



# PLUS – Your plus for more security

SEPA direct debit (SDD) combined with open banking technologies

**Better safe than sorry** when using direct debit. Our PLUS product combines direct debit with an **Account Information Service (AIS)** during checkout to verify account holder and ability to pay. This way we are drastically minimising your chargeback risk, e.g., due to insufficient funds or invalid data.

- Account holder verification**
- Chargeback reduction (on average 80 %)**
- One API integration, several open banking providers**



PLUS



BASIC



AIS-Check

Features	BASIC	PLUS	DYNAMIC
Easy integration of direct debit (DD) for EU (SEPA) and UK (BACS) via one API	✓	✓	✓
White label option	✓	✓	✓
Payment reconciliation*	✓	✓	✓
Recurring transactions	✓	✓	✓
Fully Payment Services Directive (PSD2) compliant	✓	✓	✓
Fixed or variable amounts	✓	✓	✓
Account Information Service (AIS)** check for account holder identification incl. balance verification via open banking		✓	✓
Click mandate as an additional security level for optimal management of risk and conversion			✓
TAN mandate as an additional security level for optimal management of risk and conversion			✓
Pull Payment method (SEPA direct debit)	✓	✓	✓

\*Payment reconciliation: Is a modern way of accounting that compares internally recorded financial data with bank statements to ensure that they are all correct.

\*\*Our Account Information Service verifies the existence of the account and the eligibility for direct debit, so that failed payments can be avoided and chargebacks can be reduced by up to two thirds!