

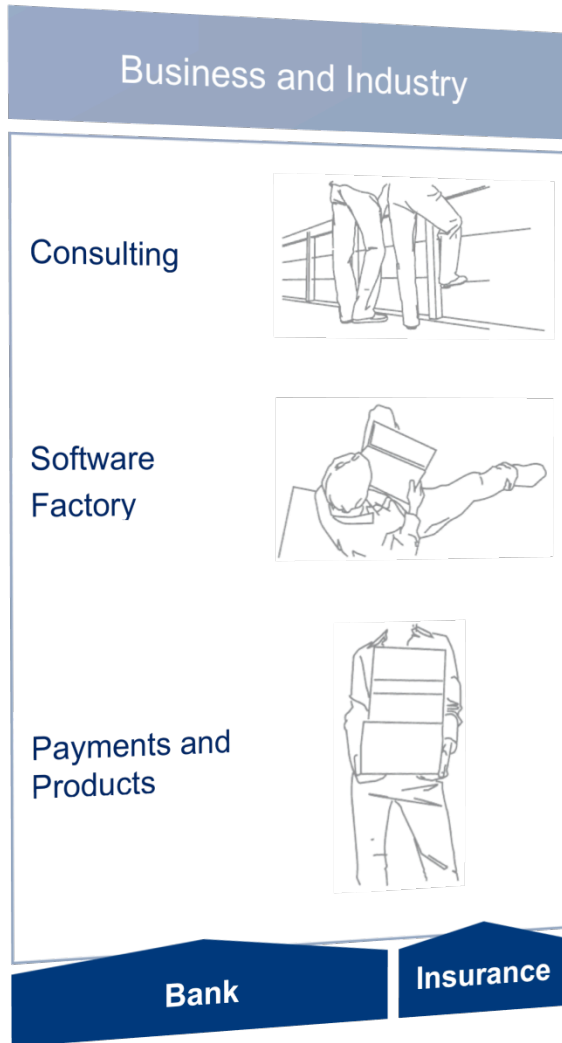


PPI AKTIENGESELLSCHAFT

EBICS
Market
Leader

Agenda

- PPI AG
- EBICS for Corporates
- EBICS in Interbank
- Conclusion




We are specialists for over 30 years for the financial industry

- Founded in 1984
- Board: Thomas Reher (CEO), Uwe Prieß, Dirk Weske
- Capital: 2 Mio €, Shareholder: Family Pape, board member, employee (**privately owned**)
- Sites: Hamburg, Kiel, Frankfurt, Düsseldorf, Munich, Paris, Zürich

Stability and continuity in performance and number of employees:

Turnover (in Mio. €)	37,5	42,9	42,4	47,3	51,7
Employees	340	350	358	370	388
	2010	2011	2012	2013	2014



Market leader for EBICS



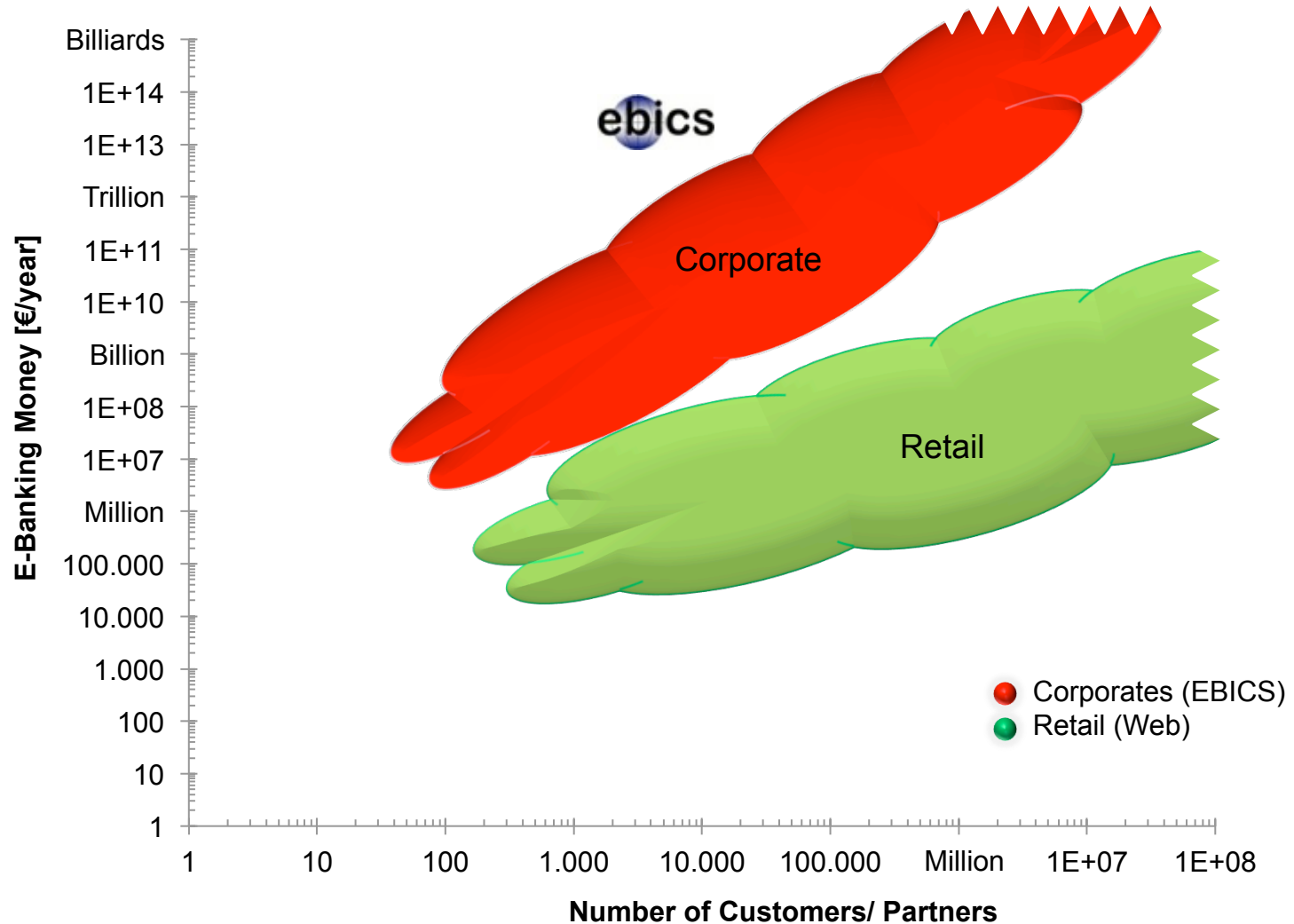
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Amount of Money Electronically transmitted

