



PPI Payments Consulting – Bulk Payments

SEPA Payments And Account Information In A Fully Automated Process Chain

Your customers have stringent demands regarding data quality and transaction processing. For account information and SEPA payments, it's therefore vital you support the formats needed, and execute payments according to your customers' wishes.

SEPA payments

SEPA payments have meanwhile become an integral part of the every-day payment ecosystem. In doing so, money transfers and direct debits, alongside card transactions, account for the lion's share of these bulk transactions.

The payments industry is permanently transforming and modernising, and one example of this – the introduction of instant payments – is a quantum leap towards a real-time environment which will also filter down to bulk payments.

Process optimisation

Payment processes are highly complex and impact a bank's entire service spectrum. This means that, along with fulfilling functional requirements, banks must also continually tune existing processes to remain competitive.

Here, we offer you our knowledge of the industry's latest developments. Together, we'll analyse and improve your processes for sustainability and competitiveness with your direct peers' benchmarks.

Digital recall processing

Digital recall processing is a current example of process optimisation potential using state-of-the-art payment formats. It lets the most complex part of the payment chain – objection handling – be automated, thereby cutting the cost of handling greatly.



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E-mandates

In contrast to classical, paper-based mandates, e-mandates can be authenticated by means of a digital signature. A key advantage here is that e-mandates can be legally incorporated into a fully digitalised mandate-issuance process. This not only reduces the default risk for direct debits, but also for the direct debit-obligation risk of the bank.

Billing information

The billing of banking services still often remains an under-automated and labour-intensive process. Together, we'll look into streamlining these workflows, while simultaneously satisfying your customers' demands for digital billing.

Account information and advices

Many of your customers need – mostly same-day – information on their account transactions.

- Classical SWIFT formats and/or
- state-of-the-art cash-management formats

can be used for this.

Regardless of the format variant your customers use, their business rely on accurate data that are correctly populated in accordance with the latest specifications.

Interbank clearing

We're not only "at home" on the customer-bank interface, but also when it comes to interbank payments. In this context, our technical expertise includes connecting to the principal SEPA clearing systems, as well as the underlying data formats needed for this.

Challenge

Permanent changes in the payment sector place enormous strain on your organisation's change management. We'd be happy to help you prepare your systems and processes for today's challenges.

Our Service Portfolio

- Expert advice / technical concept
- Service provider selection and integration
- Cost analysis and benchmarking
- Cost reduction through process analysis and optimisation
- Accompaniment of product integrations
- Test support

Together with you, we face the challenge of adapting your payment traffic to today's requirements.

For questions and further information:



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