

PAYMENTGROUP INTERNATIONAL

#TIPSapp Challenge

Instant Payments Framework

Sadri Sylva / Dwayne Smith

06.02.2018

Paymentgroup international SE



- Founded 2016
 - Main subsidiaries
 - ABK Systeme GmbH (1984)
 - EFiS EDI Financial Services AG (1992) (nominated as NSP for TIPS)
 - GEVA Business Solutions GmbH (2004)
- Management Holding
 - Chairman: Armin Gerhardt
 - CEO: Uwe Klatt
- Figures 2017
 - Employees: 125
 - Annual turnover: 17 million EUR

• Headquarter

- Frankfurt

• Main locations

- Dreieich, Aachen

• Offices

- London, Luxemburg, Zurich
- Brussels, Gdansk

• Data centers

- Dreieich (Production, Backup)
- Zella (Contingency Data Center)
- Zurich
- Aachen

Our Global Services



Interbank Clearing

- > 30 customers
- Standard Software for the connection to TARGET2, EURO1 / STEP1 and SEPA / EACHA
- Clearing and settlement, liquidity management



SWIFT Service Bureau

- > 80 customers
- Prior Premier Operating Practice Level
- Support for migration
- Special CSP support program



Cheque Processing

- > 10 customers
- Physical processing / scan
- Creation and transfer of settlement files and images to Deutsche Bundesbank



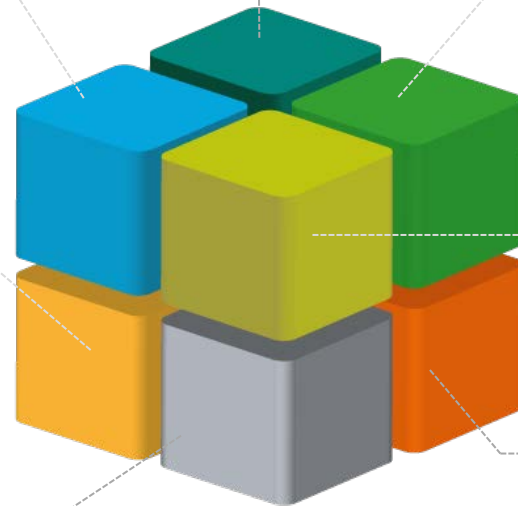
Payments for Banks

- > 80 customers
- Processing / clearing of domestic, SEPA and international payments
- Hosting EBICS connectivity



Payments for Corporates

- > 40 customers, 11 of the DAX-30 corporates
- Processing of multifomat domestic, SEPA / CGI and international payments
- Support & monitoring



Data Center

- Green IT operated
- IBM zSeries Mainframes
- Highest security standards
- Support & monitoring
- Online Screening App with Java Persistence API



Others

- Instant Payments
- PSD II / Openbanking
- Embargo- und AML
- App-Development
- EBICS Server/ -Client

Basic facts

- Native EBICS-client for android and iOS
- Easy onboarding via QR-code (key transmitting)
- QR-code-implementation based on GS1 working group

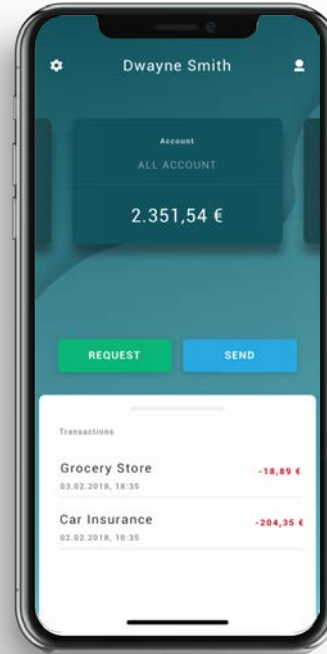
- SDK for android and iOS
- InApp communication with other apps possible (PSD2 mode)

- 2FA via mobile device (fingerprint/FacelId + pin)
- Optional enhanced user authentication through keystroke biometrics