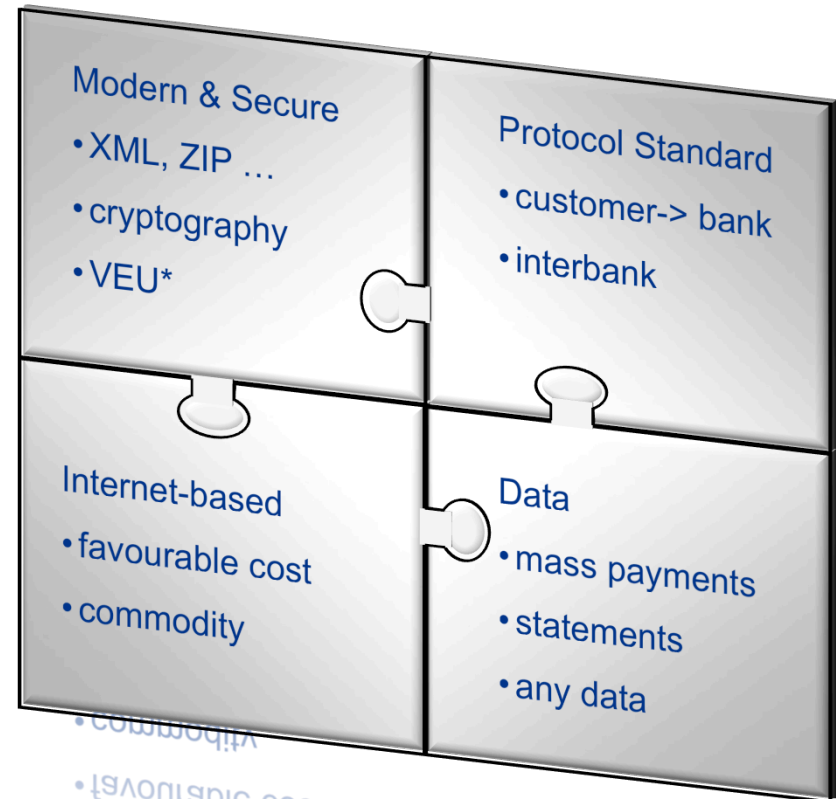


EBICS for Corporate Customers

- Electronic Banking Internet Communication Standard



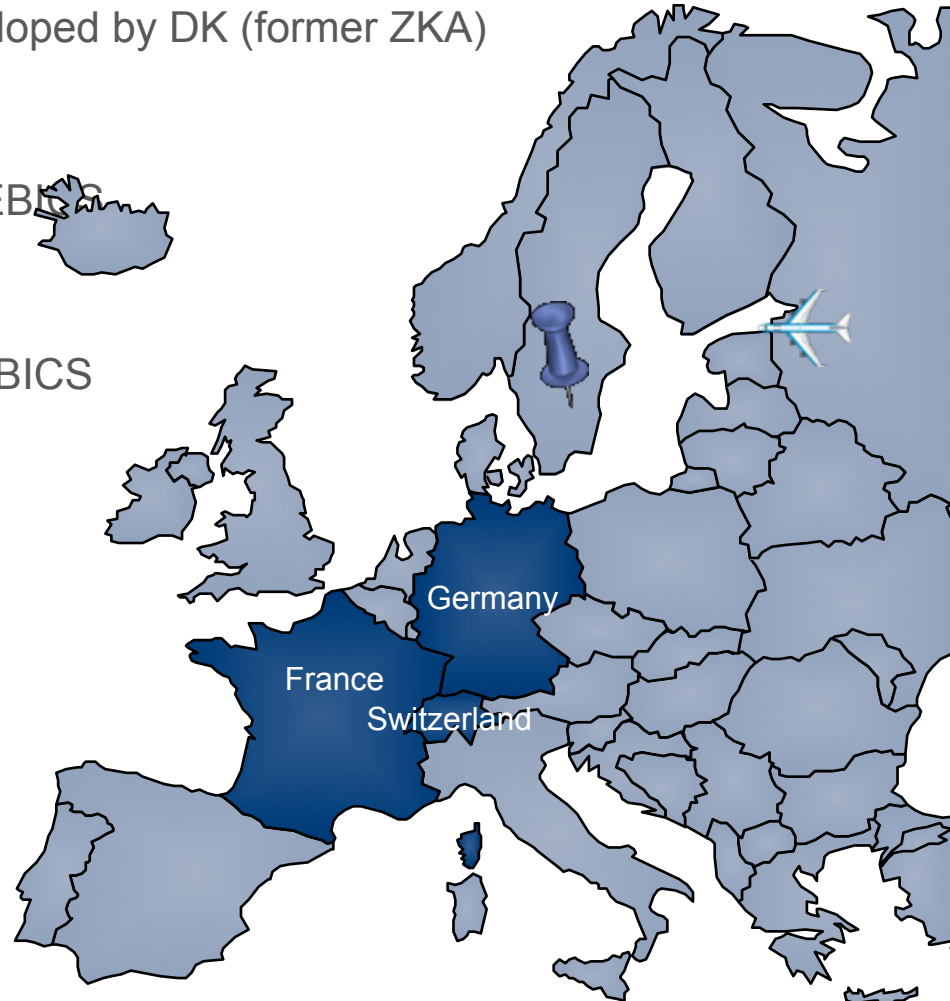
- EBICS website: <http://www.ebics.org>
- EBICS blog: <http://www.ebicsblog.com> (De, Fr, En)
- EBICS compendium: <http://de.wikipedia.org/wiki/EBICS> (De, Fr, En)

