



MESSAGING HUB

# Redefining the Future

Part 2

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Exceeding *Your* Expectations



## THE CHALLENGE

# Payment operations today

More rails, more formats and more scrutiny, but the same team managing the organized chaos!

### RAILS

#### Too many rails

Swift, Fedwire, FedNow, RTP, ACH, Card Merchant, Dist. Ledgers, .....

### FORMATS

#### Too many formats

MT, ISO 20022, CSV, PSV, JSON, XML, & ISO 20022

### VISIBILITY

#### Exceptions found too late

Limited real-time exception management

### AGILITY

#### Every change needs IT

A small change turns into a huge project

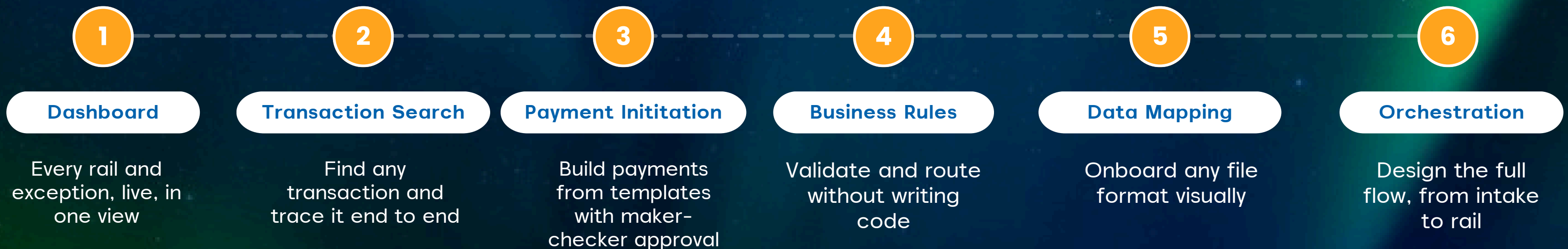
Payments teams need **one place** to see, control and change how money moves.



## THE JOURNEY

# A day with Messaging Hub

Meet Maya, who runs payment operations at a regional bank. Here's how her day changes.



