

Equens' comprehensive SEPA Payment product portfolio supports you in meeting your customers' demands.

SEPA – maximum convenience at no extra cost

In the Single Euro Payments Area (SEPA), individuals, businesses and other market players can initiate and receive payments throughout Europe at the same cost and speed, with the same quality of service.

SEPA has created a harmonised market in which efficient payment systems deliver tangible benefits for the economy and public as a whole.

With Equens as a partner, you are SEPA compliant. Our comprehensive range of SEPA products enables you to gain maximum benefits from new market opportunities. These products are fully compliant with the EPC Scheme Rulebooks and Framework. We have an integrated, high-performance payment processing platform, and because we are connected to TARGET2, we can ensure prompt and smooth settlement of your payments within Europe.

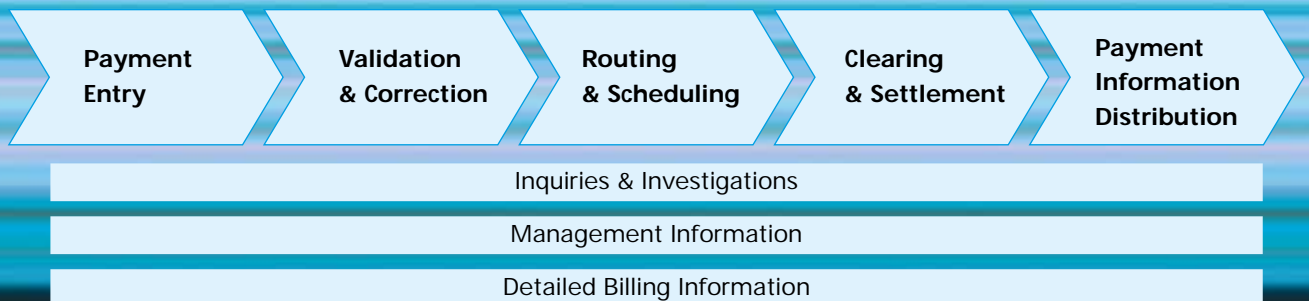


Equens' SEPA Payment product portfolio

Equens created its comprehensive SEPA portfolio based on the EPC Scheme Rulebooks and the Framework of the European Automated Clearing House Association (EACHA). Our portfolio also contains a large number of value-added services.

We offer Back Office Processing (BOP) and the Clearing & Settlement Mechanism (CSM), enabling us to cover the complete value chain of interbank and intrabank payment processing. Within BOP we offer the Application Services Provider model (ASP) and the Business Services Provider model (BSP). Our unified technical infrastructure for BOP, ASP and CSM safeguards the stability and resilience of our SEPA solutions. From Payment Entry to Payment Information Distribution, Equens delivers reliability and success.

Payment Value Chain and Supporting Services





Process lines:

- **Back Office Processing (BOP)**

This service is Equens' answer to your Business Process Outsourcing needs in your payment environment. Selecting Equens as your outsourcing partner allows you to easily choose the level of outsourcing you need, from full outsourcing including personnel, to specifically selected services and solutions. Our solutions will always meet your requirements, standards and policies.

- **Application Services Provider (ASP)**

Equens can serve as an Application Services Provider (ASP) for its clients. Our technical infrastructure and business application base enable you to manage your operational payments business. These services are supported via networks that meet the highest security standards. Monitoring of infrastructure and application-related activities is performed by Equens and third-party providers, whilst payment processing work and business-related monitoring are performed by the bank.

- **Business Services Provider (BSP)**

As a Business Services Provider (BSP), Equens insources all your payment-related processes into its own organisation. This way, when your transactions are processed, you benefit from our synergies and economies of scale. Your internal processes are incorporated into our process models fully in line with legal regulations and banking supervision. With a seamless integration into your service model, we enable you to concentrate on your core business.

- **Clearing & Settlement Mechanism (CSM) products**

Equens is fully SEPA compliant according to the rules of the EPC, ensuring full reach to all SEPA-compliant banks. This reach is realised through the Equens community, other CSMs – under EACHA guidelines – and EBA.

Our products are tailored to meet your SEPA needs and requirements.

Extensive portfolio

Our portfolio, consisting of both basic and value-added products, offers you maximum support in your services to your customers. Our basic solutions ensure compliance with the requirements of the EPC Scheme Rulebooks and the EACHA Framework, and offer you optimal efficiency by means of Straight-Through Processing (STP) of SEPA payment transactions. The value-added products ensure more than full compliance, and enable you to offer services branded with your distinct features, from extra validations and delivery via various channels, to extensive management information and regular payment information. In addition, we can offer you special products to extend your offering for your customers. For example, corporate clients can submit SEPA payments to Equens directly.