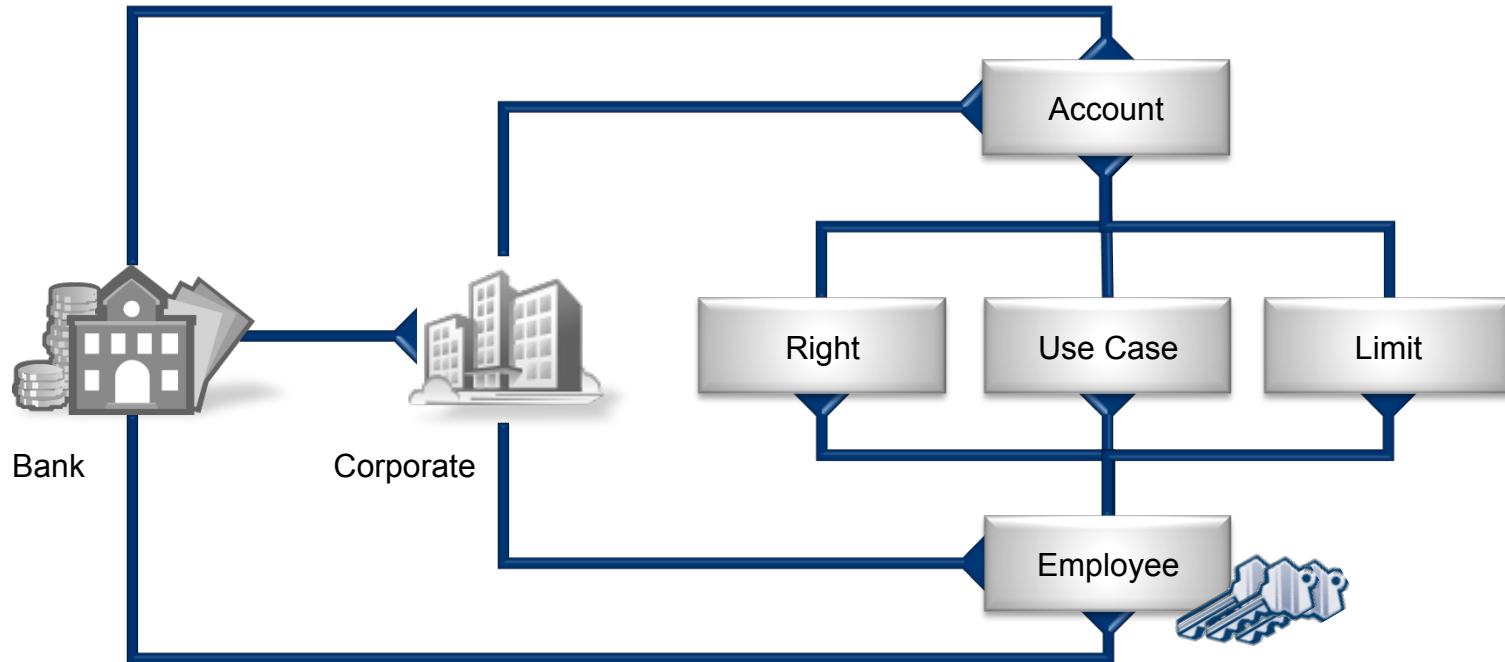


*VEU: Verteilte elektronische Unterschrift (distributed electronic signature)

