

SEPA Instant Payments

TIPSapp Event

Ercan Kilic Leiter Mobile Commerce & Financial Services GS1 Germany
06.02.2018



A world in transition

Internet of Things

**Zero
Waste**

Smart Devices

E-Health

Omnichannel Commerce

Industry 4.0

Transparency

Urban Manufacturing

Data Quality

Blockchain

On-demand Business

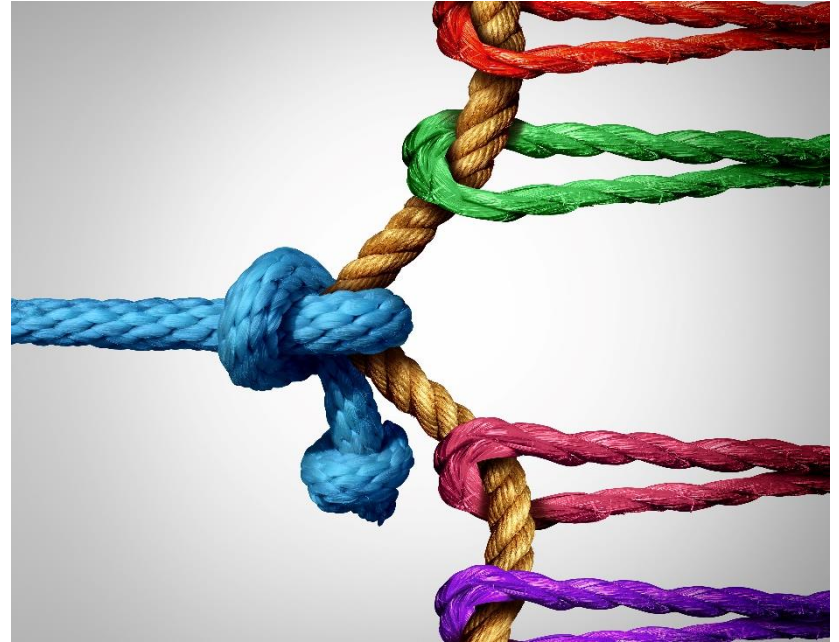
Supply chains are changing

- Digitalisation and globalisation are a reality.
- Whether relating to transparency or traceability, big data and data quality: New trends and developments are unstoppable.
- Business models and organisations are changing, as are the familiar distribution channels.

Balancing interests

Common solutions for today and tomorrow.

- Megatrends, consumers, competition and legal requirements: There's a need for a new kind of co-operation throughout the supply chain.
- Co-operation and a common language are the right response to current changes.
- Providing services to meet these challenges has been the focus of GS1 Germany's business activities for years.



Neutral platform for collaboration and realising visions

GS1 Germany...

- ... develops **solutions and standards** for the challenges of today and tomorrow; for example, for traceability, transparency in the food sector, patient safety and e-commerce.
- ... is the **driving force** behind the development and implementation of globally applicable autoID, communication and process standards.
- ... plays the **pivotal role** in the interaction between all participants in the supply chain.
- ... is the **catalyst** for developing future fields of application.
- ... is a **neutral platform** for facilitating collaboration and knowledge sharing.

Facts & figures

- Private-sector, not-for-profit company based in Cologne, Germany
- 1974: Founded as the "Centrale for Coorganisation" (CCG)
- 2005: Renamed GS1 Germany
- Managing Director: Thomas Fell
- Over 53,000 customers in 2016
- Over 180 employees, over 400 including ownership interests and subsidiaries
- Partner: EHI Retail Institute and the German Brands Association (Markenverband)
- Core product: The barcode and other globally applicable identification, communication and process standards



SEPA Instant Payment Initiative

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Partner

GS1 Germans brings significant stakeholders like



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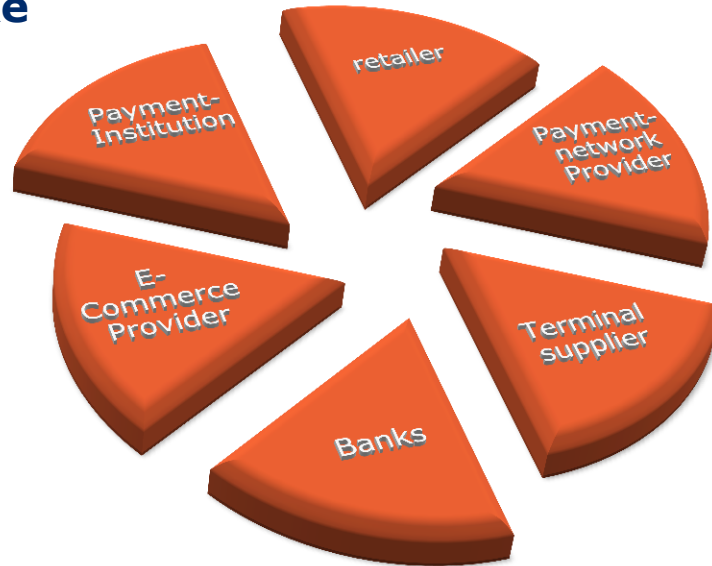
GS1 Germans brings significant stakeholders like



