

# THE SUPER SMART DIRECT DEBIT

SEPAexpress

SEPA  
express

**PLUS**

SEPAexpress

## THE PLUS ON YOUR SECURITY

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# THE SAFEST DIRECT DEBIT



Plus - The PLUS for more security



## ASSURANCE OF SAFETY

We process transactions in EUR for merchants across Europe through sponsored SEPAexpress accounts and settle funds directly to their bank account in the same way as the merchant is used to do it with credit card funds. Furthermore we fulfill all requirements of the GDPR.

## ACCOUNT INFORMATION SERVICE (AIS)

SEPAexpress performs account check based on available information. This avoids failed payments due to insufficient funds or incorrect/closed accounts reducing around two-thirds of the chargeback rate.

## IDENTIFICATION OF THE ACCOUNT HOLDER

The risk of identity fraud is drastically reduced. Only the account holder can approve the purchase as banks in Europe with 2(FA)-authentication.

# SEPA EXPRESS

SEPAexpress is a technical white label payment service provider that offers international customers a self-developed solution for fast, secure and mass processing of Direct Debits and other bank based payments.

# 100%

## PLUS

The AIS check reduces the CHB-risk. The AIS Check verifies the account (Iban) which ensures the high security of the PLUS product. This determines that the Iban is valid and so the account has sufficient funds. Due to this security process, the return chargeback-rate is reduced. A secure, cheap and fast transaction can be guaranteed to almost 100%.