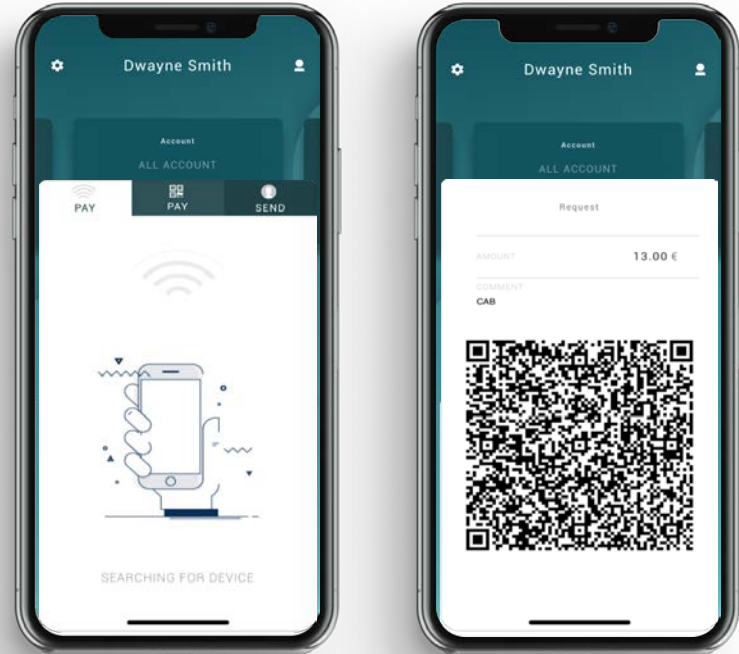
App screen overview

- General informations
 - **Settings, name, contacts**
- View account balance
 - **Actual balance per account (PSD2 mode)**
 - **Cumulated balance for all accounts**
- Quick access to functionalities
 - **Send a payment manually**
 - **Request a payment via QR-code**
- Last transactions
 - **Receiver, transaction timestamp, amount**



Payment initiation modes

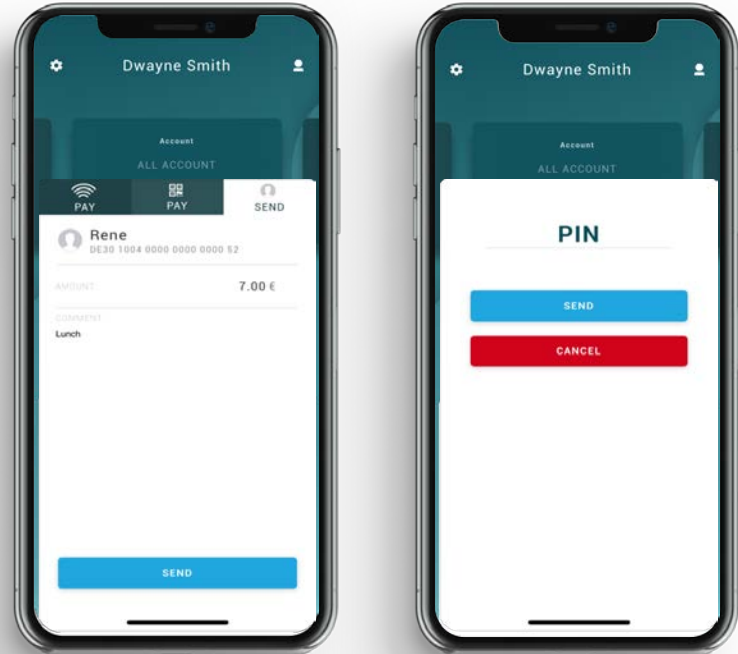
- Contactless initiation
 - Located at point of sale
 - Bluetooth smart (BLE)
 - Near field communication (NFC)
- Request transfer
 - Smaller or mobile merchants
 - Person to person
- Send out payments
 - Send out to registered contacts
 - Manual input of a payment