From organized chaos, to **one controlled flow.**



STEP 1 OF 6 · DASHBOARD

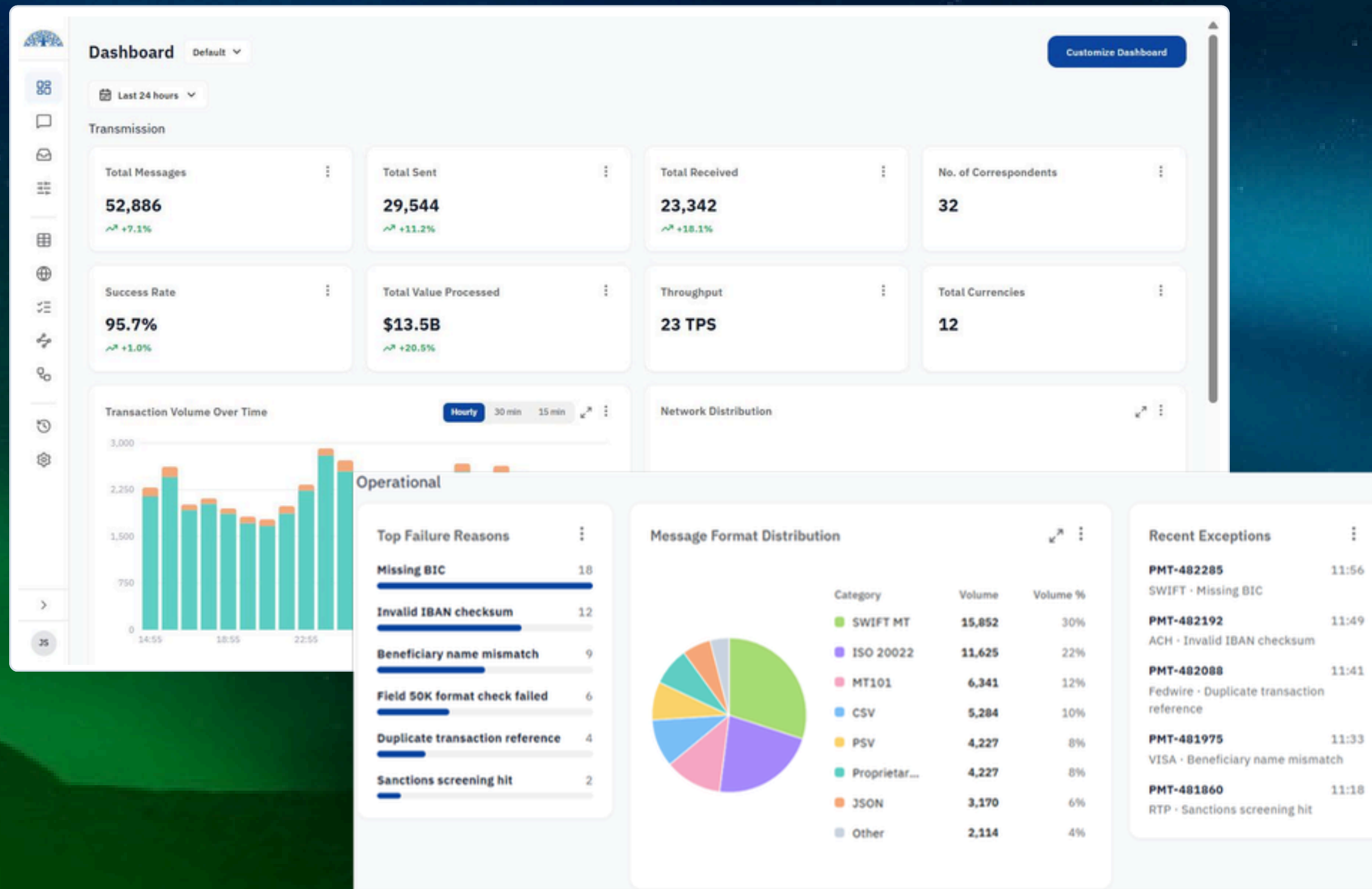
# See and Stay in **Control**

**BEFORE**

*Volumes and failures spread  
across rails and reports.*

**NOW**

**One live view of every network.**



01

## Every Transaction, One Screen

Sent, Received, Success rate, Value and throughput across Rails.

02

## Catch Exceptions Quickly

Top failure reasons and the latest exceptions are front and center.

03

## Your View, Your Way

Pick the time, drill into charts and customize the dashboard layout.



STEP 2 OF 6 · TRANSACTION SEARCH

# Visualize your Transaction Journey

BEFORE

*Tracing a payment meant calls to three teams.*

NOW

*One search, the full lifecycle.*



Messages

Export

All messages 51 Awaiting approval 4 Today's exceptions 2 Failed today 1 + New view

Search Status: All Network: All Type: All More filters

Showing 1-10 of 51 messages

|                          | Status    | Date & Time         | Source Reference | Dest. Reference | Sender ID       | Receiver ID     | Network     | Amount           | Format                            |
|--------------------------|-----------|---------------------|------------------|-----------------|-----------------|-----------------|-------------|------------------|-----------------------------------|
| <input type="checkbox"/> | Delivered | 06/24/2026 08:57:00 | PMT-482100       | ACK-903400      | DEUTDEFFXXX BIC | CITIUS33XXX BIC | SWIFT       | 1,450,000.00 USD | SWIFT MT → pacs.008               |
| <input type="checkbox"/> | Delivered | 06/24/2026 08:19:53 | PMT-482137       | ACK-903453      | CHASUS33XXX BIC | HSBCGB2LXXX BIC | Fedwire     | 1,196,000.00 EUR | ISO 20022 → ISO 20022             |
| <input type="checkbox"/> | Pending   | 06/24/2026 07:47:18 | PMT-482174       | ACK-903506      | BARCGB22XXX BIC | DEUTDEFFXXX BIC | ACH         | 8,540.50 GBP     | MT101 → ISO 20022                 |
| <input type="checkbox"/> | Delivered | 06/24/2026 07:29:20 | PMT-482211       | ACK-903559      | BNPAFRPPXXX BIC | WFBUS65XXX BIC  | VISA        | 452,300.00 USD   | CSV → CSV                         |
| <input type="checkbox"/> | Failed    | 06/24/2026 06:52:46 | PMT-482248       | ACK-903612      | CITIUS33XXX BIC | BOFAUS3NXXX BIC | RTP         | 76,500.39Y       | PSV → MT103                       |
| <input type="checkbox"/> | Delivered | 06/24/2026 06:27:15 | PMT-482285       | ACK-903665      | HSBCGB2LXXX BIC | RBSGB2LXXX BIC  | FedNow      | 3,250,000.00 USD | Proprietary XML → Proprietary XML |
| <input type="checkbox"/> | Validated | 06/24/2026          | PMT-             | ACK-            | ICBKCN33XXX     | HSBKKBXXXX      | Proprietary | AAA,AAA          | EUR → EUR                         |

