



*Managing payments the SEPA way*

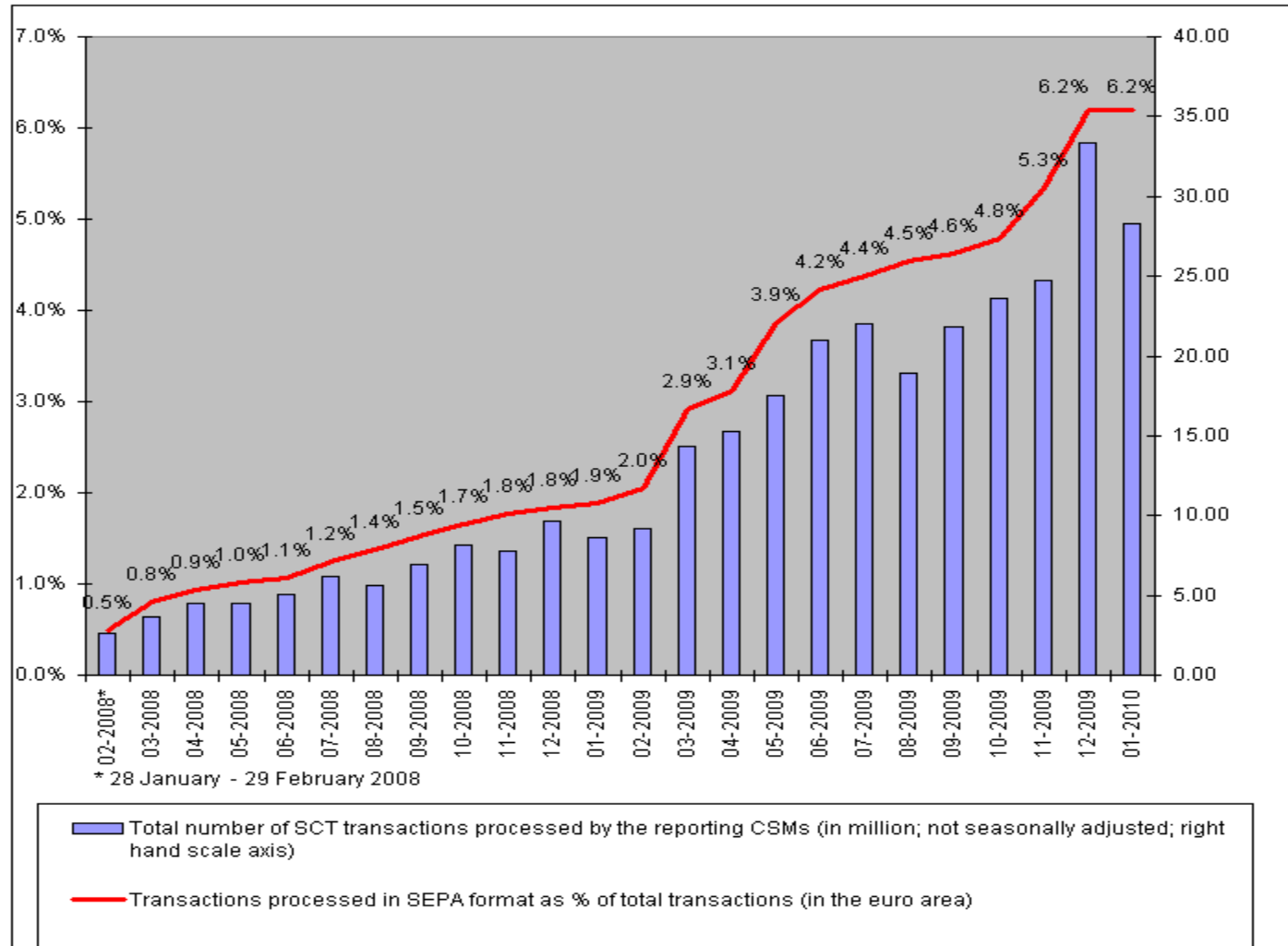
# SEPA- still a reality!

16 March 2010

“SEPA has been a formidable challenge, but formidable challenges make us stronger. It is not time to sit back in admiration; it is time to use SEPA.”