Check and authenticate

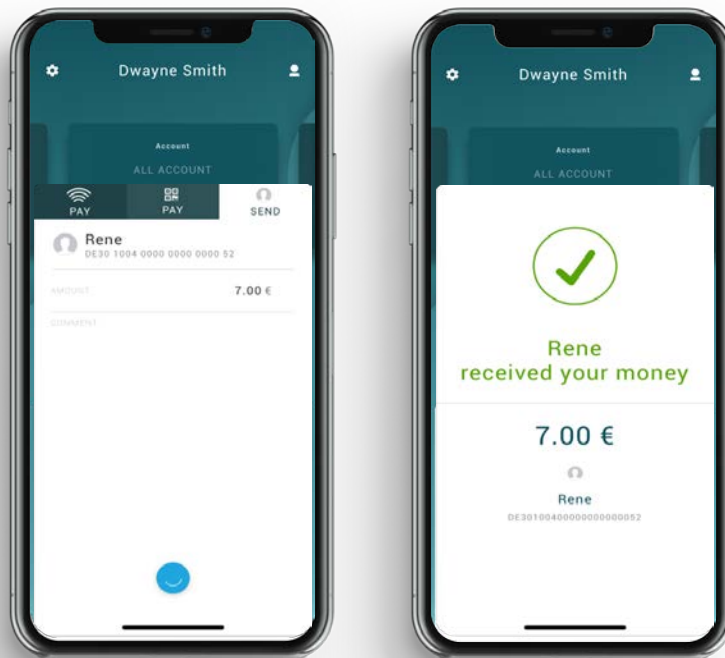
- Check payment before sending
 - **Check receiver information**
 - **Control amount**
 - **Edit remittance information**
 - **Optional add a comment**
- Authenticate yourself
 - **Device options like fingerprint/Faceld**
 - **2FA via PIN or keystroke biometrics**

 - **Optional disable for known receiver (VIP)**
 - **Optional disable based on amount**

