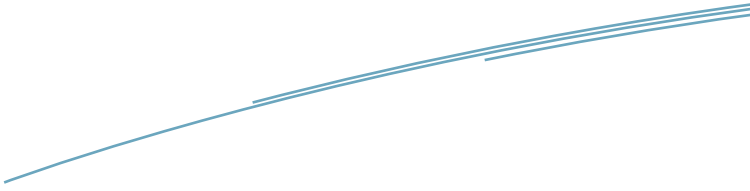


# #TIPSapp event

6 February 2018  
European Central Bank  
Frankfurt am Main  
Press room C5.01





## Tuesday, 6 February



08:30 Registration and coffee

09:00 **Opening**

Marc Bayle de Jessé, European Central Bank (ECB)

09:15 **#TIPSapp Challenge: on-stage pitch**

Over ten companies will present their mobile apps for the initiation and processing of instant payments.

11:00 Coffee break

11:30 **Panel: Instant payment users – ready to engage?**

Jean Allix, European Consumer Organisation

Christof Hofmann, Deutsche Bank

Ercan Kilic, GS1 Germany

Piet Mallekoote, Dutch Payments Association

Pascal Spittler, IKEA Group

Moderator: Fiona van Echelpoel, ECB

12:30 Lunch

13:30 **Presentation: Getting everybody on board for future payments**

Javier Santamaría, European Payments Council

13:50 **Interview: Instant payment providers – roll-out experiences**

Henrik Bergman, Swedish Bankers' Association  
Paul Walwik-Joynt, Nets

Moderator: Marc Bayle de Jessé, ECB

14:20 Coffee break

14:50 **Panel: Instant payment industry – ready to play?**

Beatriz Kissler, Caixa Bank  
Mehdi Manaa, ECB  
Isabelle Olivier, SWIFT  
Francis De Roeck, BNP Paribas  
Michael Steinbach, equensWorldline

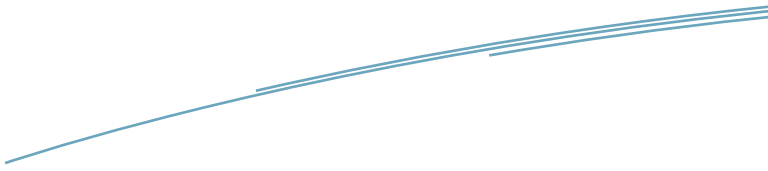
Moderator: Maria Tereza Cavaco, Banco de Portugal

