

EFIS AG

Instant Payment Challenge

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Dwayne Smith

Our Global Services

Interbank Clearing

- > 30 customers
- Standard Software for the connection to TARGET2, EURO1 / STEP1 and SEPA / EACHA
- Clearing and settlement, liquidity management

SWIFT Service Bureau

- > 80 customers
- Prior Premier Operating Practice Level
- Support for migration
- Special CSP support program

Cheque Processing

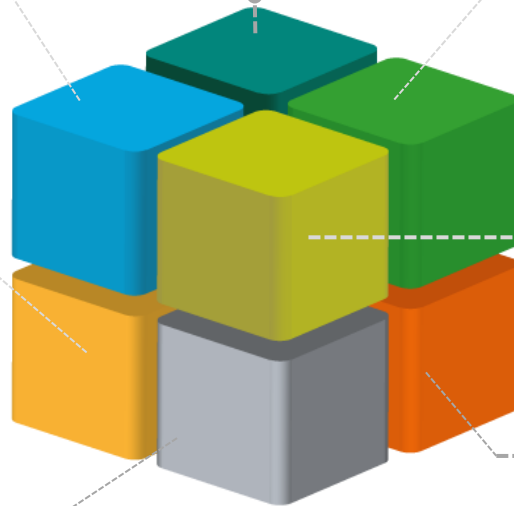
- > 10 customers
- Physical processing / scan
- Creation and transfer of settlement files and images to Deutsche Bundesbank

Payments for Banks

- > 80 customers
- Processing / clearing of domestic, SEPA and international payments
- Hosting EBICS connectivity

Payments for Corporates

- > 40 customers, 11 of the DAX-30 corporates
- Processing of multiformat domestic, SEPA / CGI and international payments
- Support & monitoring



Data Center

- Green IT operated
- IBM zSeries Mainframes
- Highest security standards
- Support & monitoring
- Online Screening App with Java Persistence API

Others

- Instant Payments
- PSD II / Openbanking
- Embargo- und AML
- App-Development
- EBICS Server/-Client

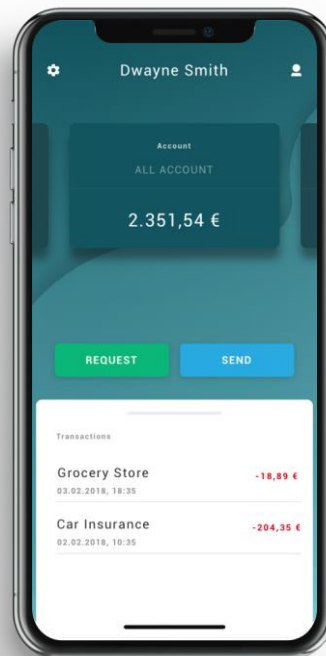
Basic Facts

- Native EBICS-client for android and iOS
- Easy onboarding via QR-code (key transmitting)
- QR-code-implementation based on GS1 working group
- SDK for android and iOS
- 2FA via mobile device (fingerprint/FaceId + pin)
- Optional enhanced user authentication through keystroke biometrics