**Gertrude Tumpel-Gugerell,  
Member of the Executive Board of the ECB  
28 January 2008**

# Where are we? - Europe



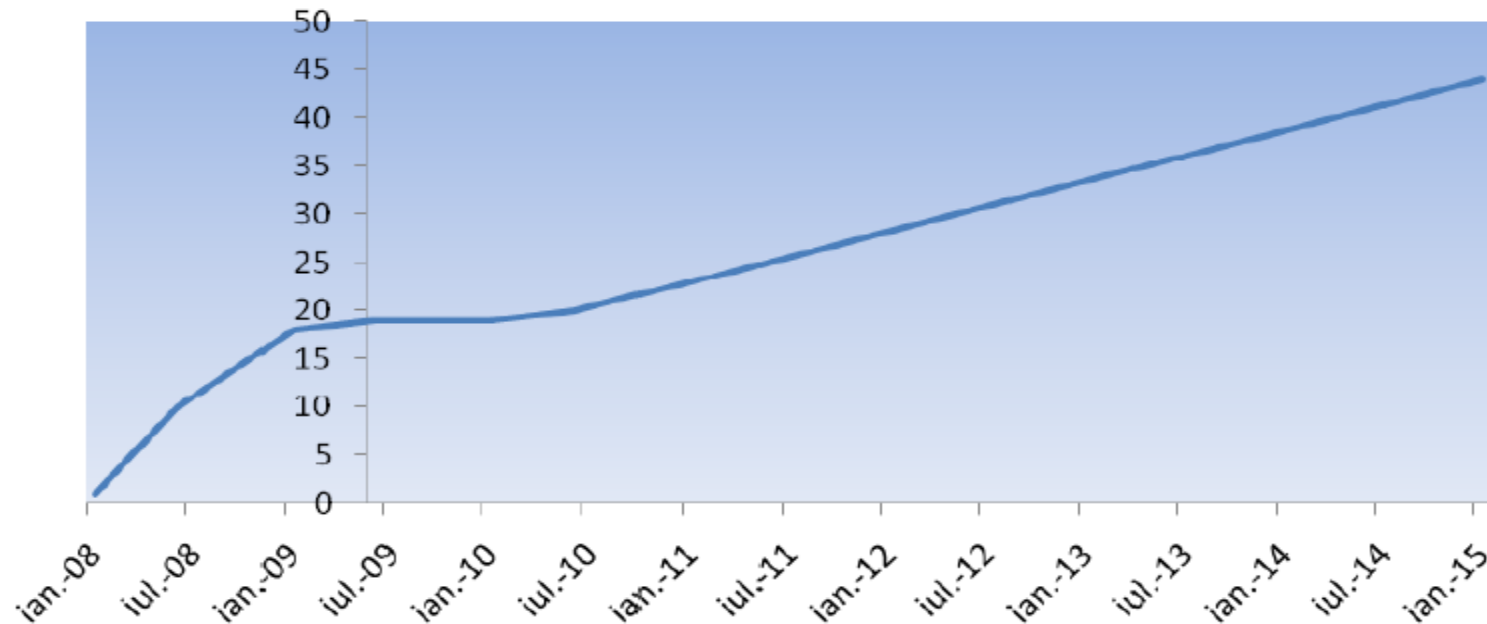
Source: ECB

SEPA- still a reality!

“Calls again on the Commission to set a clear, appropriate and binding end-date, which should be no later than 31 December 2012, for migrating to SEPA instruments, after which all payments in Euros must be made using the SEPA standards”

