SEPA Instant Payments

TIPSapp Event

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A world in transition

Supply chains are changing

- Digitalisation and globalisation are a reality.
- Whether relating to transparency or traceability, big data and data quality: New trends and developments are unstoppable.
- Business models and organisations are changing, as are the familiar distribution channels.
Balancing interests

Common solutions for today and tomorrow.

- Megatrends, consumers, competition and legal requirements: There’s a need for a new kind of co-operation throughout the supply chain.
- Co-operation and a common language are the right response to current changes.
- Providing services to meet these challenges has been the focus of GS1 Germany's business activities for years.
Neutral platform for collaboration and realising visions

GS1 Germany...

• ... develops **solutions and standards** for the challenges of today and tomorrow; for example, for traceability, transparency in the food sector, patient safety and e-commerce.
• ... is the **driving force** behind the development and implementation of globally applicable autoID, communication and process standards.
• ... plays the **pivotal role** in the interaction between all participants in the supply chain.
• ... is the **catalyst** for developing future fields of application.
• ... is a **neutral platform** for facilitating collaboration and knowledge sharing.
Facts & figures

- Private-sector, not-for-profit company based in Cologne, Germany
- 1974: Founded as the "Centrale for Coorganisation" (CCG)
- 2005: Renamed GS1 Germany
- Managing Director: Thomas Fell
- Over 53,000 customers in 2016
- Over 180 employees, over 400 including ownership interests and subsidiaries
- Partner: EHI Retail Institute and the German Brands Association (Markenverband)
- Core product: The barcode and other globally applicable identification, communication and process standards
SEPA Instant Payment Initiative
SEPA Instant Payment Initiative
Partner

GS1 Germans brings significant stakeholders like
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SEPA Instant Payment Initiative
Partner

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Partner

GS1 Germans brings significant stakeholders like

- Terminal supplier
- Payment-network Provider
- Retailer
GS1 Germans brings significant stakeholders like

- Banks
- Retailer
- Terminal supplier
- Payment-network Provider
SEPA Instant Payment Initiative Partner

GS1 Germans brings significant stakeholders like
SEPA Instant Payment Initiative Partner

GS1 Germans brings significant stakeholders like

- Payment-Institution
- Payment-network Provider
- E-Commerce Provider
- Terminal supplier
- Banks
GS1 Germans brings significant stakeholders like
GS1 Germans brings significant stakeholders like together to elaborate an independent payment solution without any huddles
SEPA Instant Payment Initiative

two opportunities in combination for a fast and secure payment method

Payment Services Directive (PSD2) + XS2A

fast settlement
SEPA Instant Payment Initiative
GS1 Germany Working Group

• Founded in 2016

• Regular meetings since 2016

• Elaborating with all stakeholders a best suitable standard under the premises of:
SEPA Instant Payment Initiative
Premises

- Economical
- Secure
- Fast
- Open architecture without any discrimination against other stakeholders
- Scaleable
- Use-Cases for POS / E-Commerce / P2P
- Low investments for stakeholders
Status quo

Well elaborated
SEPA Instant Payment Initiative
GS1 Germany Working Group

- Over 50 different companies covering the whole supply chain of payment
- Agreement to run a neutral certification server by GS1 Germany
- GS1 Germany will ensure a proper legitimation process for stakeholders being participant of Instant Payment solution
- No discrimination is made against market players
Contact

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Structure and operating principle

Backup
By business, for business

Stakeholders: Industry, retailers, logistics and IT service providers

Supervisory Board (in equal share: Manufacturing and retail industries)

Shareholders: 50% industry 50% retail trade

Trade associations, political bodies

Working committees
Cross-industry - the Supervisory Board

**Industrie**
B. Braun Melsungen AG
Dachser GmbH & Co. KG
Deutsche Post DHL Group
GARDENA Deutschland GmbH
Hela Gewürzwerk Hermann Laue GmbH
Henkel Wasch- und Reinigungsmittel GmbH
Miele & Cie. KG
Mondelez Deutschland Services GmbH & Co. KG
Nestlé Deutschland AG
Dr. August Oetker Nahrungsmittel KG
Procter & Gamble Germany GmbH
Unilever Deutschland GmbH
N.N.

**Handel**
Amazon EU s.a.r.l.
dm-drogerie markt GmbH & Co. KG
EDEKA AG
Expert AG
GLOBUS Holding GmbH & Co. KG
Lekkerland AG & Co. KG
Lidl Stiftung & Co. KG
Markant AG
Metro Cash & Carry
N.N.
REWE Group
Universitätsklinikum Carl Gustav Carus Dresden
N.N.

**Industry sectors**