Evolution of EBICS Standard

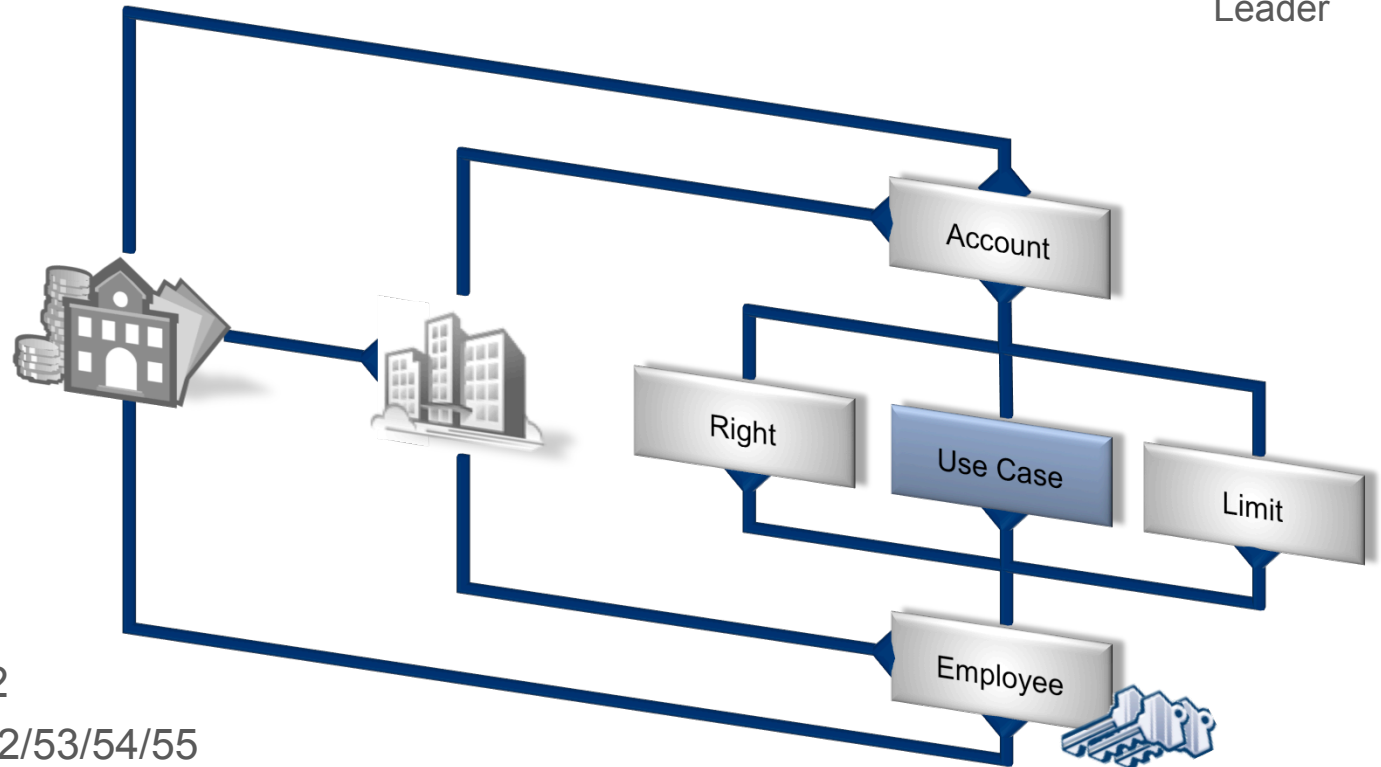
- 2008: EBICS was developed by DK (former ZKA) to replace FTAM
- 2010: CFONB adopts EBICS to replace ETEBAC
- 2015: SIX introduces EBICS to introduce a Standard
- EBICS company