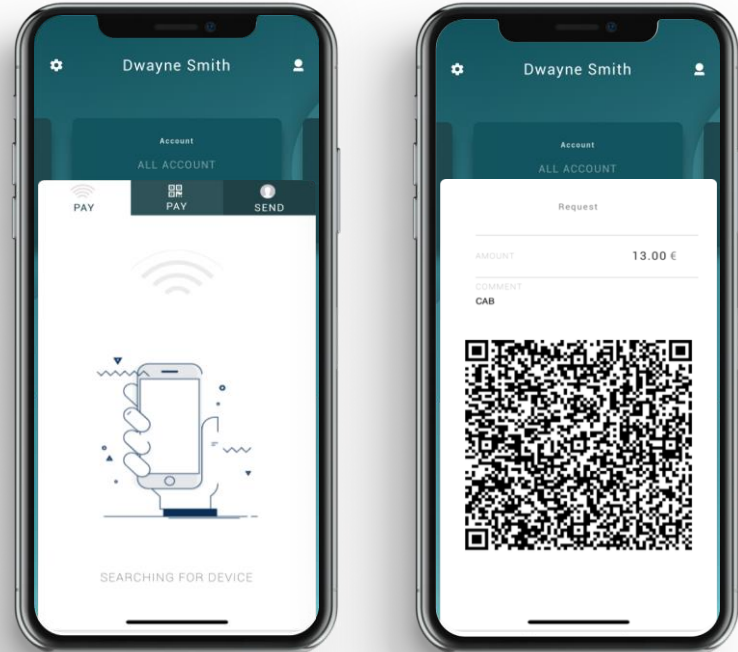
App Screen Overview

- General Informations
 - **Settings**
 - **Name**
 - **Contacts**
- View Account Balance
 - **Actual balance per account (PSD2 mode)**
 - **Cumulated balance for all accounts**
- Quick Access to Functionalities
 - **Send a payment manually**
 - **Request a payment via QR-code**
- Last Transactions
 - **Receiver, transaction timestamp, amount**



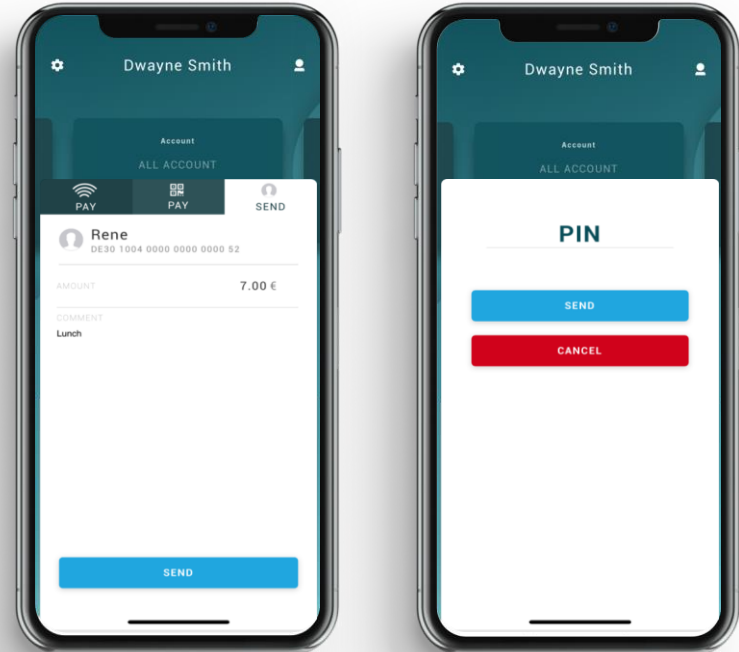
Payment Initiation Modes

- Contactless Initiation
 - Located at point of sale
 - Bluetooth smart (BLE)
 - NFC
- Request Transfer
 - Smaller and mobile merchants
 - Person to person
- Send out Payments
 - Send out to registered contacts
 - Manual input of a payment



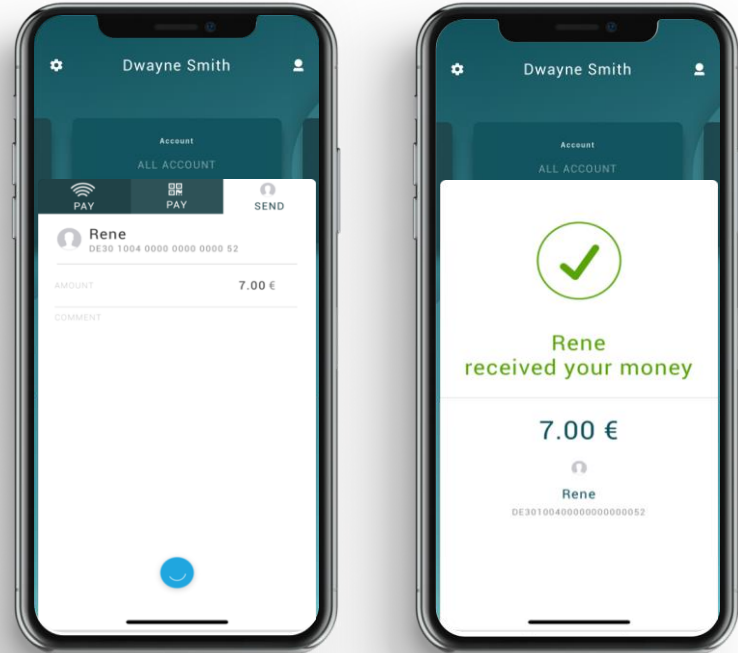
Check and Authenticate

- Check Payment Before Sending
 - **Check receiver information**
 - **Control amount**
 - **Edit remittance information**
 - **Optional add a comment**
- Authenticate Yourself
 - **Device options like fingerprint/Facelid**
 - **2FA via PIN or Keystroke Biometrics**
- Optional Weakening Authentication
 - **Whitelisting**
 - **Based on Amount**