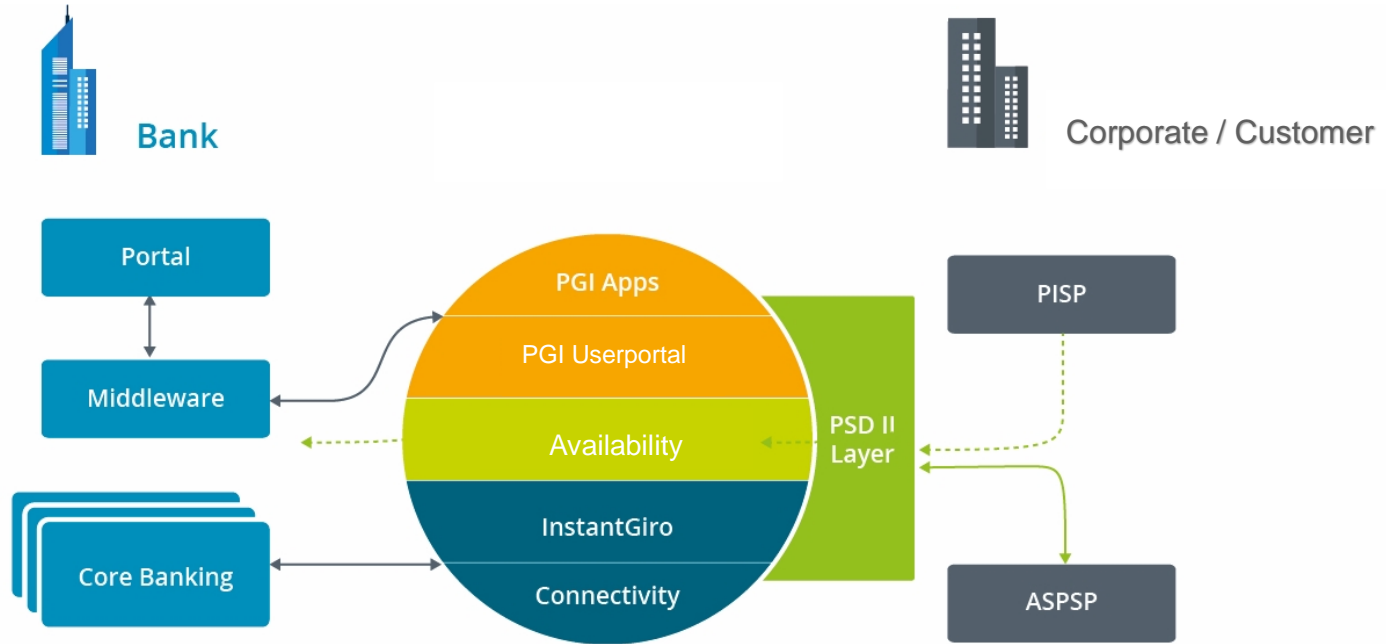


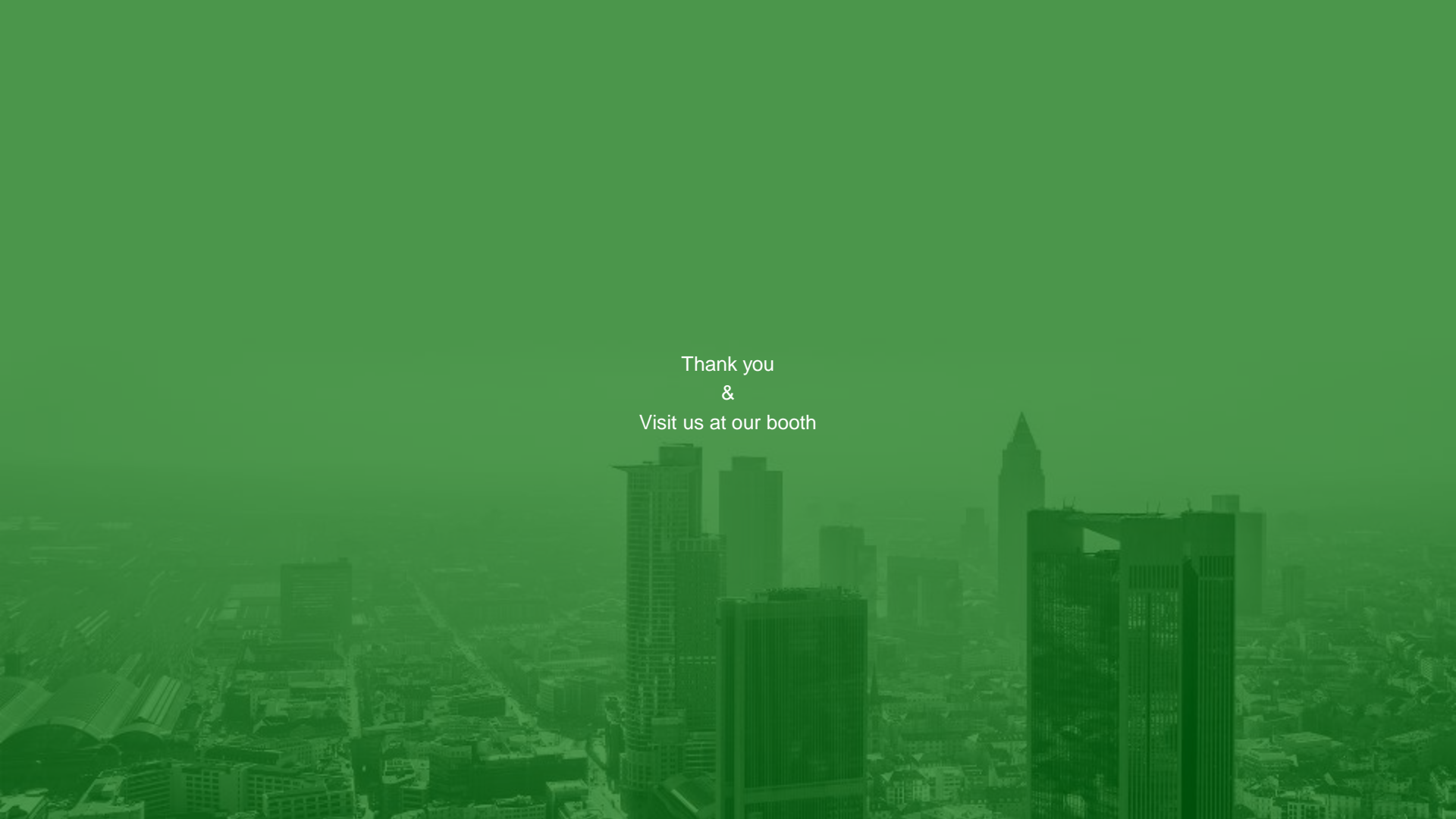
Transaction tracking

- View payment transfer status
 - **“Transfer clock”** during transfer
 - **Optional display of each step**
 - **Optional detailed log**
- Information of finished transfer
 - **Using SCTInst-Rules**
 - **Optional transfer details**
 - **Optional detailed log**
- Conformation message for retail services
 - **Push notification**
 - **Pull service provider**
 - **Embedded in POS-infrastructure**



Instant Payments Framework



An aerial view of a city skyline, likely New York City, with a prominent green overlay. The image shows various skyscrapers and buildings, with a dense urban landscape. The green overlay is semi-transparent, allowing the city details to be visible underneath. The text is centered in the upper half of the image.

Thank you
&
Visit us at our booth