



QCONSOLE by *TxMQ*

Simplifying Real-Time Payment Processing

Demand for Real-Time Payments is increasing rapidly.

Consumers are more technically savvy than ever before. Advancements in payment innovation with mobile technology and digital commerce are changing the way we transact and paving the way for new business models, products, and payment solutions. Real Time Payments (RTP) are a must have for any organization that is doing digital transactions online globally.



The demand for RTP is growing rapidly. There was a 24% year-over-year increase in same-day ACH payment volume between Q1 2018 and Q1 2019, and the global real-time payments market is projected to increase by 30.6% Compound Annual Growth Rate (CAGR) between 2018 and 2025. (Pymnts.com)

Businesses are also starting to feel the pressure to keep up with RTP Solutions and turning to institutions that can offer it. 82% of businesses say real-time payments will resolve current payment challenges, by shortening the time it takes to transfer and clear funds to the payee. (Pymnts.com)

Though many smaller banks and financial institutions understand the need to get connected, there are technical hurdles to joining the RTP network.

QConsole can help smaller Financial Institutions compete with larger organizations.

Large clearing houses and other major trading partners mandate the use of IBM MQ messaging software for secure transactions with them. Many Financial Institutions struggle with the architecture, cost and complexity of supporting the infrastructure and development of these integrations. This leaves them on the outside, settling for more antiquated ways of doing business, or held hostage to larger FI's and FinTechs to support them.



Business Partner

Break down the barriers for secure, direct connections to large financial clearing houses with QConsole.

QConsole makes it easy to establish secure, direct connections with large financial clearing houses, including the US Federal Reserve and The Clearing House (TCH).

At TxMQ, we provide payment network onboarding solutions to Banks, Credit Unions, FinTech's and FI providers of all sizes. TxMQ expertise and software simplify the delivery of innovative, secure payment products to your portfolio.

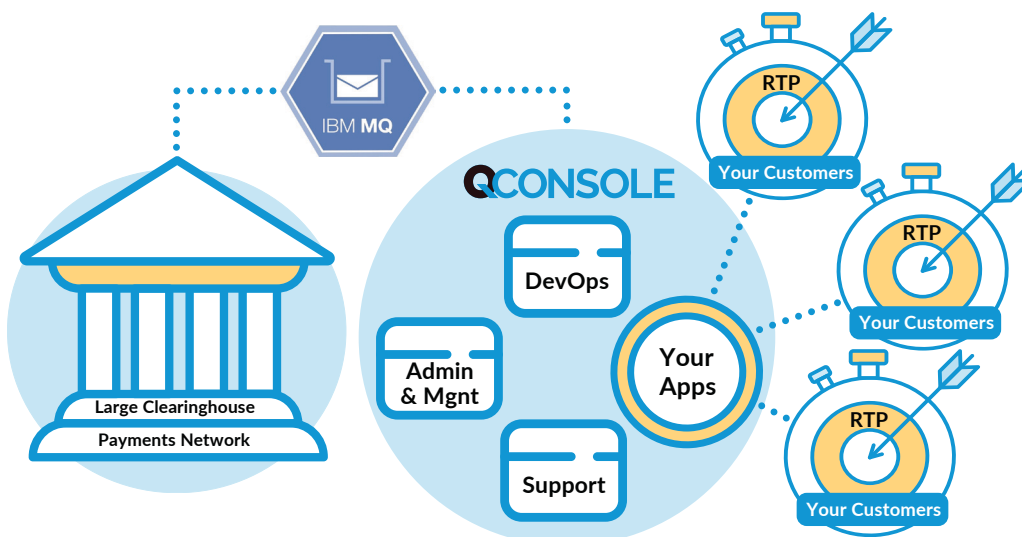
Establish direct partnerships and communication with the Federal Reserve, TCH, and other trading partners.

FedLine Direct® – Automated Transactions

- * FedACH® Services
- * Fedwire® Funds Service
- * Fedwire Securities Service

The Clearing House RTP® Network – Real Time Payments

- * Increase Efficiency: Eliminate checks and the associated costly, manual processes
- * Instant Settlements
- * Peer to Peer payments
- * Bi-Directional communication between Payer and Payees
- * Real-Time view of cash positions
- * Immediate Real-Time shared transactional information



Position your Financial Institution for flexibility and independence to transact securely with major trading partners who require IBM® MQ. TxMQ's QConsole on Red Hat OpenShift simplifies IBM MQ, enabling you to focus on your business and customers.

Our Solution

QConsole is an IBM MQ Administration and DevOps utility. It's designed to simplify IBM MQ administration and development, as well as improve efficiency and security. TxMQ and QConsole put you in control of the integration environment. This capability accelerates payment network onboarding, and opens doors to more trading partners and solutions, so you can offer more to your customers.

Our Process

With QConsole and TxMQ, you can deliver Real Time Payments in as little as 6 weeks:

Discovery & Design - Week 1

Our experts assess your applications/infrastructure for RTP readiness, design the integration architecture, then plan out & provision for onboarding.

Installation & Configuration - Week 2

We work with your application & network teams to install and configure the RTP project prerequisites including QConsole on Red Hat OpenShift, and IBM MQ.

Development - Weeks 3 & 4

QConsole accelerates development efforts to get your applications in sync with the RTP network.

Testing & Go-Live - Weeks 5 & 6

TxMQ coordinates transaction tests with The Clearing House, and supports your organization for launching Real Time Payments!

QConsole slashes the MQ learning curve for developers, accelerating payment network onboarding and time to value. MQ Administration becomes a simple task with QConsole, and even application owners and business users can gain visibility into transaction status.



Rapid Deployment

- * QConsole is fully containerized software
- * Cloud-ready: runs on Red Hat OpenShift
- * Installed and supporting messages in a matter of days

Simplify Administration

- * Manage all of your MQ Configurations
- * No need for deep MQ Administration skills/knowledge
- * Easily establish and enforce standards across MQ messaging environments

Security

- * Create roles and define access authorities (use Active Directory, LDAP, or set authorities directly in the utility)
- * Allow "read-only" up through full administrative rights
- * Easy standardization and management of internal MQ security & access

Accelerate DevOps

- * Support DevOps with Speed and Accuracy
- * Developers use a simple Message Identifier, QConsole does the rest
- * Seamlessly promote applications from lower environments

Get in touch with us
today to learn more:

Miles Roty
VP of Services & Support
Miles@TxMQ.com

TxMQ, Inc.
Webpage: TxMQ.com/QConsole
Email: QConsole@TxMQ.com
Phone: 716.636.0070 ext. 228

Customer Story

Our flagship customer uses QConsole to accelerate DevOps. App Dev teams use the simple message id to ensure accuracy of data transfer. Applications are promoted across environments with one click.

The QConsole admin dashboard allows business users and application owners to view message status in real time, while keeping the critical infrastructure secure.

QConsole has streamlined their IBM MQ development, administration and support, freeing up thousands of work hours so that technical and business staff across the company can focus on other priority projects.

TxMQ's Story

TxMQ was founded in 1979, providing IT Solutions & Services to the Banking & Finance Sectors for decades. Our expertise includes systems integration, custom development, and managed services.

Red Hat Business Partner

IBM Business Partner

Certified and Accredited

Expert Level, North American Based Workforce

