

IB & PP Invoice, Billing and Payment Processing

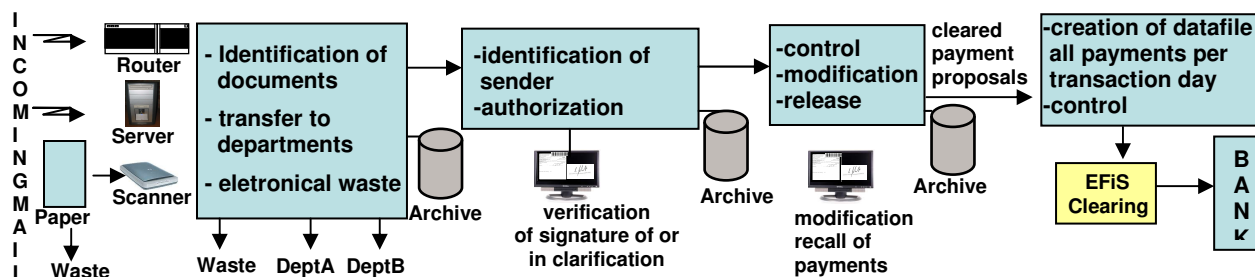
You are a bank, suffering from the ever increasing new statutes, EU regulations, standards and a changing regulatory framework for your invoicing? If so, we are the right partner for you.



The various products for payment transactions, particularly cross-border payments (SEPA), and their constant development due to new regulations and/or a changing regulatory framework today form an integral part of the financial and banking industries. Turn this challenge into an opportunity for you - we'll help you with it.

An invoice is the conclusion of a productive underlying business transaction and the beginning of the resultant payment process. It therefore follows that payment processes arising from bills rendered can reasonably be located outside the actual core business of a company.

Legal guidelines, e.g. those issued by the German Ministry of Finance regarding accounting - in particular the electronic signature - and the resulting invoices concern all companies, authorities and, of course, also banks.

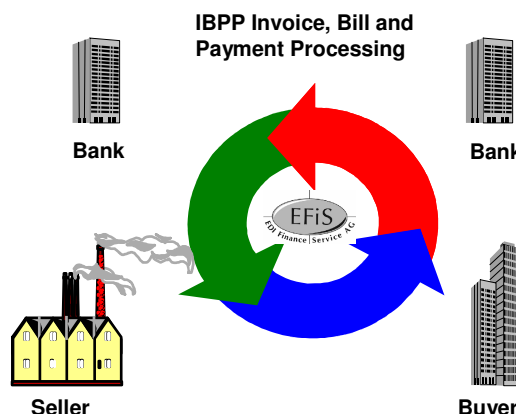


This very complex subject involves representatives of the banking associations (EPC), EU consumer associations, the ECB, international corporate groups within the framework of TWIST, SWIFT and the EBA, and also, lastly, the EU commission. Since ABK/EFiS are partly associated with these committees and therefore well briefed as well as consulted and in direct contact with them, we, as a small to medium-sized company and in partnership with our clients (banks, authorities, companies), have made it our business to deal with this subject and offer you the service of **IBPP** - an optimised, automated invoice processing system.

Apart from the automated processing of electronic and fax messages, the system also scans paperwork (such as cheques, accompanying documents etc.) and allows you to process it on screen. Depending on your organizational structure, same-day centralized or decentralized scanning and processing are possible. EFiS, with **IBPP**, covers various different communication platforms as well as varying types of authorization which can all easily be adapted to each client's needs.

While the sender's fax number automatically identifies the sender, with electronic correspondence, the recognition of the sender as well as the authorization and the checking are automated. Scanned paperwork as well as fax documents can be visually completed on screen.

The entire process, from invoice, whether automatically read or scanned, via resulting payments to your bank statement, is documented, archived in accordance with legal regulations and at all times available for investigation.



In accordance with present and above all future conventions, **IBPP** offers you a way to see clearly all your accounting processes across borders - and it's good value for money too.

Our goal is your advantage. Turn "SEPA expenditure" into "SEPA earnings".
Make use of the EFiS service for integrated Straight-Through-Processing and create more time and space for your actual core business – where you make your money.