

When outsourcing of SEPA services is your preferred option, **your choice of provider matters**

PBS offers a hosted SEPA solution, where modularity and flexibility are key features. Our 40+ years of experience in the payments business and customer implementations ensures you a smooth transition into the SEPA world.



SEPA compliance & reach

PBS' solution will be fully SEPA direct debit compliant per 1. November 2009 – adhering to both B2C and B2B rule-books as well as the PSD. It also ensures you full reach to participating SEPA banks.

110 banks have already signed up for PBS' SEPA direct debit services solution.

Designed for easy implementation

The design of our SEPA direct debit system is based on the principle that it should be easy for you to integrate our services to fit your specific needs – no matter if you are an individual bank or part of a group of banks.

Communication

We recognize that our customers are different with regard to integration preferences.



This is why we have made it possible for you to choose between a number of options; from traditional file based communication to web based service interaction – or a combination of both. We also offer browser based access options.

Flexibility & Modularity

One of the key features of PBS' SEPA direct debit solution is the modular architecture of the system.

Supported by a service oriented architecture (SOA), we create your own individual SEPA direct debit package – containing only those white label services you need and to a degree of outsourcing you are comfortable with.

Keeping costs at a minimum

Our system's design principles combined with its flexibility enables you to minimize your in-house development needs and as a result, keep your initial investment needs low.

Not only initial investments can be minimized by choosing the right outsourcing partner. Another key feature is our ability to shield our customers as much as possible from the consequences of continuous compliance requirements.

As a shared solution, costs can be kept low by changes done to the core and by implementing changes centrally where possible, instead of requiring changes at your end.

Make the right choice!

A wide range of customers

Our customers vary widely from card companies, banks and private and public entities to hotels, airlines, ferry companies, retail chains and other types of businesses. PBS performs payment and card processing services in more than 20 countries and our customers include:

- 14.000 companies and public authorities using our direct debit service, Betalingservice
- 1000 companies and public authorities using our e-invoicing system, e|faktura
- Approximately 200 card issuers, representing more than 8.2 million payment cards
- 91.000 merchants in Denmark accepting the Danish national debit card, Dankort
- 35.000 merchants accepting international payment cards
- Approximately 150 banks using our infrastructure for transferring payments and related information

Value for our customers

It is our goal to create value for our customers in everything we do. Our solutions are adapted to customers' unique requirements. They are innovative, state-of-the-art and price competitive.