15:50 **Closure**

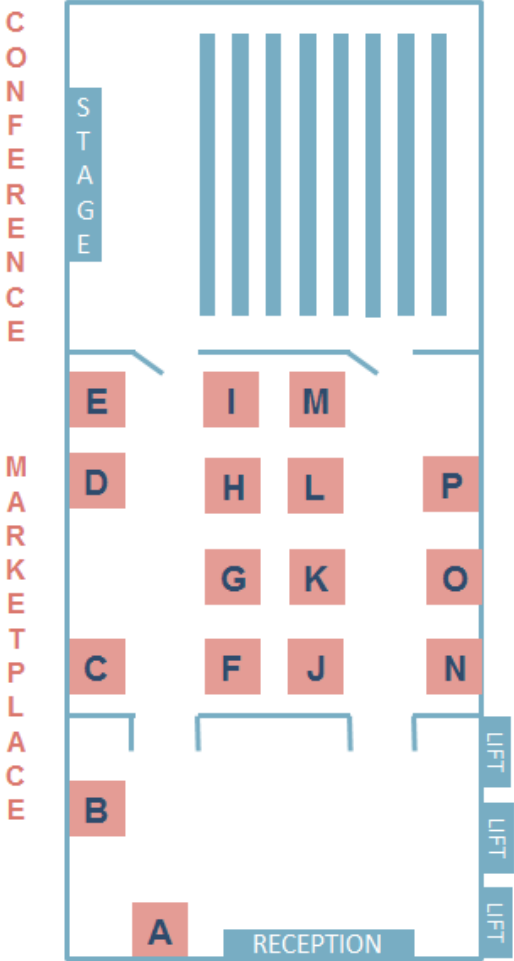
Marc Bayle de Jessé, ECB

Drinks and networking

16:30 End of event



# Marketplace overview



## List of solution presenters



- A **Osmosis**
- B **ACI Worldwide**
- C **Currence iDEAL**
- D **equensWorldline**
- E **GCP Software Ltd.**
- F **Giesecke+Devrient Mobile Security GmbH**
- G **Global Exchange Payments, SE**
- H **GSI Germany**
- I **Ingenico**
- J **Paymentgroup International**
- K **PPI AG**
- L **Quali-Sign Ltd.**
- M **Secure Payments Technologies**
- N **SIA**
- O **van den Berg AG**
- P **Vocalink (MasterCard)**





# About the presenters





### **Osmosis (stand A)**

Osmosis aims to make Europe the best place for customers to conduct their financial transactions. In our Venture studio, we build fintechs around ideas that make financial services more transparent, simple and truly customer-focused, using cutting-edge technology. Together with financial institutions, we innovate outside of corporate walls and build real scalable solutions quickly and efficiently. We are a team of young entrepreneurs with backgrounds in management consulting and fintech. Between us, we have more than 25 years' experience in financial services and technology.

Imagine how – in a digital world where everything is instant – consumers have to wait for wire transfers to come in. Imagine how this works for a consumer whose every euro cent counts and for whom waiting means no food or clothes. In one month, we have interviewed and surveyed a group of consumers living on the edge of poverty. We have mapped their real needs and applied the TIPS protocol to them. Our prototype has been validated by them as a tool that can bring the necessary change and stability to their often complex life situations.



## **ACI Worldwide (stand B)**

ACI has an unmatched customer base of institutions and payment service providers (PSPs) using its Universal Payments (UP) Immediate Payments solution, including more than half of the direct participants of the UK's Faster Payments Service. UP Immediate Payments is also used to access Singapore's Fast and Secure Transfers (FAST) service and Australia's New Payments Platform (NPP), as well as the pan-European and US schemes. UP Immediate Payments includes a pre-packaged cloud service offering that enables institutions to share connectivity to the ECB's TIPS scheme, the European Banking Authority (EBA)'s RT1 scheme and all local and regional schemes, and thus reduces the costs of real-time operations and time to market. ACI has partnered with Vocalink and serves on the ISO 20022 Real-Time Payments Group, the EBA Instant Payments Forum and the European Payments Council Scheme Technical Forum.

ACI's UP Immediate Payments is positioned to seamlessly integrate with TIPS and other pan-European real-time payment services. Institutions can act now by using ACI's solution for any local or pan-European scheme, and securely transition to a new TIPS settlement account once TIPS goes live in November 2018. To simplify your move to real-time payments with a lower-risk approach, ACI offers a pre-packaged cloud solution for the major pan-European instant payments service. Advanced liquidity management services are built in to manage fragmented multi-scheme settlement accounts from day one. Please visit our stand for a demo or visit [www.aciworldwide.com/TIPS](http://www.aciworldwide.com/TIPS) for further information.



### **Currence iDEAL (stand C)**

Currence iDEAL is the brand owner of the Dutch online payment products iDEAL and eMandates and the online identity and login service iDIN. Currence iDEAL aims to facilitate competition and transparency in uniform payment systems in the Netherlands, while maintaining high standards of quality, efficiency and security for our products. In cooperation with our stakeholders, Currence iDEAL sets objective rules for its payment products. We issue licences and certificates to service providers. Rapidly changing markets and customer requirements determine our strategy and the further development of Currence iDEAL's payment products.

iDEAL is the most successful online payment method in the Netherlands (57% market share and 380 million payments in 2017). Last year, iDEAL introduced payments based on a QR code and payments between consumers. With iDEAL Face2Face, iDEAL's latest feature, these earlier innovations are combined, taking iDEAL to new markets. With the iDEAL app a consumer creates a secure iDEAL QR code on their smartphone. The paying customer scans this code with their mobile banking app and the payment details are presented. After the payment is confirmed, the beneficiary immediately receives a payment guarantee. When instant payments are introduced in the Netherlands, the guarantee will be replaced by an immediate payment confirmation.

