













EXPRESS – the end consumer initiated credit transfer solution (SCT)

Our recommendation for one time payments

SEPAexpress EXPRESS is an innovative solution that **combines SEPA (Inst) credit transfers with open banking’s Payment Initiation Service (PIS)**. This service allows end-users to execute transactions directly, and their identities are verified through 2-Factor Authentication (2FA). By using SEPAexpress EXPRESS, merchants can receive instant payment notifications, and their **chargeback risk drops to zero**. Additional advantages are **cut down costs, simplified checkout-process and accelerated cash flow**.

- Increased security due to immediate initiated payment**
- Enhanced end consumer protection due to 2FA and encrypted data**
- No chargebacks possible**
- Real-time update about payment status**
- One API integration, several open banking providers**

Features	EXPRESS	PAYOUT
 Easy integration of credit transfer (CT) for EU (SEPA) via one API	✓	✓
 White label option		✓
 Payment reconciliation*	(coming soon)	✓
 Fully Payment Services Directive (PSD2) compliant	✓	✓
 Fixed or variable amounts	✓	✓
 Payment Initiation Service (PIS)*** via open banking (chargeback is not possible with this procedure)	✓	
 SEPA CT for payouts to consumers and partners		✓
 From end customer to PSP/merchant	✓	
 Push payment method	✓	✓
 From PSP/merchant to end customer		✓

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

***The Payment Initiation Service is part of open banking, where a third-party service provider is given permission to connect to the bank account and initiate payments on its behalf after successful authentication.