

## Portrait PPI at a glance



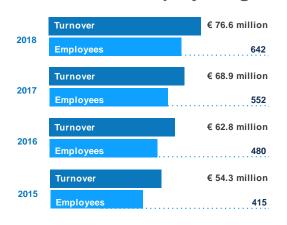
#### Industries and key areas



## Value chain without breaks

Our seamless value chain covers everything – from ideas to concrete solutions.

#### Turnover and employee figures





# Day -

### **Customers** come first

Our customers are our most important stakeholders. As a family business, we follow a long-term approach.



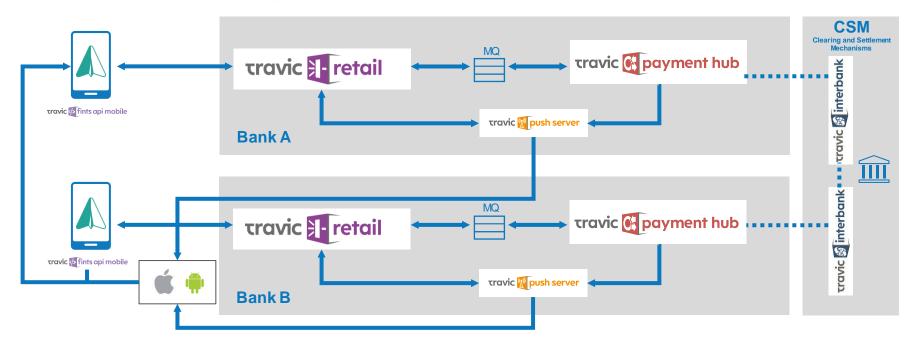
### **PPI** connects

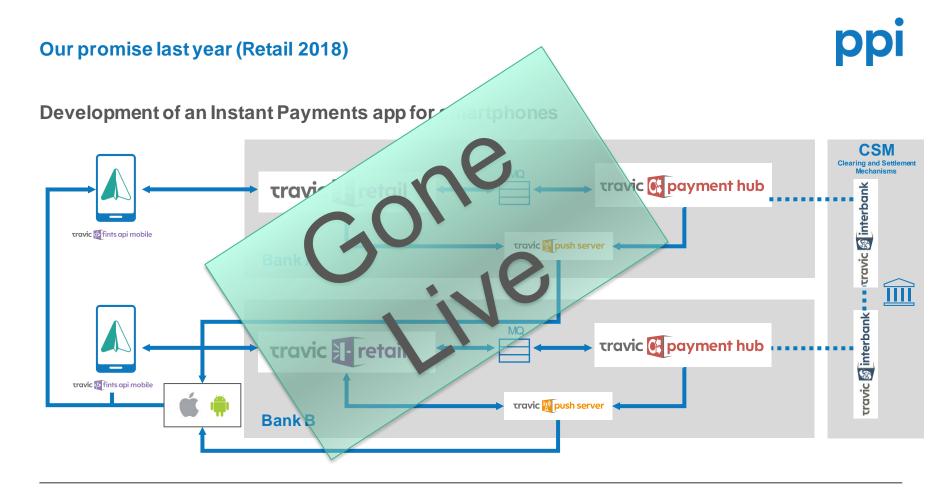
We strive to connect, not separate. As business experts, we transform business aspects to IT.

#### Our promise last year (Retail 2018)



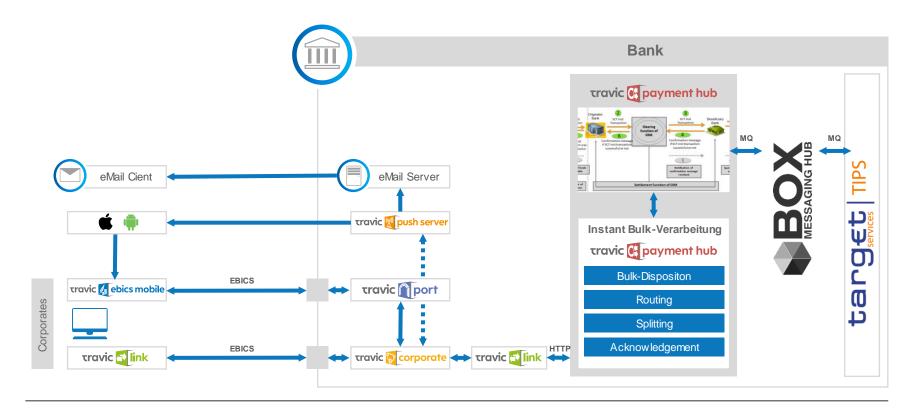
#### **Development of an Instant Payments app for smartphones**





#### Meeting the end user (Corporate 2019 – using IP bulks)





#### What's in Instant Payments Bulks for Corporates





#### **Instant Payments Bulks for Corporates**

- Initiation on existing standard (EBICS)
  - Corporate customer initiates a "bulk" the bank processes single instant payments to the ACH
- More precise Liquidity Management
  - later initiation and execution of due payments negative and positive responses
- Better experience for customers and employees

#### **Key issues**



- **Beneficiary notification** 
  - need to be implemented as well for IP bulks as for single IPs
- No possibility to recall bulks
- Non IP enabled accounts as part of an IP bulk (alternative routing control)
  - SCT Standard (too late) or TARGET2 (too expensive)



Want to see more? Come and see us at our booth!

#### **Contacts**