# equensWorldline



## **equensWorldline**

equensWorldline is the pan-European leader in payment services. As part of the Worldline Group, the company combines long-standing proven expertise in traditional mass payment systems (issuing, acquiring, intra- and interbank payment processing) and innovative e-commerce and mobile payment solutions. Building on more than 50 years of experience, equensWorldline services a broad, international client base in numerous countries across Europe. Clients rely on equensWorldline's expertise to anticipate European regulatory changes, benefit from transformative technologies, optimise processes, ensure operational excellence and manage risk and fraud. The company's unparalleled footprint makes equensWorldline a cost-efficient and competitive business partner for seamless, secure and efficient payment solutions.

Instant payments are a quantum leap in payments. Consumers can send money as quickly as emails and corporates have instant certainty. equensWorldline has prepared two apps to demonstrate its thought-leadership in providing instant payments. With our intuitive mobile app, we show a holistic approach: consumers transact with each other, online and at a physical store – all in one solution. We also show our revolutionary tablet app demonstrating the future of cash management for corporates: the app optimises a corporate's liquidity position across accounts, instantly transferring funds to accounts. This will be truly transformative for the large market of small and medium-sized enterprises (SMEs) in Europe.



## **GCP Software Ltd. (stand E)**

Within our team of 50 people, we combine e-banking, payment and technical know-how. With this knowledge, we can offer fast implementation with a high quality and add value during the design phase. This is the reason why innovative e-payment institutions and banks have selected us. Are you passionate about innovation? We offer special conditions for companies driving innovation like start-ups, new entries and established companies experimenting with innovative concepts. We are a UK-based company with a development centre in Riga, allowing us to offer our clients an optimum price performance for our software and services.

For e-payment and financial service providers, we offer complete out-of-the-box, easy-to-implement software. The solution provides apps, internet access, AML, digital marketing and back-office functionality. It supports SEPA, instant payments and SWIFT.

For banks, we offer e-banking software with an add-on payment module. It is easy to implement and simple to maintain. The module provides an instant payment functionality for the existing payment infrastructure and offers 24/7 availability for handling payments when the back office is offline. The e-banking suite provides person-to-person (P2P) payments, invoice payments, advanced marketing and digital communication capabilities. The functionality can be added to existing digital channels.

## **Giesecke+Devrient Mobile Security GmbH (stand F)**

G+D Mobile Security is part of the Giesecke+Devrient group and is a global mobile security technology company. It has 5,800 employees and generated sales of €860 million in the 2016 fiscal year. More than 50 sales offices and more than 20 certified production and personalisation sites ensure customer proximity worldwide. G+D Mobile Security manages and secures billions of digital identities throughout their entire life cycle. Our products and solutions are used by financial institutions and central banks since 160+ years, mobile network operators, car and mobile device manufacturers, enterprises, transit authorities and their customers every day to secure payment, communication and device-to-device interaction. More information at: <https://www.gi-de.com/mobile-security>

G+D Mobile Security's SCTinst demo builds on one main premise: with instant payment the merchant can finally provide the same payment experience at the point of sale and via e-commerce. In other words, the merchant can now offer a true omni-channel experience as opposed to running the brick-and-mortar shop and the standard e-commerce in parallel. In order to offer a consumer-centric app, the payment functionality has been seamlessly integrated into the existing app, providing a powerful new feature within the full user experience. Further additional features in this demo are digital receipts and location-based push messages built on user behaviour analysis.



