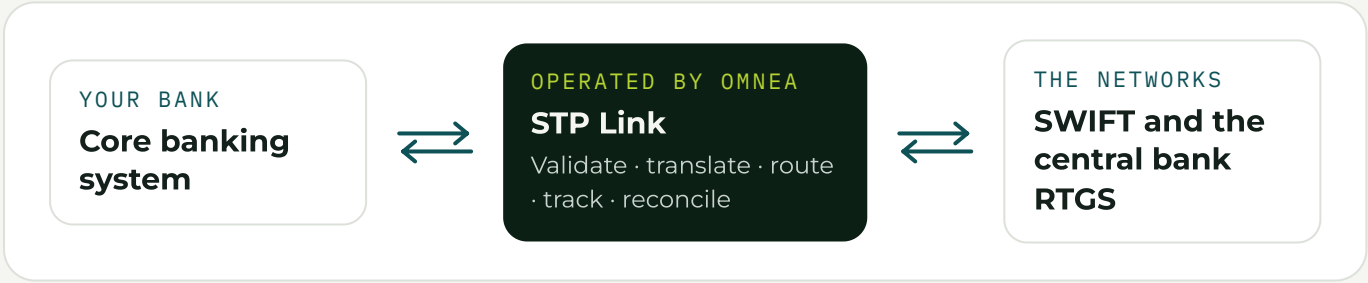
Omnea

Payments straight through, core banking to SWIFT and back.

Every SWIFT and RTGS payment your bank sends or receives has to move between your core banking system and the network, accurately, on time and in the right format. STP Link connects the two, so payments flow without re-keying, every message is accounted for and your team works only the exceptions.



WHY BANKS USE STP LINK

1

No re-keying

Payments raised in core banking go out as SWIFT and RTGS messages, and incoming payments post back, without manual capture.

2

Every payment accounted for

Each message tracked from your system to the SWIFT acknowledgement and the central bank's acceptance or rejection.

3

Work the exceptions, not the queue

Payments that fail your rules are held with a reason or returned automatically, and SWIFT traffic is matched to statements.

4

Standards kept current

Omnea applies SWIFT's yearly standards changes and ISO 20022 requirements, so your core system doesn't have to change each time.

Overleaf: how it works, what you get, and how to start

HOW STP LINK WORKS

One managed connection between your core banking system and the payment networks.

Outgoing payments

1. Payment raised in your core banking system
2. Validated against your bank's rules and SWIFT standards
3. Formatted and sent to SWIFT or the central bank RTGS
4. Acknowledgement and settlement response tracked; rejections returned with the reason

Incoming payments

1. Message received from SWIFT or the RTGS
2. Validated and translated into your core banking format
3. Posted through your core system's own interfaces, by web service or file
4. Matched against SWIFT statements; anything unmatched flagged

WHAT YOUR BANK GETS

A hosted service

Runs on Omnea's IBM Sterling platform. Nothing to install or license.

Set up for your bank

Core banking mapped and your validation and routing rules configured.

Full visibility

A dashboard of sent and received payments, with reports and export.

Monitoring and support

Flows watched around the clock by specialists who know payments.

Standards upkeep

SWIFT's yearly releases and ISO 20022 changes applied for you.

Room to grow

New rules and features, such as automatic rejects, added as you need them.

BUILT FOR

Commercial banks, building societies and savings banks in South Africa and across the region, especially where the RTGS runs on SWIFT or ISO 20022 and core banking has no ready-made link to it.

START HERE

Map your payment flows with us.

Tell us how payments move between your core banking system, SWIFT and the RTGS today, and we'll show you what straight-through processing changes.

hello@omnea.co.za · +27 (0) 12 470 4800

Centurion Gate Business Park, Centurion · omnea.co.za

Scan to visit

SWIFT is a trademark of S.W.I.F.T. SC. IBM and IBM Sterling are trademarks of International Business Machines Corporation, registered in many jurisdictions worldwide. Omnea is a registered Third Party Payment Provider and PASA System Operator. Current as of November 2026.