Every message, every rail, searchable

Customer Credit Transfer - Outgoing  
SWIFT - SWIFT MT → pacs.008 - Ashford National Bank - Received 6/24/2026, 11:57:00 AM

Received Validated Transformed Routed Delivered

Overview Source Payload Destination Payload Traceability History - Audit

Amount  
1,450,000.00 USD

|                                       |                                  |
|---------------------------------------|----------------------------------|
| Message Status                        | Message Type                     |
| Delivered                             | Customer Credit Transfer         |
| Source Reference                      | Dest. Reference                  |
| PMT-482100                            | ACK-903400                       |
| Destination Network                   | Direction                        |
| SWIFT                                 | Outgoing                         |
| Sender ID                             | Receiver ID                      |
| DEUTDEFFXXX<br>BIC - Deutsche Bank AG | CITIUS33XXX<br>BIC - Citibank NA |
| Value Date                            | Settlement Method                |
| 2026-06-25                            | RTGS                             |

Received → Validated → Transformed → Routed → Delivered

01

Search across every rail

02

Track Transaction Lifecycle

03

Confirm Payload Integrity



STEP 3 OF 6 • PAYMENT INITIATION

# Payments Initiation **Simplified**

**BEFORE**

*Rekeying into each network's screen.*

**NOW**

Guided templates and a maker-checker workflow.



1 Choose format

2 Enter details

3 Review & submit

Quick templates

Pre-filled common scenarios — fastest way to start

MT103

Standard cross-border MT103

US → DE corporate payment

Use this template

FedNow

Domestic instant via FedNow

US domestic instant

Use this template

pain.001

Bulk corporate file (pain.001)

10-record bulk file

Use this template

MT202

Treasury cover via MT202

FI cover payment

Use this template

SEPA

SEPA salary batch

EUR bulk SEPA

Use this template

All payment formats

Select a format to build your message from scratch

Search formats...

Start from a template or any payment format

Draft 2

Pending Verification 2

Pending Authorization 3

Released 4

Exception 2

Search by ID, beneficiary or type...

| Message ID | Type     | Beneficiary                                 | Amount            | Network   | Created By | Date / Time          | Status | Actions     |
|------------|----------|---------------------------------------------|-------------------|-----------|------------|----------------------|--------|-------------|
| MPR-001    | MT103    | Acme Corp GmbH<br>DE89370400440532013000    | 125,000.00<br>USD | SWIFT     | J. Smith   | 2026-09-17 08:14 UTC | Draft  | View Submit |
| MPR-002    | pain.001 | BlueSky Logistics<br>GB29NWBK60161331926819 | 48,500.00<br>EUR  | ISO 20022 | J. Smith   | 2026-09-17 07:32 UTC | Draft  | View Submit |

Draft → Verification → Authorization → Released

01

Templates for Standard  
Formats

02

Guided Creation and  
Validation

03

Transaction Lifecycle  
Control



STEP 4 OF 6 · BUSINESS RULES

# Managing Business Rules **Simplified**

**BEFORE**

*A code change for every new check.*

**NOW**

Rules your team writes and manages.