## **GS1 Germany (stand G)**

GS1 Germany supports companies from all sectors in the adoption and practical implementation of modern communication and process standards in order to improve the efficiency of their business processes. Within Germany, the company is responsible for the maintenance and continued development of GS1's Global Trade Item Number (GTIN) article identification system for global unique identification, which in turn serves as the basis for barcodes. GS1 Germany belongs to the international network GS1 and is the second largest of more than 110 national GS1 organisations worldwide. The German Markenverband and the EHI Retail Institute hold equal shares in GS1 Germany.

In 2016, GS1 Germany founded a harmonisation initiative for SEPA Instant Payments. Based on NFC technology, GS1 Germany successfully implemented Germany's biggest mobile payment project "NFC City Berlin". Leveraging its experience and knowledge, GS1 Germany is now driving forwards on a project that combines the advantages of mobile payments with the cost-effectiveness and velocity of SEPA Instant Payments. As a neutral enabler, GS1 Germany defines standards for SEPA Instant Payments at the stationary POS as well as in e-commerce and P2P payments.

GS1 Germany guarantees open solutions that are aligned with all stakeholders. The SEPA Instant Payments initiative includes banks, retailers, terminal suppliers, solution partners and PSPs. The next step is a pioneering pilot project.





## **Global Exchange Payments, SE (stand H)**

The GexPay company was founded in 2013. GexPay offers innovative payment system solutions for the Slovakian and Czech markets, specialising in food services. Our team is currently looking into expanding in Malta. We would like to cooperate with investors in the EU market. The company is represented by a financial analyst, the former director of the financial institution and the head of the technology team.

GexPay is a unique mobile payment system, which supports real-time payments and instant money transfers from consumer-to-consumer (C2C), consumer-to-business (C2B) and business-to-business (B2B). Convenient, fast and secure, the GexPay mobile application has already proved very popular with Slovakian catering services. GexPay is highly flexible and easily integrated into various systems. It can be supported by any smartphone, without the need for near-field communication (NFC) or Bluetooth low energy (BLE). GexPay replaces cash and cards. Moreover, it does not require a network connection on the payer's side. GexPay operates a loyalty programme to motivate user engagement. Low-cost, efficient and safe, GexPay represents the future of payments!



### **Ingenico (stand I)**

Ingenico Group, global leader in seamless payment services, boasts a network of more than 1,000 banks and acquirers and a presence in 170 countries. It accepts more than 300 payment methods, with more than 250,000 merchants connected to its platforms. Our customers benefit from the depth and breadth of our large in-store and digital acceptance network, which combines global expertise with local solutions. Ingenico Group's solutions also operate with the latest security requirements.

During the #TIPSapp event, Ingenico will present three use cases focused on making payment frictionless while reducing fraud: a split payment system in mobility for SMEs, a secure P2P payment through a trusted third party and a payment in a retail store via instant payment.



## **Paymentgroup International (stand J)**

Paymentgroup International SE and its companies ABK Systeme GmbH, EFIS EDI Finance Service AG and GEVA Business Solutions GmbH look back on many years of experience in the payment industry. In addition, with the payment platform, our corporate group essentially offers a broad portfolio of services in the domain of global payment logistics to both industrial companies and banks. These services include effective and cross-channel banking communication, such as a certified SWIFT Service Bureau, the Electronic Banking Internet Communication Standard (EBICS) and host-to-host, as well as diverse options for conversion and comprehensive monitoring of transactions and balances. Reliability and high quality in our service provision and the further development of the market characterise our business.

Our iFIPS app provides an innovative instant payments application for smartphones. This application allows the consumer to conduct contactless payments in real time and in a comfortable, safe, intuitive and clear way. Both optical methods (QR codes) and radio technologies (Bluetooth and NFC) are supported. Via push or pull procedures, merchants receive instant confirmation of payment from their bank. Liquidity is therefore immediately in the recipient's account and ready to use.