Innovative products

We continuously develop new products in order to meet your needs, and are currently working on a further extension of our portfolio. Ensuring the lowest possible total processing cost and highest possible quality is always paramount. We are currently developing, amongst others, the following products:

- Mandate Management
- E-invoicing

Supporting services

Our customer support service registers and manages all types of service requests and inquiries in a multi-channel environment via the internet (Internet Services and Web Services), e-mail, telephone and operators. All data processed by Equens is digitally archived and available to you on request. You can use this information for customer invoicing, optimisation of your production processes, or marketing purposes such as inquiries concerning claim handling and investigations. Equens supports you throughout the entire payment process.



Equens offers you full reachability in Europe.

Various formats

In addition to the standard SEPA messages, our system can handle various additional formats such as SWIFT and EBA XML. Furthermore, if you want to prevent the use of various special characters that are incompatible with your systems, we can supply you with the necessary filter.

Open to connectivity

Our connectivity suite facilitates rapid configuration and secure file transfers by means of SWIFTNet FileAct, Secure FTP, Connect:Direct, Browser-based secure transfer and Multicom. Equens is the first payment processor to have a SWIFT Market Infrastructure Closed User Group (MI-CUG), which enables connectivity with financial institutions throughout Europe.

Full reach

A large number of banks located in France, Germany, Luxembourg, the Netherlands and the United Kingdom already have a direct connection with Equens. Cross-community payments are processed and distributed via our extensive network of banks, CSMs and EBA. Equens is true one-stop shop.



Frequent settlement

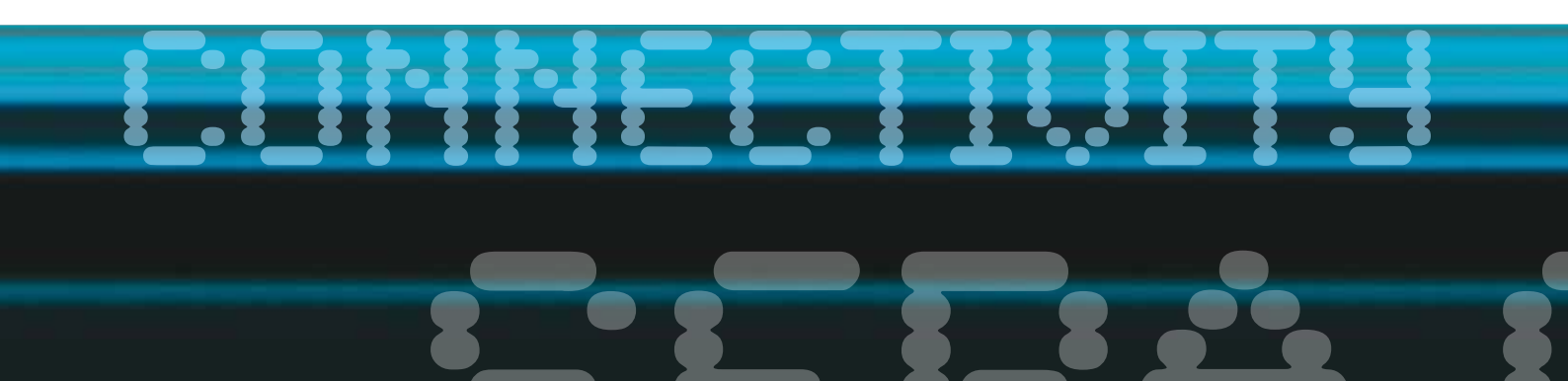
Equens currently performs a settlement cycle every half hour on each TARGET day (between 09:00 and 16:00 CET), with extra cycles at 16:15 and 16:45 CET. We send the payment information to the connected banks at regular intervals. This offers you the advantage of a low settlement account balance, resulting in lower liquidity risk and higher revenue.

Low total processing cost

We guarantee you the lowest possible total processing cost by providing high operational quality and extensive market knowledge.

Customised solutions

Your challenges are ours. We therefore offer a wide range of modular solutions consisting of basic and value-added products and solutions. Because banks have different SEPA strategies, we have compiled different solutions, tailored to your needs. **The choice is yours.**



CONNECTIVITY



High-quality products and solutions,
and a low total processing cost.

Payment products in a nutshell

PRICE	Equens can process your transactions at competitive rates. With over 9.4 billion transactions per year, we offer you the benefit of our economies of scale.
TOTAL PROCESSING COST	In addition to our competitive pricing, Equens realises the lowest possible total processing cost.
QUALITY/EXPERIENCE	Thanks to our state-of-the-art processing platform and more than 40 years of experience in transaction processing, we offer you optimum reliability.
COVERAGE	Equens covers the entire processing chain for both payment and card processing.
FULL REACH	Our connections to all major payment markets enable us to secure full reach. We are connected via our own extensive community of banks, other CSMs (EACHA network) and EBA.
FULL VALUE CHAIN	We realise our value chain through our comprehensive Payment Product portfolio. With Equens, you can find a banking solution for all your back-office processing needs. What's more, by processing your SEPA transactions via our CSM, we can help you extend your European reach.