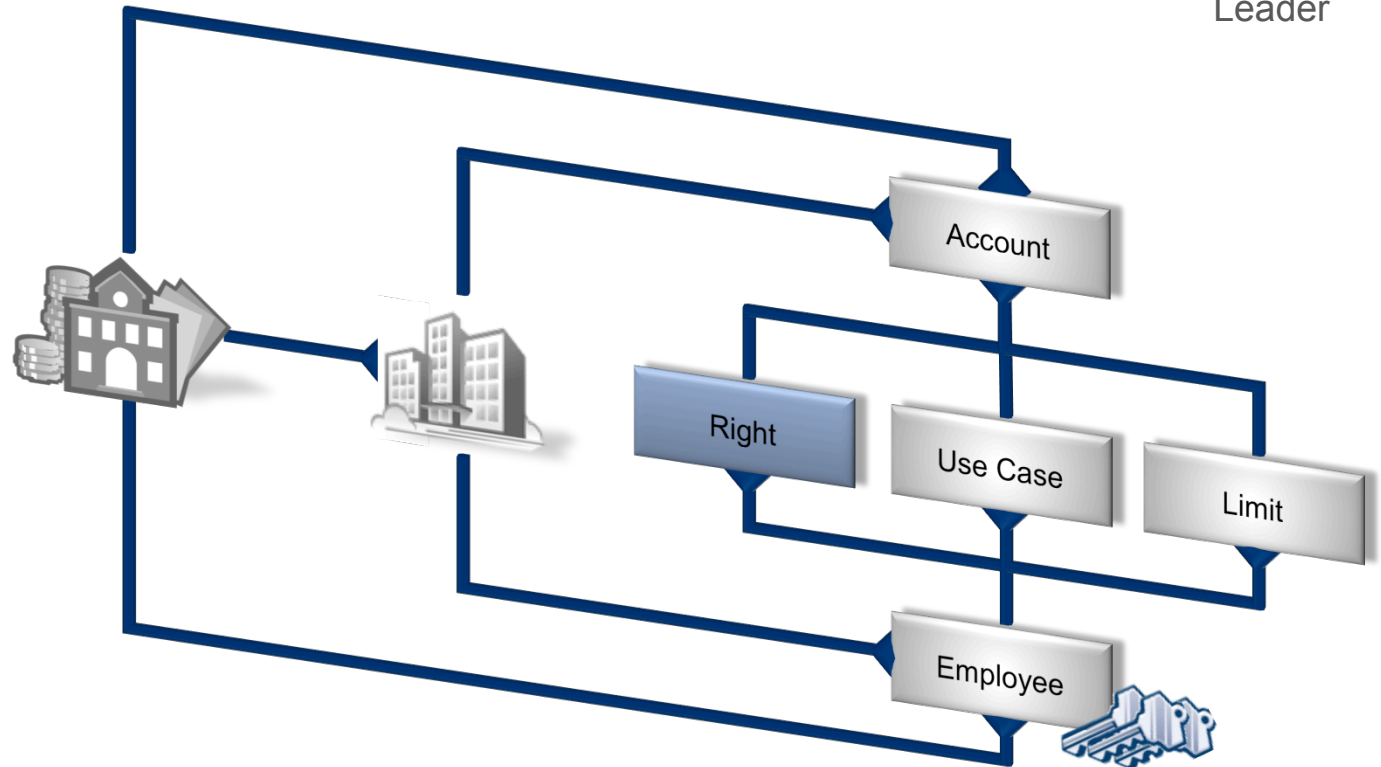
EBICS is more than ftp

Use Case



■ Use Case:

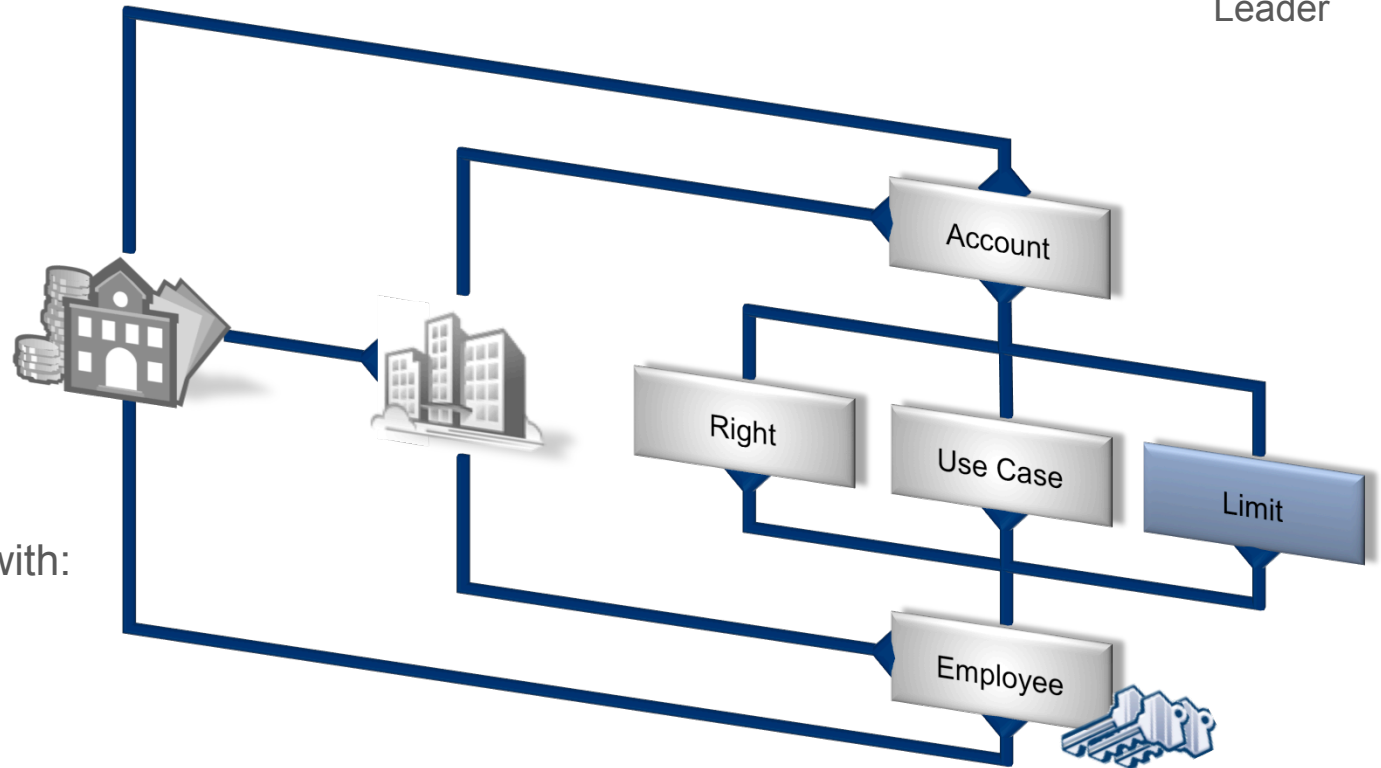
- SCT/SDD
- MT940/942
- CAMT29/52/53/54/55
- international transfer
- SEPA Card Clearing
- Debit Card Issuing
- Check Image Clearing
- any data ...