HAMBURG  
PARIS-ZURICH

### **PPI AG (stand K)**

PPI specialises in payments software and consulting and is the market leader for EBICS and Financial Transaction Services (FinTS) solutions. PPI AG's products cover the complete payments process chain for banks, from customer-to-bank communication through the core processing of payments up to interbank communication – all from a single provider. Its consulting portfolio includes banking-related strategic and business consulting as well as payments-related IT consulting. PPI advises its customers on various topics including regulation, e.g. Payment Services Directive 2 (PSD2), instant payments, and individual, SEPA and card-based payments.

PEASY (Pay Easy) is an Instant Payments app solution for online banking. It allows you to easily and quickly initiate instant payments for all available accounts or to request money from other people. The app is independent of time and location and can be used for more than 2,000 banks. Its integrated push solution notifies you of the status of all account activities at all times. With the security procedures of the open, multi-bank capable FinTS 3.0 standard, the app meets all the latest security requirements. As a white-label product, PEASY can always be adapted to the corporate design of any financial institution.



## **Quali-Sign Ltd. (stand L)**

Quali-Sign Ltd is a mobile app specialist in payments and the capture of personal approval (consent evidence) in a manner that facilitates business process integration. The Quali-Sign name reflects the legal certainty offered by the use of eIDAS Qualified Electronic Signatures. The eIDAS legal framework gives businesses certainty across all EU countries. Quali-Sign was founded in 2014 by Michael Adams. Michael's background includes ten years at IBM and eight years at Barclays, where he managed the corporate bank host-to-host channel. Quali-Sign is an IBM business partner and a member of IBM's Global Entrepreneur programme.

Quali-Sign offers two payment-related solutions. The first is an app that can initiate Instant SEPA credit transfer (SCT) payments by scanning a QR code on a bill or an invoice. The second is a dedicated app for approving payments that have been previously transmitted to the bank without approval. PSD2 requires strong customer authentication (i.e. personal approval) for the payer to be held liable in the event of fraud. The app supports retail and corporate scenarios, multi-user approvals, multiple currencies and payment types, and individual and bulk payments. Both apps connect to banks via the EBICS application programming interface (API), which offers the highest levels of security.



## Secure Payments Technologies (stand M)

Blue Code® is the first fully operational European mobile payment solution allowing consumers to settle liabilities through any possible channel, including retail, e-commerce, m-commerce, app2app, at vending machines and for P2P transactions. Banks, MNOs and merchants are now gradually offering Blue Code® seamlessly integrated (using Blue Code® SDK) into their respective apps. SMEs benefit from an easy-to-use turnkey mobile acceptance app. In Austria – the pilot market – more than 85% of all food retailers currently accept Blue Code®, which is more than 18,000 cash registers. It successfully went live in Germany in 2017 at Oktoberfest, where it was sponsored by the German Sparkasse Group.

Blue Code® InstApp is a comprehensive European payment ecosystem for individuals, banks and merchants. Maintaining multiple linkage options, Blue Code® enables participation and ease of use for any legacy and innovative financial institution. On the other hand, merchants across all customer groups – whether via TIPS or alternative systems such as Alipay, bizum, Payconiq and WeChat – benefit from lower fees and swift liquidity when using Blue Code®.

Users continue to enjoy easy handling of payments and loyalty programmes. It is as simple as 1-2-3:

1. Authenticate
2. Present barcode (or tap NFC)
3. Done!

Banks are rewarded through minimal credit risks and chargeback efforts.



The Network of Excellence

## **SIA (stand N)**

SIA is a European leader in the design, creation and management of technology infrastructures and services for financial institutions, central banks, corporates and the public sector in the areas of payments, cards, network services and capital markets. SIA Group provides its services in 46 countries, and also operates through its subsidiaries in Austria, Germany, Romania, Hungary and South Africa. The company has branches in Belgium and the Netherlands and representation offices in the United Kingdom and Poland. In 2016, SIA managed 12.2 billion clearing transactions, 4.3 billion card transactions, 2.8 billion payments and 47.4 billion financial transactions and carried 654.3 terabytes of data on the network.