European Parliament resolution  
10 March 2010

## Migrare SCT - Numar banci



Source: National implementation and migration plan

12 March 2010 – 20 Romanian banks have adhered to the SCT Scheme

# Our SEPA Offer

SWIFTReady Application Provider

SWIFTReady Service Provider

**BIS Solutions:**



*Ready Application*

SEPA 2009

**BIS Services:**



*Ready Services*

Romania 2009

**qPayIntegrator**

Real-time  
payment suite

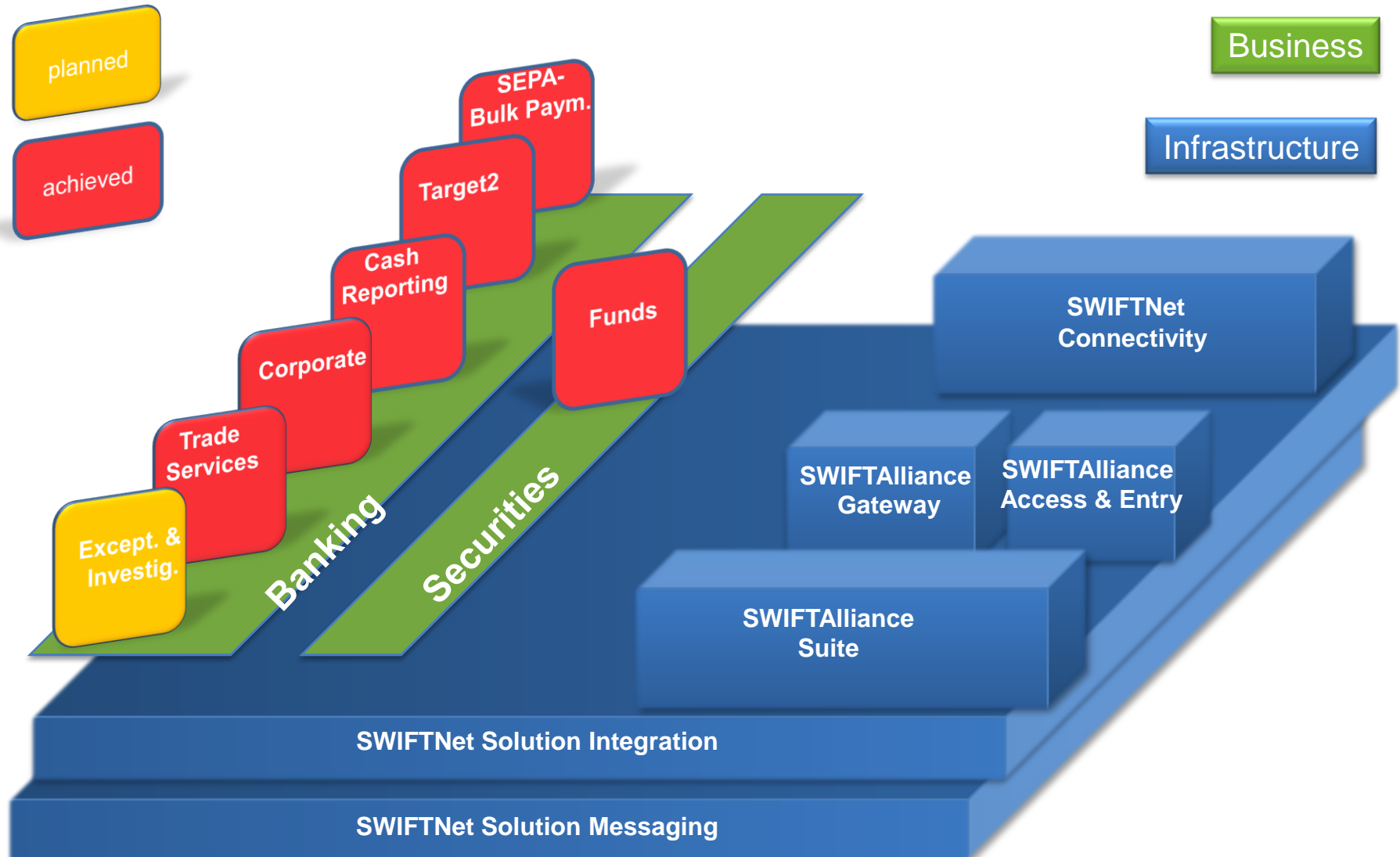
**Solution Experts**

Business  
analysts

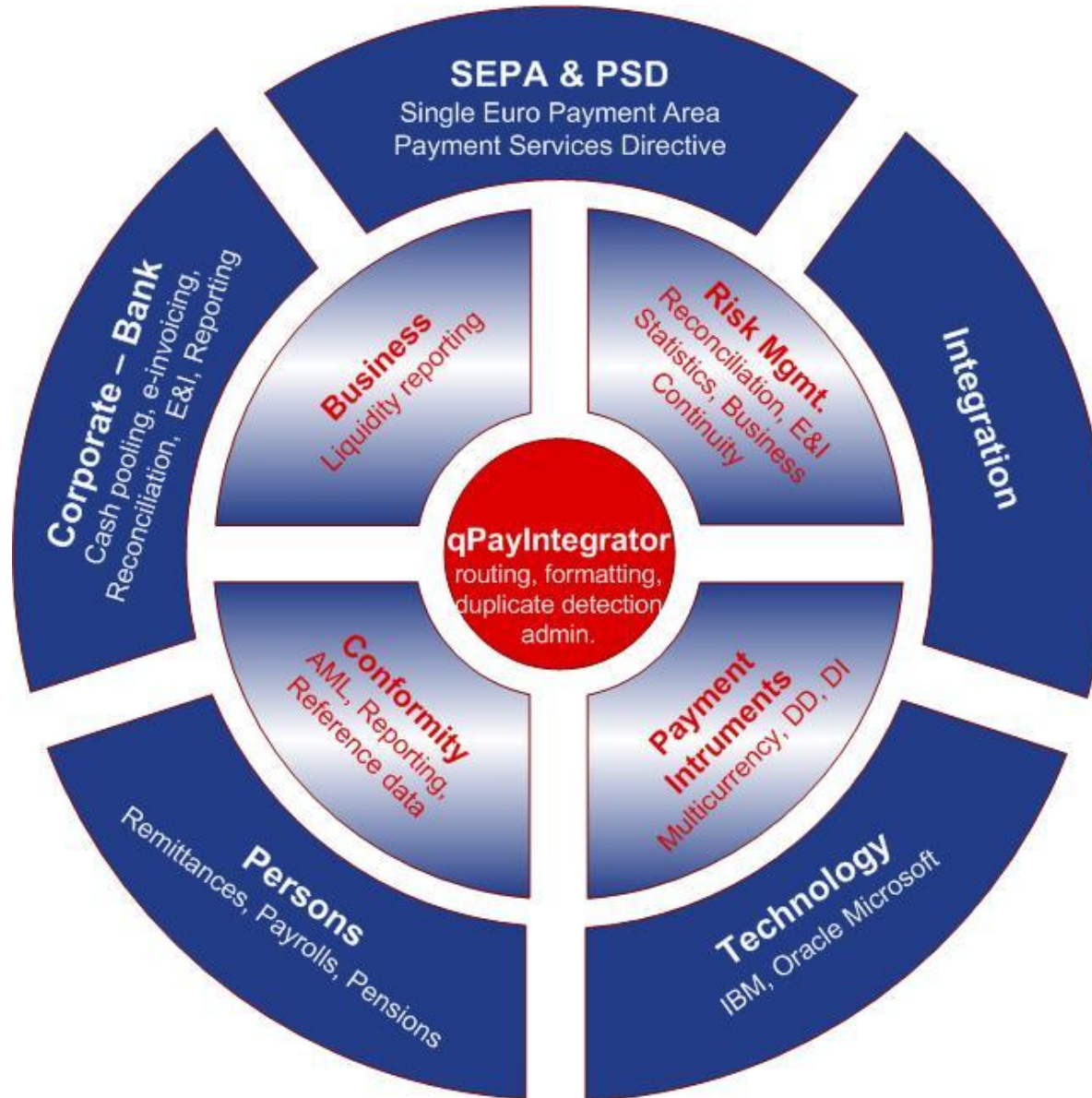
**Technical Experts**

Implementation  
engineers

# SWIFT Certified Expertise



SEPA- still a reality!



SEPA- still a reality!



“So, let’s rise to the challenge; let’s use SEPA, our key; and let’s discover the great many opportunities that lie on the other side of that door”

Gertrude Tumpel-Gugerell,  
Member of the Executive Board of the ECB  
28 January 2008

Real time funds transfer management and processing application, featuring value-added business functionalities

First solution awarded  
**SWIFTReady SEPA 2008** certification  
Re-certified **SWIFTReady SEPA 2009**

## qPayIntegrator Suite

Available on  
**IBM® WebSphere®**  
technology

Also available on  
**Microsoft® BizTalk®** and  
**Microsoft® Accelerator for SWIFT**  
technology.

