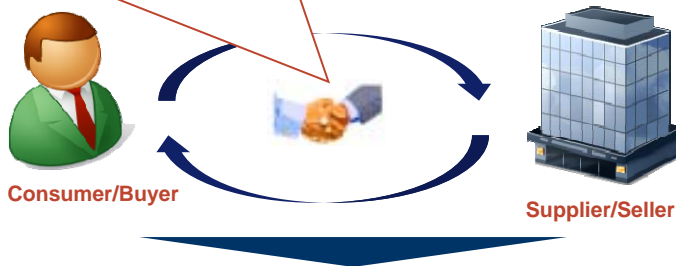


# SEPA Payments

COST EFFICIENCY & TRUST WITH  
DIRECT DEBIT E-MANDATES

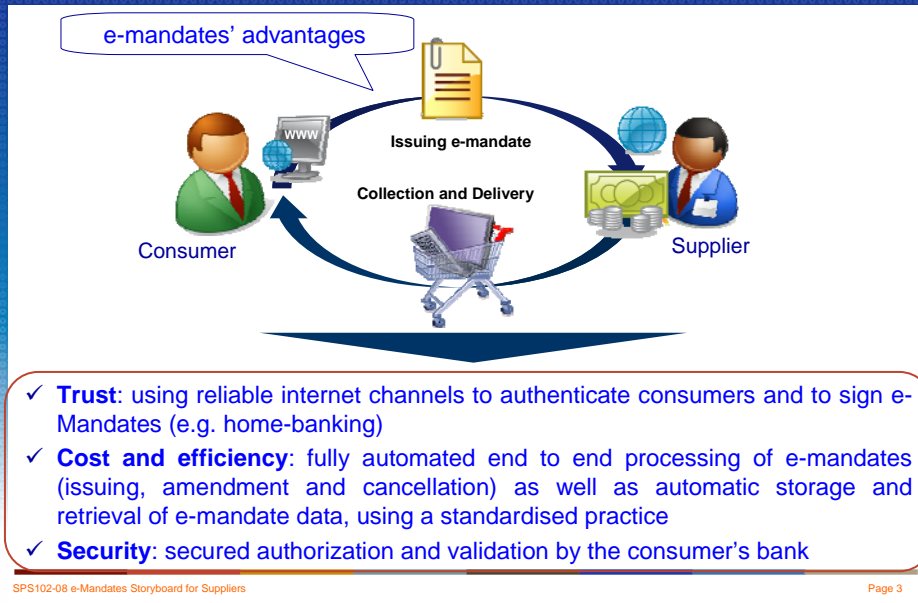
## SEPA Direct Debits Why Direct Debits?

SEPA Direct Debits provide an easy and secure way to pay bills...



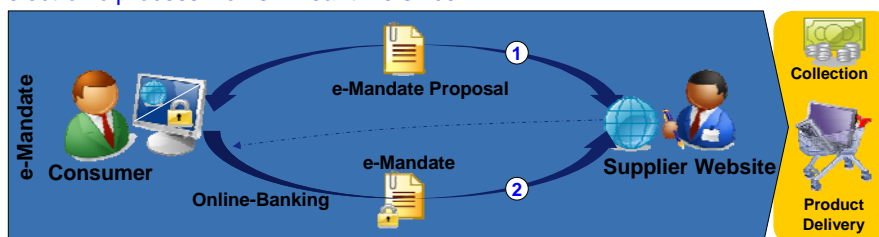
... with existing bank accounts and using **mandates**: a debit authorization that allows the supplier's bank to collect, from the buyer's bank account, the payment for a particular contract (e.g. purchase of goods & services). Mandates can be electronic (e-mandates) or paper-based.

## Why e-mandates?



## How does it work?

With an additional feature on the supplier's website and services provided by the banks, consumers using this website can issue and sign e-mandates; the overall electronic process works in real-time since ...



- 1 The Consumer fills in the **e-Mandate Proposal** on the Supplier Website. The Supplier website redirects the Consumer to his online banking service.
- 2 After the Consumer's authentication, the signed **e-Mandate** is send back to the Supplier Website.

... e-Mandates are based on available, secure and widely used online banking services, as well as existing and growing internet experience.