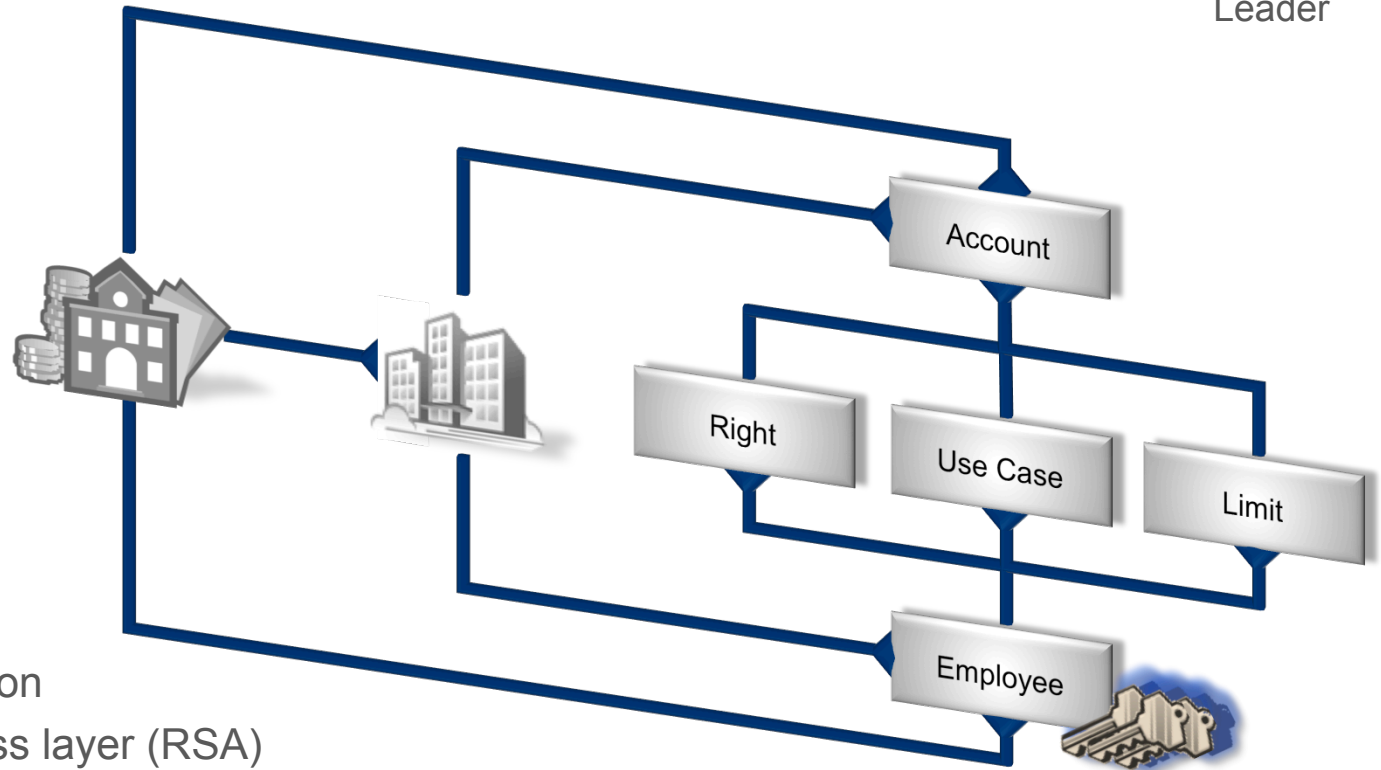
- Distributed Electronic Signature (VEU) in space and time
 - E signature: single authority
 - A signature: needs: A or B
 - B signature: needs A
 - T signature: only transport

Limits

- Daily limits
- File limits
- Large value
- In combination with:
 - customer
 - user
 - account
 - right
- Typical limits
 - international transfers
- 30% of corporate customers need limits!



High Security with EBICS



- Double Encryption
 - On business layer (RSA)
 - On technical layer (TLS)
- Double Signatures
 - On business layer (complete file)
 - On technical layer (each segment)

VEU Overview – Drill Down for Signing





TRAVIC-Port - Verteilte Elektronische Unterschrift



- Account Information
- File transfer
- Signature folder
- Management
- Orders
- French orders
- TRAVIC-Link

(001010) User Harald, Schmitt (PORT03) is logged in since 2014-12-30 14:22. Logout