STEP 5 OF 6 · DATA MAPPING

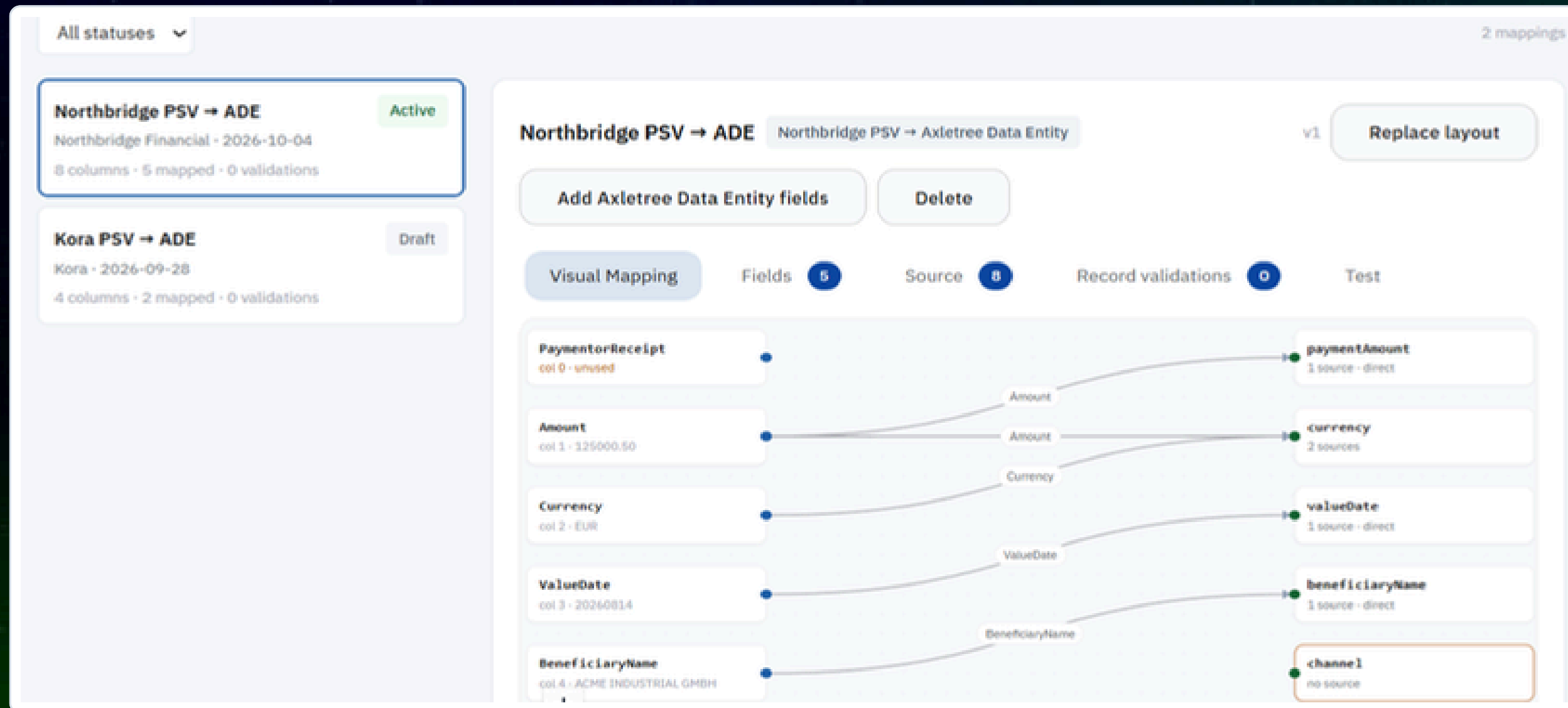
# Map Any Format, **Visually**

**BEFORE**

*Weeks of custom development  
per file layout.*

**NOW**

Map fields with a few clicks.