SEPA Instant Payment Initiative

Partner

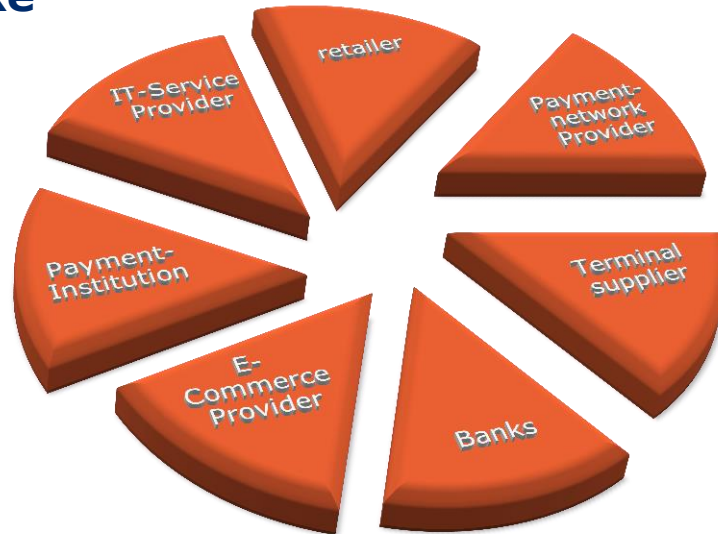
GS1 Germany brings significant stakeholders like



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Partner

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Partner

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together to elaborate an independent payment solution without any huddles



SEPA Instant Payment Initiative

**two opportunities in combination for
a fast and secure payment method**



Payment Services Directive
(PSD2)

XS2A



fast settlement



SEPA Instant Payment Initiative

GS1 Germany Working Group

- **Founded in 2016**
- **Regular meetings since 2016**
- **Elaborating with all stakeholders a best suitable standard under the premises of:**



SEPA Instant Payment Initiative

Premises

- € **Economical**
- 🔒 **Secure**
- ▶▶ **Fast**
- 🤝 **Open architecture without any discrimination against other stakeholders**
- ⬆️ **Scaleable**
- 🛒 **Use-Cases for POS / E-Commerce / P2P**
- 📱 **Low investments for stakeholders**



Status quo

Well elaborated

SEPA Instant Payment Initiative

GS1 Germany Working Group

- **Over 50 different companies covering the whole supply chain of payment**
- **Agreement to run a neutral certification server by GS1 Germany**
- **GS1 Germany will ensure a proper legitimization process for stakeholders being participant of Instant Payment solution**
- **No discrimination is made against market players**



Contact

Ercan Kilic

Leiter Mobile Commerce & Financial Services

GS1 Germany GmbH

Maarweg 133

50825 Cologne

T +49 (0)221 94714 218

F +49 (0)221 94714 7218

M +49 (0)171 561 4484

E kilic@gs1-germany.de

www.gs1-germany.de

Structure and operating principle

Backup

By business, for business



Cross-industry - the Supervisory Board

Industrie

B. Braun Melsungen AG
Dachser GmbH & Co. KG
Deutsche Post DHL Group
GARDENA Deutschland GmbH
Hela Gewürzwerk Hermann Laue GmbH
Henkel Wasch- und Reinigungsmittel GmbH
Miele & Cie. KG
Mondelez Deutschland Services GmbH & Co. KG
Nestlé Deutschland AG
Dr. August Oetker Nahrungsmittel KG
Procter & Gamble Germany GmbH
Unilever Deutschland GmbH
N.N.

Handel

Amazon EU s.a.r.l.
dm-drogerie markt GmbH & Co. KG
EDEKA AG
Expert AG
GLOBUS Holding GmbH & Co. KG
Lekkerland AG & Co. KG
Lidl Stiftung & Co. KG
Markant AG
Metro Cash & Carry
N.N.
REWE Group
Universitätsklinikum Carl Gustav Carus Dresden
N.N.

Industry sectors

Consumer Electronics, Service, DIY, Fashion/Shoes/Sport, Fast-moving Consumer Goods, Healthcare