Jiffy is a European service developed by SIA that supports P2P and person-to-business (P2B) mobile payments. It allows real-time money transfer via smartphones, simply by selecting the beneficiary from the list of personal contacts through a secure and quick user interface. It also enables both in-store and online transactions. Jiffy, chosen by more than 120 banks and 4.5 million users – representing 80% of the market in Italy – is based on the SCT and SCTinst schemes. Compliant with the standards of the Euro Retail Payments Board, and already integrated with the pan-European instant payments infrastructure RT1, Jiffy is also open to supporting the new instant payment platform TIPS.



## netcetera

### van den Berg AG (stand O)

As an active Bitkom member, van den Berg has been developing innovative payment transaction solutions for more than 30 years, placing the focus on instant, individual and retail payments, as well as aspects relevant to the SWIFT Service Bureau/Service Bureau. Headquartered in Switzerland and employing 500 experts at nine locations in Europe and the United Arab Emirates, Netcetera offers innovative digital payment solutions with a strong focus on convenience, security and mobile use. Netcetera operates 24/7 PCI-certified digital payment services covering all major card networks and serving over 25 million cards. The two companies have collaborated to create an original app solution based on the draft of necessary standards developed by GS1 Germany GmbH. The prototype communicates with the POS via NFC and then initiates an instant payment with the payment data transmitted by the POS. The ISO standard 20022 (pain.001, pain.014, camt.053) has been used to the greatest possible degree.

The payment app and the merchant client (cash register and/or terminal) communicate via the NFC interface as follows:

- the merchant client transmits the payment data to the payment app;
- the payment app sends the data to the online portal, which transfers the instant payment via TIPS to the merchant's bank after a necessary authentication;
- the merchant client receives an EBICS response from the merchant bank to confirm that the amount is available;
- the payment process is concluded.





## **Vocalink (stand P)**

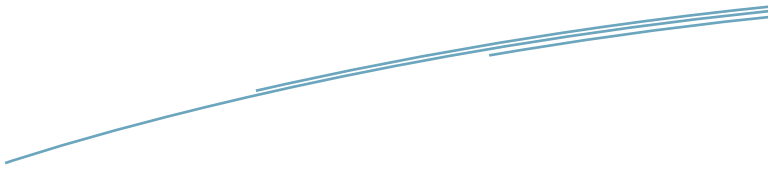
Over the last 50 years, Vocalink, a Mastercard company, has earned a reputation for being the most reliable designer, builder and operator of industry-leading bank account-based payment systems in the United Kingdom and worldwide, connecting millions of people and transactions. As part of the Mastercard family, we now bring extensive experience of enabling effective end-user means of payment and acceptance to the world of instant payments. Vocalink and Mastercard Europe support the idea that instant payments will transform the European payments landscape and intend to play our role in making that happen through a choice of compelling payments propositions.

As well as powering instant payments in a number of international markets, Vocalink provides “overlay services” enabling end-user applications. Live implementations include PayM in the United Kingdom, Thailand’s PromptPay and Pay by Bank app, which make instant payments a reality for the end user. These provide the middleware enabling PSPs to offer person-to-merchant (P2M) and P2P services to their customers. Pay by Bank App, which is live in the United Kingdom, supports multiple use cases to initiate P2M real-time payments. Our demonstration shows one use case enabling an SCTInst payment to be initiated from a merchant site via Pay by Bank app.

## General information

<b>Dates</b>	Tuesday, 6 February 2018
<b>Venue</b>	European Central Bank Sonnemannstrasse 20 60314 Frankfurt am Main  Tel.: +49 (0) 69 1344 0 Email: <a href="mailto:info@ecb.europa.eu">info@ecb.europa.eu</a>
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<b>Website</b>	<a href="http://www.ecb.europa.eu">www.ecb.europa.eu</a>  Please note that this programme may be subject to change without notice.

This programme is intended to provide information on the companies presenting mobile application solutions during the #TIPSapp event and their prototypes. The European Central Bank is not affiliated with and does not sponsor or endorse any of these companies and/or their subsidiaries. All product names, logos and text featured in the programme are the property of their respective trademark holders.





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