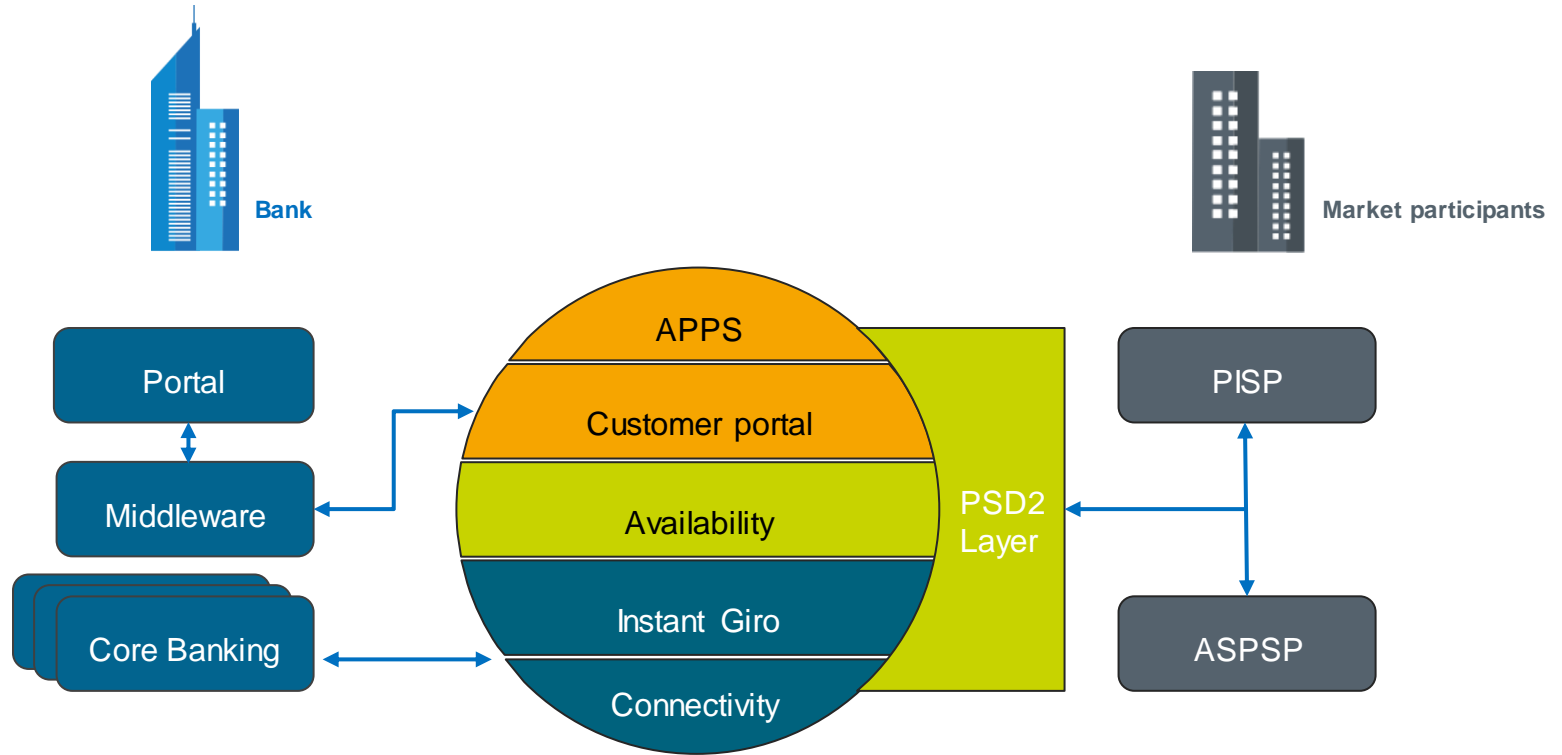


Transaction Tracking

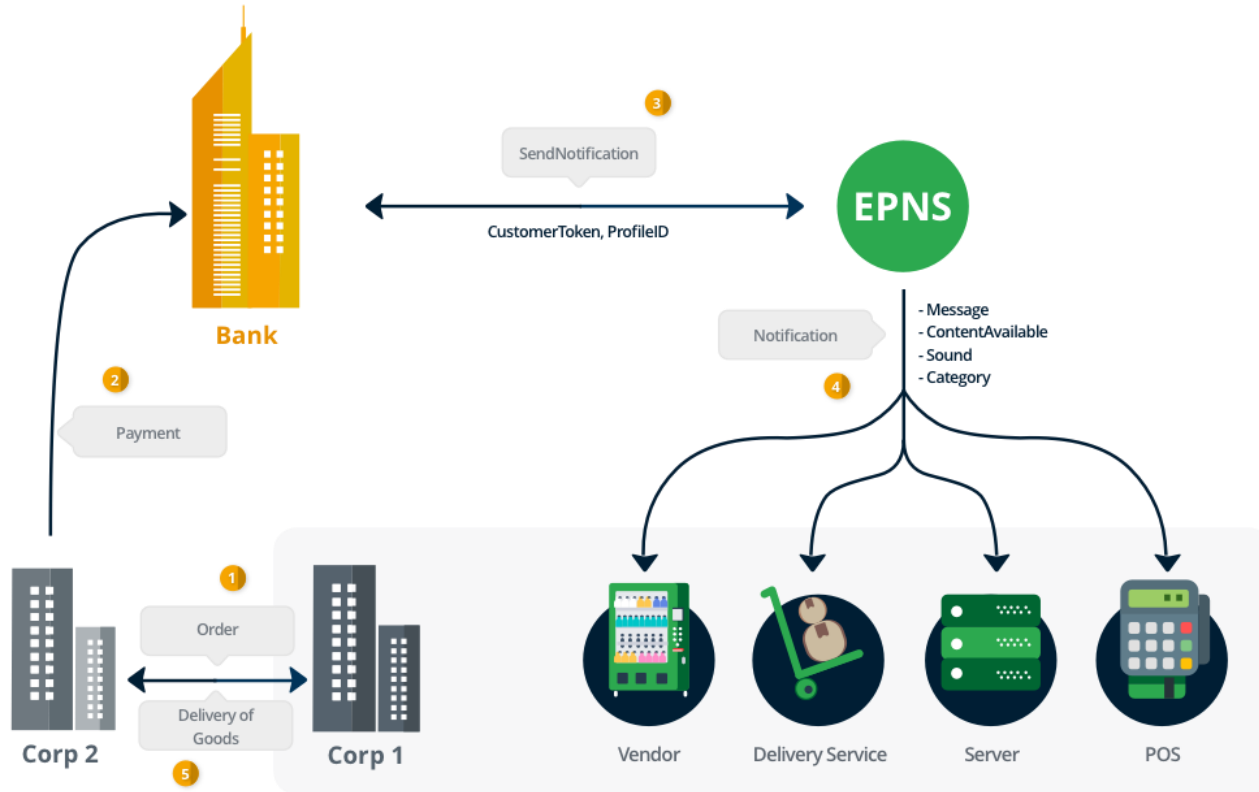
- View Payment Transfer Status
 - **“Transfer clock”** during transfer
 - **Optional display for each step**
 - **Optional detailed log**
- Information of finished Transfer
 - **Using SCTInst-Rules**
 - **Optional transfer details**
 - **Optional detailed log**
- Conformation Message for Retail Services
 - **EFIS Payment Notification Service**
 - **Embedded in POS-infrastructure**



Instant Payments Framework



EFIS Payment Notification Service



An aerial view of a city skyline, likely New York City, with a prominent green overlay. The image shows various skyscrapers and buildings, with a large, dark, rectangular building in the foreground on the right. The text is centered in the upper half of the image.

Thank you
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Visit us at our booth