

S InterPay -

the solution from
Savings bank organisation

- ◆ **System overview**
- ◆ **Payment flow**
- ◆ **Future developments and long term approach**
 - **Preconditions**
 - **Technical solution**

Future developments and long term approach

- technical conditions -

- ◆ **Common clearing application for domestic and cross border payments**
- ◆ **Cheap and secure file transfer**
- ◆ **Scanning of paperbased forms**
- ◆ **Online banking**

Future developments and long term approach

- preconditions -

- ◆ **Reporting requirements**
- ◆ **Bank codes (clearing codes / BICs)**
- ◆ **Formats / Forms
(paperbased; electronic)**
- ◆ **Cross border direct debit**
- ◆ **Cheque truncation**