



Experience the commitment®

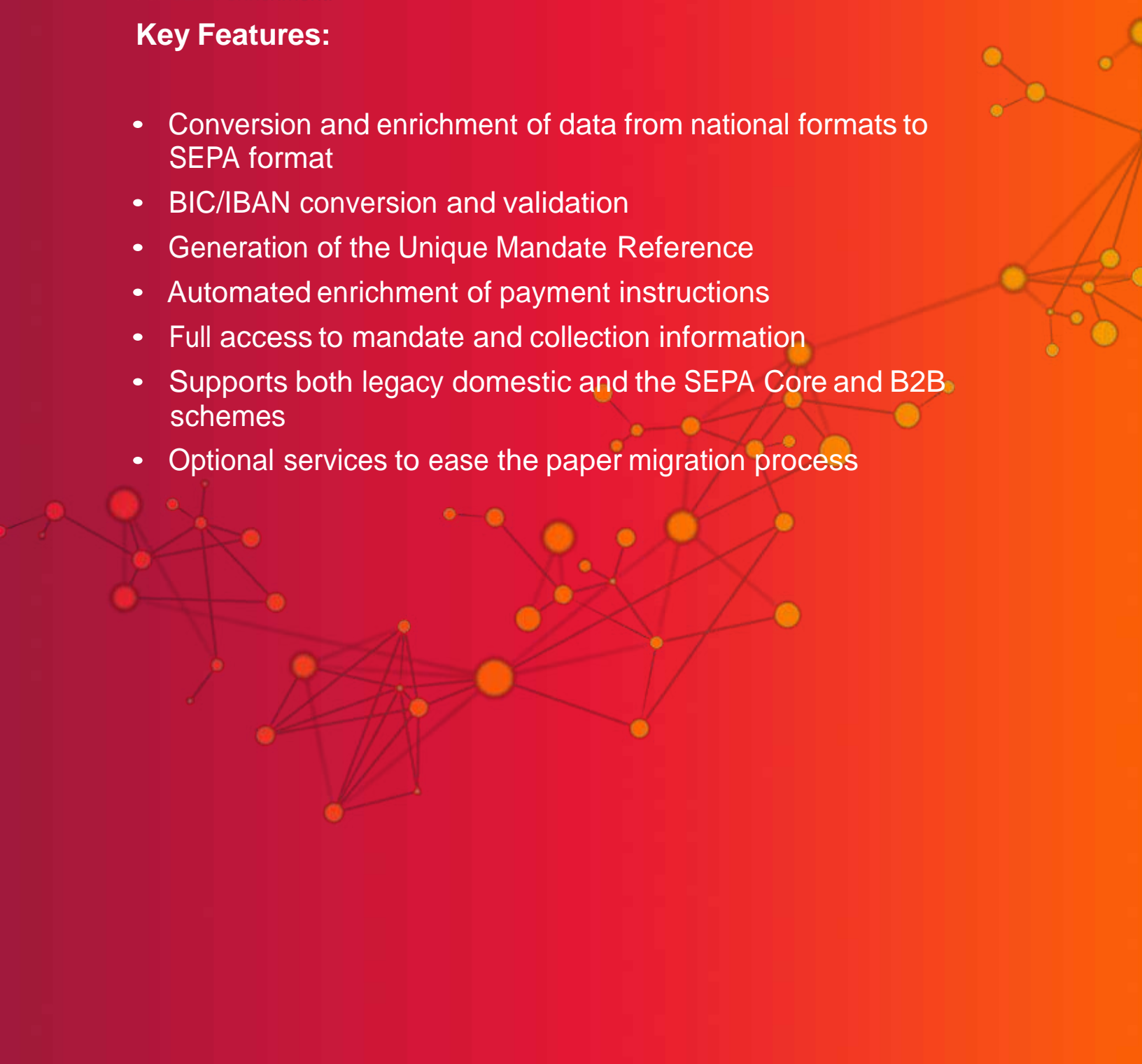
# CGI SEPA Services Mandate Management

Making SEPA Simple



Payment enrichment:

## Key Features:

- Conversion and enrichment of data from national formats to SEPA format
  - BIC/IBAN conversion and validation
  - Generation of the Unique Mandate Reference
  - Automated enrichment of payment instructions
  - Full access to mandate and collection information
  - Supports both legacy domestic and the SEPA Core and B2B schemes
  - Optional services to ease the paper migration process
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# Switching on SEPA

The Single Euro Payments Area (SEPA) is live. Corporates face a mandatory deadline of 1st February 2014 to migrate to the SEPA collection and payment schemes. With less than a year to go, many corporates are still not ready for this change.

As a corporate you will be fully responsible for the management of your debtors' direct debit mandates. This is a complex challenge.

The SEPA direct debit scheme uses the Creditor- driven Mandate Flow (CMF). This means you, not the bank, are responsible for storing and the on-going management of direct debit mandates.

