



DYNAMIC – The dynamic direct debit

SEPA direct debit (SDD) combined with Open Banking

Dynamic Mandate management – as dynamic as your business. Based on pull-payment **SEPA direct debit** we offer different levels of security related to your customer’s profile. With our dynamic mandate management, an **Account Information Service (AIS)** and **in-house risk scoring** the SEPAexpress DYNAMIC product offers **optimised balance between end-consumer conversion and merchants security.**

- Fully automatic**
- Well-balanced conversion and safety**
- In-house developed risk scoring engine**
- Our most efficient solution (high conversion, low risk)**



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!