

Payment systems

**SIA-SSB SmartSDD
e-Mandate solution**

SIA-SSB SmartSDD e-Mandate solution

e-Mandate is a real-time instrument to facilitate the migration of legacy Direct Debit and gain the benefits of SEPA both for cross-border and domestic transactions.

The objective of e-Mandates is to authorize Direct Debit collections online throughout SEPA in a cost-efficient, secure and simple way and to replace paper in the mandate flow, allowing the Debtor to issue a mandate directly via the Creditor's web site.

The main benefits of the e-Mandate model are:

- :: **Real Time:** e-Mandate is processed in near real time compared with current paper version which could take days to be finalized
- :: **Total Cost of Ownership:** Banks can offer their Corporates an instrument assuring reduction of back office activities to perform collections, keep Debtor data updated, etc.

This is possible because:

- :: Creditor receives the confirmation of the correctness of Debtor's Bank account details in real time and this allows improved efficiency in the billing process and an automated end-to-end processing of e-Mandates including issuing, amendment and cancellation
- :: Debtor avoids printing, signing and mailing a paper form to the Creditor thanks to an automated process.

e-Mandate also represents a milestone in the evolution of traditional payment instruments: thanks to a faster processing time, this model is not limited to SEPA Direct Debit application, but is also compliant with the schemes designed by the EPC.

SIA-SSB solution for e-Mandate

SIA-SSB can support its customers in recovering the SEPA-related investments by offering an e-Mandate solution that covers the entire e-Mandate value chain, enhanced by a modular approach:

- :: e-Mandate web functionality for Bank's Creditor customer
- :: message processing system
- :: routing service
- :: validation service

The solution is based on a web services technology architecture that allows ease of integration with legacy systems.

SIA-SSB proposition for e-Mandate, based on a white labelling approach, enables Banks to broaden their offering dedicated to their Corporates, with a "plug & play" service, which includes the required security standards (X.509, TLS 1v0) and the applicable Data Protection Law required.

SIA-SSB e-Mandate solution which is a Value Added Service of SmartSDD suite can be provided also as a stand alone module.

e-Mandate – Creditor Bank Features

SIA-SSB's e-Mandate solution provides a set of features that includes, but is not limited to:

- :: full hosting service
- :: corporate "look and feel" customization
- :: highest levels of security compliant with EPC requirements
- :: user profiling for Creditors, if required
- :: on line data validation
- :: conversion facility (fixed format from/to XML)
- :: reporting facility including printing and export of the e-Mandate repository

- :: real-time enquiry of Mandates via the control webstation
- :: advanced events logging facility for PSD compliancy
- :: Bank Intergroup dedicated feature

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- :: **Plug & Play service for Corporates:** Banks can offer their customers a low impact solution for integration with their ERP systems
- :: **Disaster Recovery and Business Continuity infrastructure:** SIA-SSB's experience assures highest level of service availability

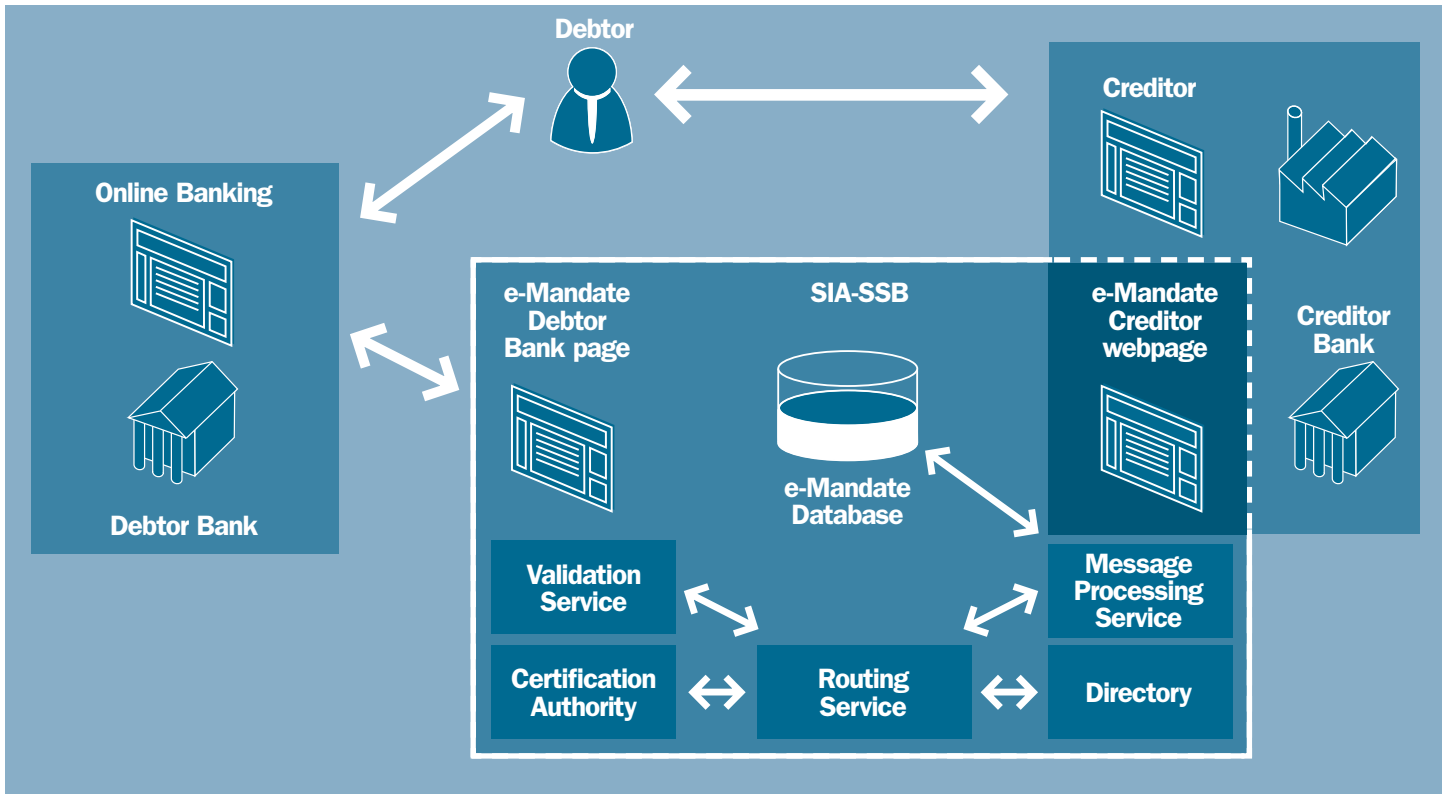
e-Mandate – Debtor Bank Features

SIA-SSB's e-Mandate solution provides a set of features that includes, but is not limited to:

- :: full hosting service
- :: Bank "look and feel" customization
- :: Mandate Related Information display
- :: real-time enquiry of Mandates via the control webstation
- :: conversion facility (fixed format from/to XML)
- :: optional notification services to Debtors via internet banking, SMS and e-mail

Benefits of SIA-SSB solution

- :: **Reduction of complexity** using SIA-SSB as trusted partner for the entire e-Mandate value chain
- :: **Modular approach:** different modules for different purposes purchased independently
- :: **Limited impact on the Bank systems:** SIA-SSB solution dramatically reduces the impacts on the Bank and its customers' personal data because the property of the data is fully controlled by the Bank



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