Sign submitted orders

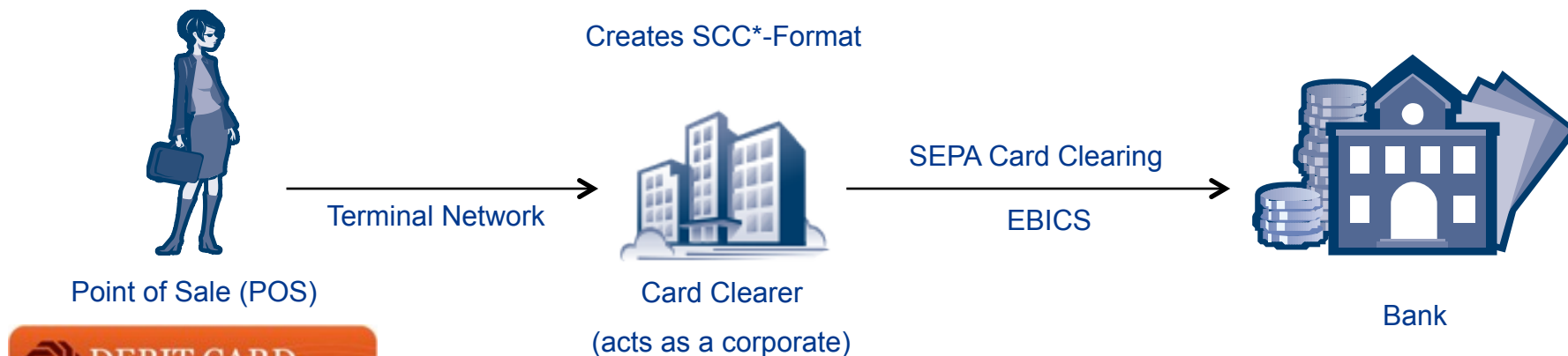
Signature folder

Selection	Order type	Bank access	Date	Reference	Single orders	Sum of amounts	Signatures (act./target)	Accompanying note	Single orders
<input type="checkbox"/>	CCT	WGZ Bank	2014-12-22	DE05400600000000100386	1	745.00 EUR	1/1	Display <input type="checkbox"/>	Filter <input type="checkbox"/>
<input type="checkbox"/>	CCT	WGZ Bank	2014-12-29	DE05400600000000100386	1	745.00 EUR	1/1	Display <input type="checkbox"/>	Filter <input type="checkbox"/>
<input type="checkbox"/>	ODD	WGZ Bank	2014-12-22	DE05400600000000100386	3	297.00 EUR	1/1	Display <input type="checkbox"/>	Filter <input type="checkbox"/>
<input type="checkbox"/>	CDD	WGZ Bank	2014-12-29	DE05400600000000100386	3	297.00 EUR	1/1	Display <input type="checkbox"/>	Filter <input type="checkbox"/>
<input type="checkbox"/>	CCT	WGZ Bank	2014-12-22	DE19400600000000100425	1	413.95 EUR	1/1	Display <input type="checkbox"/>	Filter <input type="checkbox"/>
<input type="checkbox"/>	CCT	WGZ Bank	2014-12-29	DE19400600000000100425	1	413.95 EUR	1/1	Display <input type="checkbox"/>	Filter <input type="checkbox"/>
<input type="checkbox"/>	CCT	Deutsche Bank	2014-12-22	DE26500700240000254620	1	2,333.00 EUR	1/1	Display <input type="checkbox"/>	Filter <input type="checkbox"/>
<input type="checkbox"/>	CCT	Deutsche Bank	2014-12-29	DE26500700240000254620	1	2,333.00 EUR	1/1	Display <input type="checkbox"/>	Filter <input type="checkbox"/>
<input type="checkbox"/>	CCT	Commerzbank Frankfurt	2014-12-22	DE77500425000000634512	1	1,333.00 EUR	1/1	Display <input type="checkbox"/>	Filter <input type="checkbox"/>
<input type="checkbox"/>	CCT	Commerzbank Frankfurt	2014-12-29	DE77500425000000634512	1	1,333.00 EUR	1/1	Display <input type="checkbox"/>	Filter <input type="checkbox"/>

1 to 10 of 12 items. [<< / < / 1,2 / > / >>]

- Update overview
- Sign orders
- Cancel orders
- Remove signature

EBICS and SEPA Card Clearing Customer to Bank



- Advantages
 - Dealer pays less compared to Credit Cards
 - Banks keep their customer
 - EBICS favorable costs