You will also need to use SEPA XML, BIC/ IBAN, and migrate legacy mandates to SEPA by adding the Unique Mandate Reference and creditor id. This is fundamental change to direct debit collections, and it will touch many areas of your business.

While SEPA might be 'in the plan' for 2013, many corporates do not have access to the relevant SEPA expertise or the in-house IT resources to meet the deadlines. Doing nothing is not an option.

You will be unable to collect direct debits from customers and risk incurring penalties for not meeting the new regulations. Competitors may gain advantage.

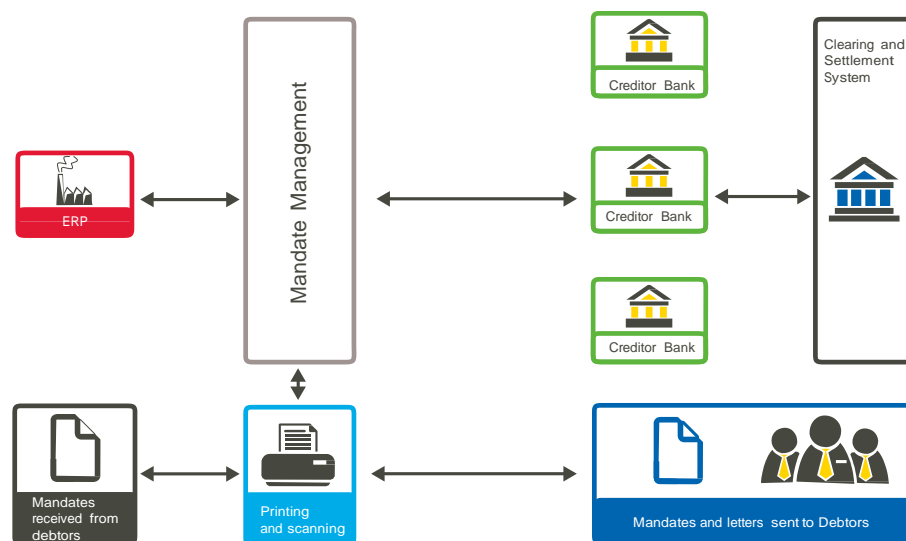
# Understanding the requirements – the SEPA Direct Debit checklist

As a corporate you will be fully responsible for the management of direct debit mandates. This is a complex challenge. The checklist below outlines the main activities in moving to SEPA.



Mandate Management is a comprehensive platform for SEPA. It offers you peace of mind by managing the entire SEPA migration process as well as on-going SDD mandate management all in line with the rule books. By choosing Mandate Management, your business could simply 'switch on SEPA' within 8 weeks.

The Mandate Management service is a ready-made solution to this live business issue. Essentially it offers you the green light to SEPA by managing all the requirements placed onto the corporate.



## Additional services:

We also provide solutions to reduce your SEPA workload and cost of paper migration through mandate scanning, printing, and secure archiving

# Mandate Management offers you:

## Full SEPA enrichment:

- Compliance with migration rules across all SEPA countries
- BBAN to IBAN and BIC conversion and validation checks
- Creation of Unique Mandate References for SEPA
- Full SEPA Reachability Check
- Conversion from national formats to SEPA XML

## A highly automated and fast service:

- Short deployment time, typically no longer than 8 weeks
- High volume scanning service to ease the bulk upload of paper mandates
- High volume mandate pack production in local language
- Secure physical and/or electronic archiving of mandates
- File transfer service supporting multiple formats

## Comprehensive support and security

- User friendly web access for customer services staff
- Ready-made training materials
- 24/7/365 Service Desk
- Fully resilient infrastructure
- Highest level bank grade security

Our award winning SEPA technology guarantees unlimited scalability and performance, and is benchmarked for processing 51 million SEPA business transactions per hour, making it the ideal choice for companies with large volumes of customers paying by direct debit. Joining an established service is faster, lower risk and more cost effective. Our transparent pricing keeps your upfront costs to a minimum and is based on usage of the service.

### Why not take the easy route?

SEPA ranks among the highest priorities for many of our clients. As such it is a top priority for CGI. Having helped the European Payments Council and Euro Banking Association in the development of SEPA (in fact we helped create the rule books), our locally based SEPA experts really understand the issues at hand.

Today, our technology is used to process 15% of SDD transactions in Europe, surpassing any other provider in the market. Having been in the payments business for more than 40 years, we are unrivalled when it comes to helping corporates meet the challenges and opportunities of SEPA.

The time to act is now.

**Make SEPA simple. Choose Mandate Management today.**





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With 71,000 professionals operating in 400 offices across 40 countries, CGI fosters local accountability for client success while bringing global delivery capabilities to clients' front doors.

Founded in 1976, CGI applies a disciplined delivery approach that has achieved an industry-leading track record of on-time, on-budget projects. Our high-quality business consulting, systems integration and outsourcing services help clients leverage current investments while adopting new technology and business strategies that achieve top and bottom line results.

As a demonstration of our commitment, our average client satisfaction score for the past 10 years has measured consistently higher than 9 out of 10.

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