



## News

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This is news from Equens to {initialen}{tussenvoegsel}{achternaam}

### Raet and Equens partner for transition to SEPA



Raet, a provider of HR and payroll services in the IT industry, and payment processor Equens SE have announced a partnership that will facilitate a quick and efficient transition to the Single Euro Payments Area (SEPA). Together, Raet and Equens will pilot a test for the smooth processing of transfer orders in accordance with SEPA standards. The pilot will serve as an example to ensure that companies in the Netherlands are ready before the scheduled end dates, for the submission and processing of the

new European payment products.

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### Corporate Payment Services, one channel for SEPA payments



In cooperation with banks Equens offers Corporate Payment Services (CPS). Via this unique service, corporates and service agents deliver SEPA transactions from multiple initiating banks directly to Equens in one message. This means corporates do not have to separate their transactions by bank. Consequently, they only have to develop and maintain one XML customer-to-bank interface and one type of

connectivity. After receiving the transactions, Equens can send them to the initiating bank, so they can process the on-us transactions themselves. For the other transactions, banks may select the Clearing & Settlement Mechanism (CSM) of their choice or select the bank with which they have a bilateral agreement.

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### Romanian TransFonD to connect to Equens' CSM community



Romanian TransFonD will be the **ninth clearing house** to connect to Equens' CSM community. TransFonD and Equens have signed an agreement on the implementation of a bilateral link for the exchange of SEPA Credit Transfers (SCT) based on the EACHA interoperability

framework. With this partnership, both companies will further increase their reach in the SEPA environment. This landmark provides the banks of both communities with a fast, cheap and low-risk method of achieving reach with the banks of the other community and enables the simple and effective exchange of SEPA payments.

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### Mizuho Corporate Bank connected to Equens



Mizuho Corporate Bank recently started processing SEPA Credit Transfers (SCT) in Belgium and the Netherlands via Equens. Mizuho Corporate Bank Nederland N.V. is a wholly owned subsidiary of one of Japan's largest banks, Mizuho Corporate Bank Ltd, which provides solutions for major domestic and global companies. The agreement between the two companies is valid until 2016. Joint efforts have yielded a new SEPA bank

in Belgium and the Netherlands. In the course of 2012, Mizuho will also start processing SEPA Direct Debit (SDD) transactions via Equens.

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### Visit us

In the coming months Equens will be participating in and/or sponsoring several events:

#### **Sibos 2011, 19 - 23 September 2011, Toronto, Canada**

Every year Sibos brings together the financial industry for one week to create opportunities for individuals, organisations and the community as a whole. A unique forum facilitated and organised by SWIFT to meet, discuss, promote and do business. Sibos creates the stimulus for learning, collaborating and taking the collective action that shapes the future of our industry.

Also this year Equens will have a booth at Sibos 2011.

#### **EFMA Cards and Payments 2011, 28 - 30 September 2011, Paris, France**

Equens is sponsor of this event and our participation comprises a presentation titled "Emerging dynamics in the pan-European acquiring sector: The changing role of processors" by Andy Makkinje, Executive Adviser of Equens on Thursday, 29 September 2011, from 12.00 - 12.30 hours.

For the complete list of events, [click here](#)

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Equens News is a publication of Equens SE. This newsletter will be published frequently. Equens is the first pan-European, full-service payment processor. As one of the largest payment processors in Europe, Equens leads the market for future-proof payment and card solutions. The European payments market calls for payment and card processors with a pan-European vision. We support the development of a single, uniform European payments market (SEPA). Consequently, we have dedicated ourselves to the standardisation and harmonisation of European and worldwide payments. We offer full reach within the eurozone and have a strategic partnership with the Federal Reserve Banks in the United States for the processing of intercontinental payments. Our strategy is geared towards further growth and economies of scale, with the aim of providing sustainable financial benefits to our clients – now and in the future.

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