










# Your No. 1 payment solution



## The expert in account-to-account payments

SEPAexpress is a B2B payment solution that offers account-to-account payment methods, such as direct debit, Open Banking and Request to Pay for payment service providers and merchants as a white-label option. SEPAexpress guarantees smooth and secure transaction processing through a comprehensive product portfolio for risk assessment, dynamic mandate management and reconciliation. **Easy. Simple. Secure.**

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			✓

\*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!

# From RtP\* to SEPA direct debit (SDD) with

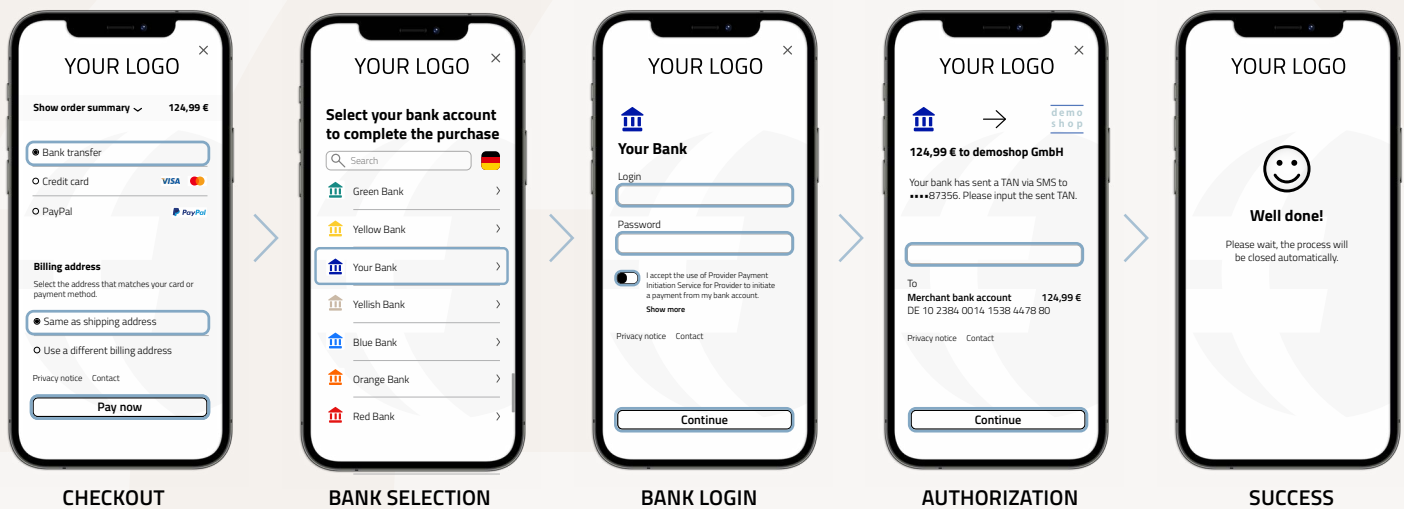


## A smart shift from RtP to SEPA direct debit (SDD)

By adding SEPAexpress BASIC, you can offer well-known and frequent end-consumers the option to save their payment details for future pay-ins by just one click. While these end-consumers profit from a simple, uncomplicated and smooth payment process, your advantages are a higher security, payments on time and full control of all invoices.

### Request to Pay (RtP)

### Easy Flow



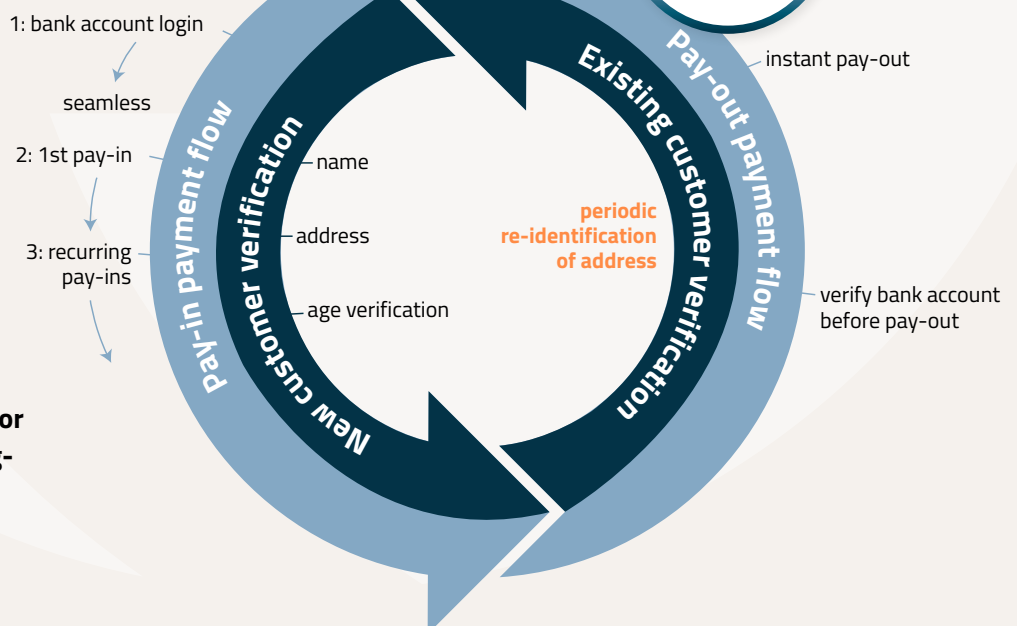
### Future payment solution

We are your No. 1 payment solution, including the ideal flow.

The two main challenges:

- Secure end-consumer identification
- Smooth payment flow

Solved by just one application that covers all: **for the end-consumer one single user flow** and **for the operator one single API integration**.



\*REQUEST TO PAY (R2P) is a payment solution to initiate SEPA (Inst) credit transfers using innovative Open Bankings Payment Initiation Service (PIS).

Ready for unique account-to-account payment solutions?

Just contact us via [meetus@sepa.express](mailto:meetus@sepa.express) to arrange a personal meeting with our payment experts.