01

Any to Any Format

02

Drag, Drop and Connect

03

Validate Before Deployment



STEP 6 OF 6 · ORCHESTRATION

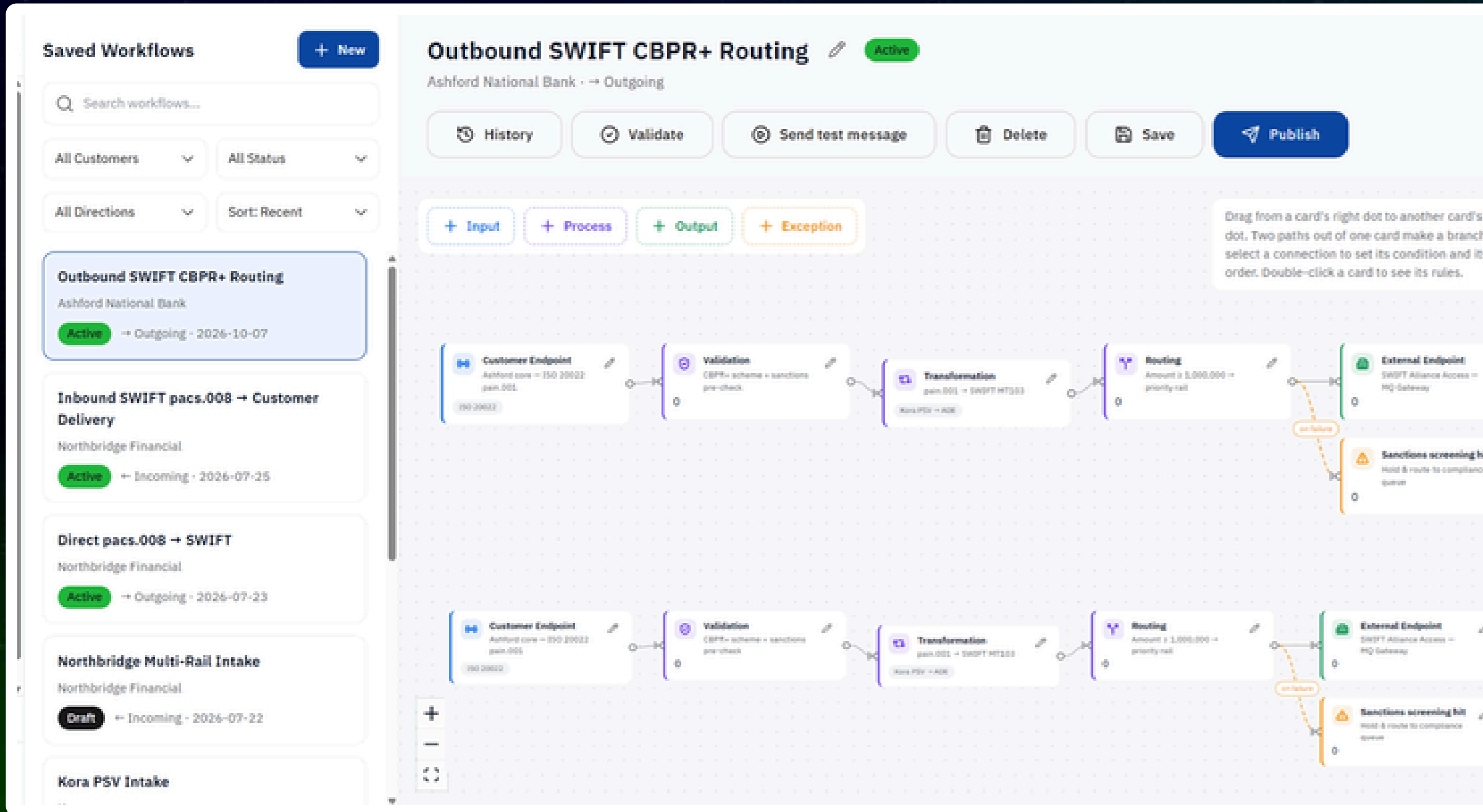
# Designing Workflows **Simplified**

**BEFORE**

*Payment flows hard-coded in  
middleware.*

**NOW**

**Drag, connect, test and publish.**



01

Visual Workflows

02

Every Hop, Any Direction

03

Validate on the Fly



# One Hub, Every Rail

Take a Transaction in any format it arrives, and deliver it in any format the rail needs

## PAYMENT RAILS

- Swift: MT and ISO 20022 (CBPR+)
- Fedwire and FedNow
- RTP
- ACH
- Visa and Currencycloud

## MESSAGE FORMATS

- Swift MT (MT103, MT202, MT101)
- ISO 20022 (pacs.008, pain.001, camt)
- CSV and PSV files
- JSON and proprietary XML

## BUILT-IN CONTROLS

- Maker-checker approvals
- Sanctions screening holds
- Full lifecycle traceability
- History and audit trail



# Going Beyond Financial to Enterprise



## Insurance

Property & Casualty; Health; Life & Annuities etc.



