



Banking – Optimised and up-to-date

PPI Consulting Payments – Electronic Banking

Banking At The Forefront Of Technology

Modern-day life would be unimaginable without state-of-the-art banking systems. All key customer groups want an optimised banking system to conduct their business.

Online banking for retail customers

You have mobile customers wanting to bank anytime, anywhere? This demand can be satisfied via the usual banking channels:

- online banking portal
- FinTS with software and
- smartphone app

But do you truly understand what your customers are looking for? Do they really just want to check their bank balance or make a transfer? Or are they perhaps more demanding, wishing to trade securities using online brokerage, for example?

Electronic banking for business customers

Business customers have a different requirements profile altogether. They often charge tax advisors with their accounting, leaving them to focus on their core business.

Your solutions for business customers should be convenient to use, letting them enter, and sign prepared, payment orders anytime, anywhere.



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Electronic banking for corporate and institutional clients

Your corporate and institutional clients often have an international bias, where cash flows in foreign currencies are just as important as the punctual settlement of salary payments and outstanding claims. These organisations' accounts departments rely on an optimal supply of data, on the one hand, and prompt payment execution, on the other.

Your banking systems require components that flexibly fulfil exacting requirements:

- provision of accounting information and advices to the Accounts department
- processing of SEPA payments from various subsystems
- allowing decision makers to access the latest account balances at all times
- enabling authorised signatories to access and sign payment files anytime, anywhere
- support of various interfaces and file formats
- enabling seamless integration into legacy processes and systems at the customer's end

The challenge is to incorporate all these components into your electronic banking ecosystem and to offer your customers a single, seamless solution.

Security

Security is paramount in electronic payments, especially where online payment methods are concerned. Regulatory guidelines dictate strong customer authentication for electronic payments, and state-of-the-art authentication techniques meet these needs. Many procedures with different applications and deployment options have established themselves on the market, with techniques based on apps, hardware-based tokens and TAN generators effectively preventing fraud on the customer-bank interface.

Challenge

The corporate customer standard, EBICS, is currently being modernised and further developed into a harmonised, pan-European transmission standard. EBICS Version 3.0 will necessitate significant changes to German banks' customer-bank interfaces.

For questions and further information:



Eric Waller
Managing Consultant
T +49 69 2222942-1675
M +49 160 97932712
eric.waller@ppi.de



René Keller
Senior Consultant
T +49 40 227433-1565
M +49 170 4480515
rene.keller@ppi.de

PPI AG
Wilhelm-Leuschner-Str. 79
60329 Frankfurt am Main
Germany

PPI AG
Moorfuhrweg 13
22301 Hamburg
Germany