TIPSapp Event
Mobile solution to initiate an Instant Payment transaction
February 6th 2018, Frankfurt

Marco Polissi SIA – Head of Jiffy Service Line
Live in production

130 banks &
4.5 million customers
Main features

- **Bank account** based
- **Security** by bank

- **Real time** debit & credit
- **P2P** money send and request to pay
- **P2B** e-commerce and in-store

- **Clearing & settlement** SCT/SCT\textsuperscript{INST}
Payment scenarios

- **Small Merchant**
  - QR code & location
  - Merchant ID

- **Money Transfer**
  - Telephone number

- **POS**
  - Telephone number

- **E-Commerce**
  - Telephone number

- **Big Retailers**
  - Loyalty card

- **Recurrence**
  - Transportation Pass

- **Parking**
  - Car plate

**Proxy Database**
Compliant with European regulations

**APP LAYER**
Front End APP and business logic (scheme rules)

**DIRECTORY SERVICE**
Phone number, loyalty card, geolocalization, car number, etc...

**PAYMENT INITIATION**
Payment initiation: money send/money request

**CLEARING & SETTLEMENT**
Inter banking CSM agnostic

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European Standard

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## Key elements

<table>
<thead>
<tr>
<th>STATUS</th>
<th>✓ In production with <strong>130</strong> banks</th>
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<tbody>
<tr>
<td></td>
<td>✓ <strong>4.5 million</strong> enrolled users</td>
</tr>
<tr>
<td>DIRECTORY SERVICE</td>
<td>✓ Alias to facilitate new payment scenario – Loyalty VAS</td>
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<tr>
<td></td>
<td>✓ Money Send, Request to Pay</td>
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<tr>
<td>SECURE</td>
<td>✓ Strong Customer Authentication</td>
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<tr>
<td></td>
<td>✓ Customer and Merchant enrollment provided by banks</td>
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<tr>
<td>APP</td>
<td>✓ Chameleon-like user interface</td>
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<td>✓ Stand alone/integrated into mobile banking APP</td>
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<td>OPEN PLATFORM</td>
<td>✓ In line with European recommendation (<strong>EPC – ERPB</strong>)</td>
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<tr>
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<td>✓ Open to <strong>TIPS</strong></td>
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