## qPayIntegrator - Payments hub

the core of the qPayIntegrator suite provides technical integration between different business applications, data conversions to/from different formats, messages routing, duplicate detection and investigation

1

### The SEP feature

#### qPI-SEP

Provides data formatting and specific reports related with the connection of financial institutions to different Romanian market infrastructures, such as RTGS, ACH, GSRS.

2

### The availability feature

#### qPI-FMA,

Ensures messages mirroring from the production site to the backup site of qPayIntegrator

3

### The multi-payments and direct debit feature

#### qPI-DD

Provides the specific formatting related to implementation for Direct Debit

4

### The liquidity reporting feature

#### qPI-ML

Ensures the relevant messages' data reporting to provide the real-time cash reports and forecasts

5

## qPayIntegrator - Payments hub

the core of the qPayIntegrator suite, responsible for technical integration between different business applications, data conversions to/from different formats, messages routing, duplicate detection and investigation

### The multi-currency feature

#### qPI-MC

ensures the formatting, routing and transport of MT and MX SWIFT messages

6

### Competitive reporting feature

#### qPI-TR

1. Advanced traffic reports, based on standard deviation analysis from normal values (of the correspondent banks business)
2. An early alerting facility of the business competitive changes

7

### The Debit Instruments feature

#### qPI-DI

Ensures the management (receiving, sending and processing) of payments made through cheques, promissory notes, bills of exchange - during their business life-cycle

8

### The SEPA-compliance feature

#### qPI-SEPA

ensures data formats and flows compliance with EPC specifications

9

### The accounting reconciliation

#### ReconS

ensures the statements-ledger reconciliation, SWIFT statements formatting and payments exceptions investigation

10

## qPayIntegrator - Payments hub

the core of the qPayIntegrator suite, responsible for technical integration between different business applications, data conversions to/from different formats, messages routing, duplicate detection and investigation

### The AML feature

#### qPI-AML

ensures transactions filtering using various lists, to detect possible money laundry or terrorist actions

11

### The workers' remittances feature

#### qPI-WR

Ensures the collections, processing and distribution of remittances using WR pacs

12

### The qPI version for Alliance Lite

#### qPI-Lite

Provides straight-through-processing of payments and collections for Alliance Lite

13

### The qPI solution for Service Bureau

#### qPI-SSB

Ensures message conversion and processing, along with additional business value-added features

14

# SEPA Compliance

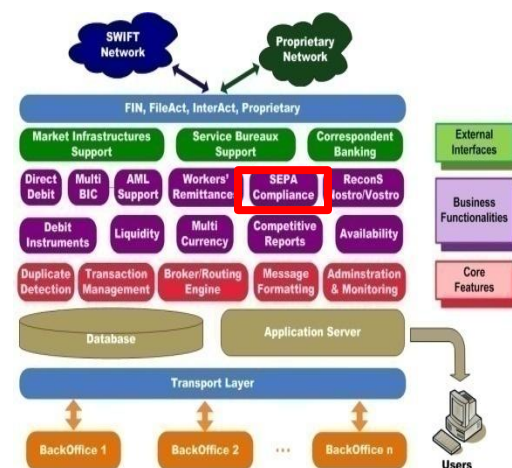
The **SEPA-compliance** feature:

- Ensuring data formats and flows compliance with EPC specifications for SEPA
- The foundation to ensure the bank reachability for all its clients:
  - ✓ Corporate - banks' business community
  - ✓ Individuals - workers' remittances

qPayIntegrator SEPA-compliance feature in short:

- EPC rulebooks and implementation guidelines
- Connection to SWIFT network through SAG (SWIFTAlliance Gateway)
- FileAct Enhanced Header support
- All credit transfer supported topologies (T0, T2 - EACHA & EBA Clearing)

**Support for bilateral and/or centralised clearing**  
**Cost reduction mechanism**



*Ready Application*

SEPA 2009