## Manufacturing



## HealthCare and Pharma



## Shipping, Logistics



# Going Beyond Finance



Search Status: All Network: All Type: All More

Showing 1-50 of 72 messages

|  | Status                     | Date & Time            | Source Reference |
|--|----------------------------|------------------------|------------------|
|  | Exception                  |                        |                  |
|  | Hold - 1 error, 2 warnings | 06/19/2026 10:15:04 PM | CLM20260819001   |
|  | Delivered                  |                        |                  |
|  | Accepted - 277CA           | 06/19/2026 10:16:04 PM | CLM20260819002   |
|  | Delivered                  |                        |                  |
|  | Accepted - 277CA           | 06/18/2026 09:04:04 AM | CLM20260818011   |
|  | Delivered                  |                        |                  |
|  | Accepted - 277CA           | 06/18/2026 11:37:04 AM | CLM20260818012   |
|  | Delivered                  |                        |                  |
|  | Accepted - 277CA           | 06/17/2026 02:52:04 PM | CLM20260817003   |
|  | Delivered                  |                        |                  |
|  | Accepted - 277CA           | 06/17/2026 04:20:04 PM | CLM20260817004   |
|  | Delivered                  |                        |                  |
|  | Accepted - 277CA           | 06/16/2026 08:15:04 AM | CLM20260816011   |
|  | Validated                  |                        |                  |
|  | Awaiting adjudication      | 06/16/2026 10:41:04 AM | CLM20260816012   |
|  | Delivered                  |                        |                  |
|  | Accepted - 277CA           | 06/15/2026 01:09:04 PM | CLM20260815007   |

Delivered MSG-2026-0482003

EDI - X12 837 - JSON - Acme Health Plan - Received 8/19/2026, 10:16:04 PM

Reprocess Download

Received 0.4s Parsed 0.4s Validated 0.4s Transformed 0.4s Delivered 0.4s

Overview Source Payload Destination Payload Traceability History / Audit

Claim details

Message Status  
Delivered

Message Type  
Healthcare Claim

Transaction Set  
837P - 005010X222A1

Patient Control No.  
CLM20260819002

Payer Claim Control No.  
277CA-CLM20260819002

Data Mapping  
Acme X12 837 -> Claim JSON

Total Charge Amount  
\$390.00 USD

Place of Service  
11 - Office

Claim Frequency  
1 - Original claim

Filing Indicator  
C1 - Commercial insurance carrier

Parties

Submitter (biller)  
Sunrise Medical Billing  
ETIN 123456789 - Mary Johnson - (800) 555-1000

Billing Provider  
Sunrise Family Medicine  
NPI 1234567890 - Taxonomy 207Q00000X (Family medicine)

Rendering Provider  
Anita Patel  
NPI 1447203968

Payer  
Acme Health Plan  
Payer ID 12345 - 200 Insurance Plaza, Chicago IL

Subscriber / Patient  
Maria Gomez  
Member MEM556677889 - Group GRP44321 - DOB 1990-07-22 - F

Referring Provider  
Robert Wilson  
NPI 1987654321

Acknowledgment status (277CA)

| Level                        | Category                                 | Status Code                                         | Action      | Effective  | Amount   |
|------------------------------|------------------------------------------|-----------------------------------------------------|-------------|------------|----------|
| 2000B - Submitter (receipt)  | A1 - Acknowledgement / Receipt           | 19 - Entity acknowledges receipt of claim/encounter | WQ - Accept | 2026-08-19 | \$390.00 |
| 2200D - Claim (adjudication) | A2 - Acceptance into adjudication system | 20 - Accepted for processing                        | WQ - Accept | 2026-08-19 | \$390.00 |

| Network | Amount     | Format         | Clearinghouse |
|---------|------------|----------------|---------------|
| EDI     | 310.00 USD | X12 837 - JSON | Availity      |
| EDI     | 310.00 USD | X12 837 - JSON | Optum         |
| EDI     | 410.00 USD | X12 837 - JSON | Aetna Health  |
| EDI     | 245.00 USD | X12 837 - JSON | Availity      |
| EDI     | 410.00 USD | X12 837 - JSON | Waystar       |
| EDI     | 370.00 USD | X12 837 - JSON | Optum         |
| EDI     | 210.00 USD | X12 837 - JSON | Aetna Health  |
| EDI     | 245.00 USD | X12 837 - JSON | Availity      |
| EDI     | 110.00 USD | X12 837 - JSON | Waystar       |



# Aurora

A LIVING LEGACY



Every Transaction. Every Format. Every Rail. **One Hub.**

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Symmetree Messaging Hub by Axletree



# Share your ideas!

What would make your team's day easier?