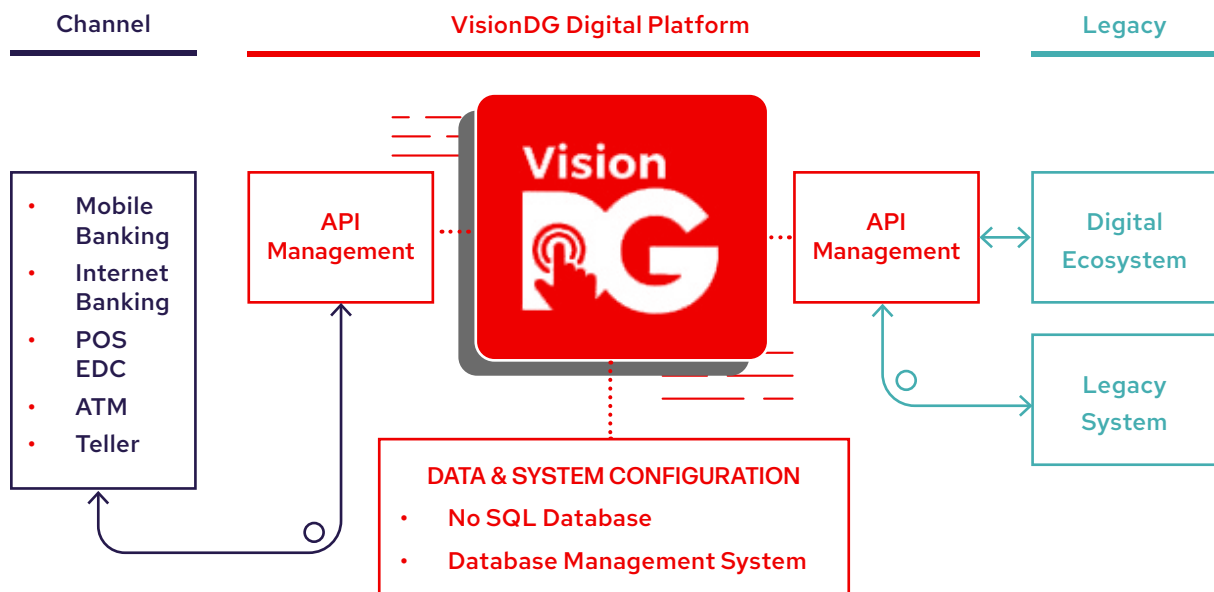
Why partner with Multipolar Technology?

Established in 1975 and based in Indonesia, Multipolar Technology is a leading systems integrator, and trusted partner for the planning, design and development of innovative business transformation solutions. Our specialist team can work with you at every step, from the initial design of your solution to its deployment — ensuring successful integration with the rest of your business.

Technology used

- Red Hat OpenShift

Key benefits

- Streamlines financial transactions
- Interoperable
- Scalable and flexible
- Fully customisable

Channel	VisionDG Digital Platform	Legacy

Channel
- Mobile Banking
- Internet Banking
- POS EDC
- ATM
- Teller

API Management

API Management

Digital Ecosystem

Legacy System

DATA & SYSTEM CONFIGURATION
- No SQL Database
- Database Management System

About Red Hat

Red Hat helps customers standardise across environments, develop cloud-native applications, and integrate, automate, secure, and manage complex environments with award-winning support, training, and consulting services.

North America
1–888–REDHAT1
www.redhat.com

Europe, Middle East, and Africa
00800 7334 2835
europe@redhat.com

Asia Pacific
+65 6490 4200
apac@redhat.com

Latin America
+54 11 4329 7300
info-latam@redhat.com