SCC* SEPA Card Clearing



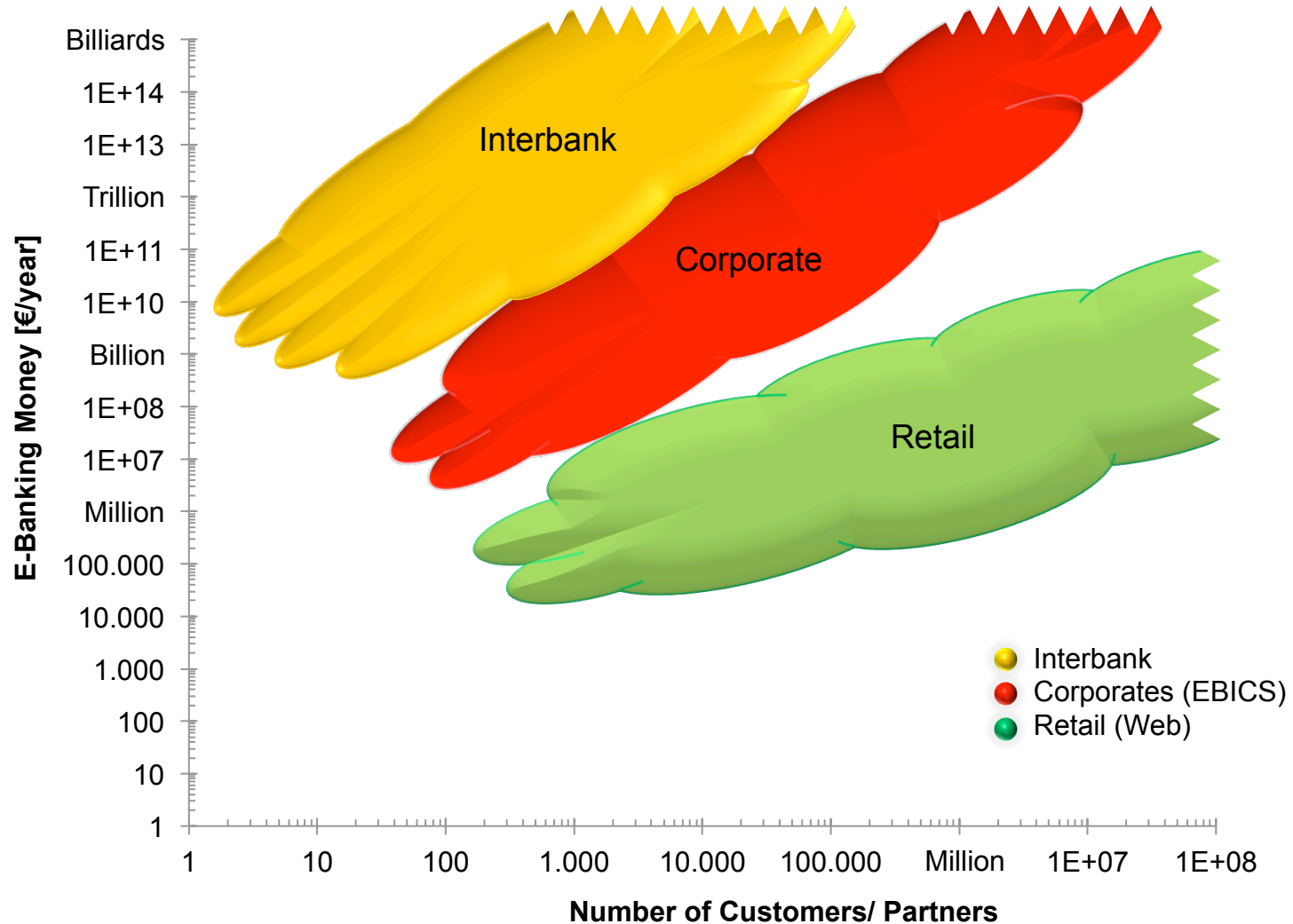
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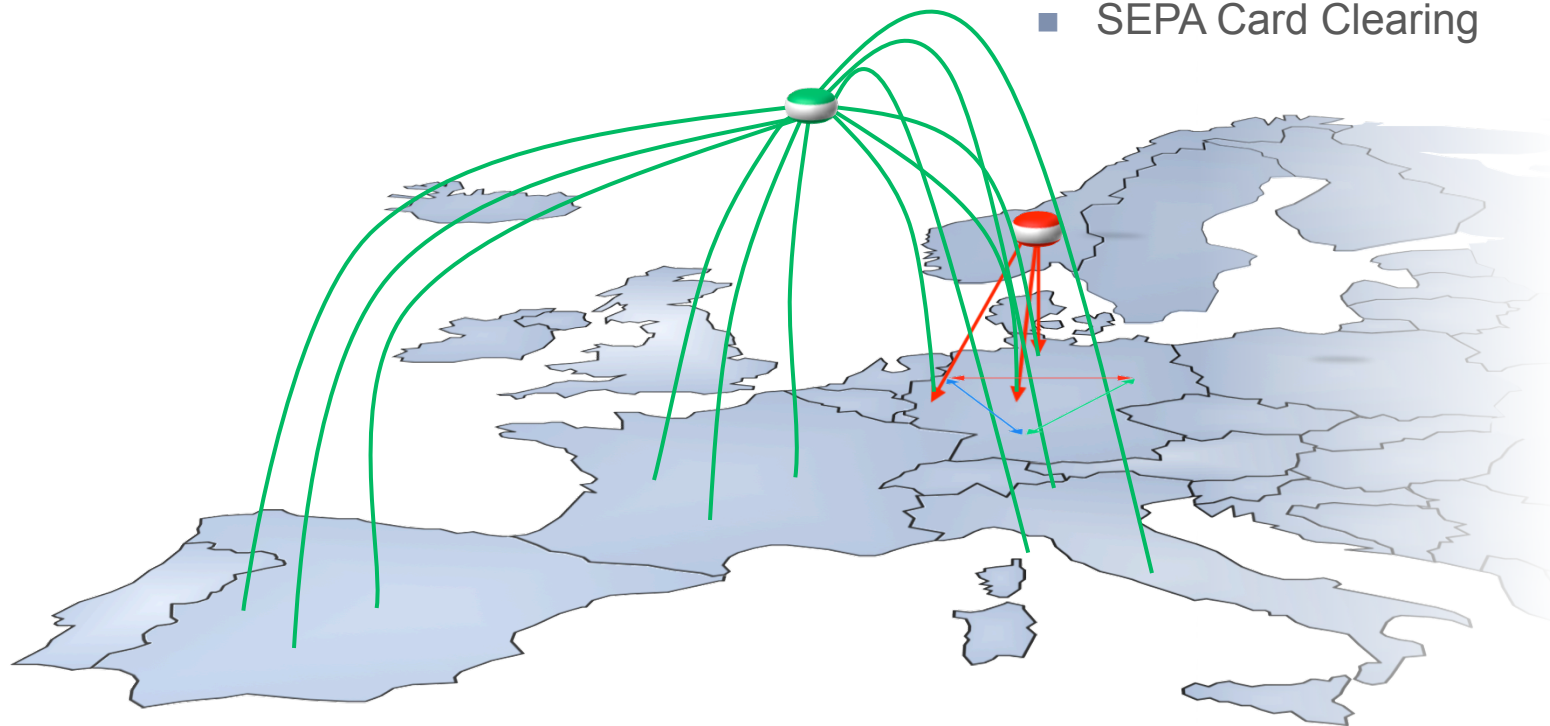
EBICS in Interbank

- Bilateral Clearing (Garagen Clearing)

- SCT/SDD Clearing
- Debit Card Issuing
- Check Image
- SEPA Card Clearing

- Deutsche Bundesbank

- SEPA-Clearer
- SEPA Card Clearing
- EBA Clearing
 - STEP2
 - SEPA Card Clearing



- EBICS is made for interbank
- EBICS is made for customer to bank
- EBICS is secure and efficient for the exchange of (payment) files

