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Cyril Vignet
Innovation Business Line, BPCE
SEPAmail Projet Manager
SEPAmail, our vision

- SEPAmail was initially designed to cover the needs of electronic exchanges before and after payments for our clients.

- We wanted to address a lot of exchanges and contexts:
  - B2C, B2B,
  - payment request,
  - Invoice,
  - Direct debit mandate,
  - bill of lading, quotation, receipts,…,
  - Statements (those of our clients), payslips

- Our vision was to offer a versatile infrastructure between actors
  - A real ecosystem (actors with their responsibilities)
  - Shared standards
SEPAmail approach: 2 Trusted Third Party Processors

So, ABC Inc. asks his Trusted Third Party Provider specialised in « subject A »

ABC Inc. and Alice want to talk on « subject A »

The TTPP of ABC connects to the TTPP of Alice

The TTPP of Alice asks Alice

SEPAmail is a protocol based on:
- WEB/internet standard
- ISO 20022 or xlm data format

Optional but obviously available for the exchanges between actors and TTPP.
What we want to avoid: part 1

“Alice be obliged to connect to TTPP of ABC Inc.”

Or, ABC Inc be obliged to connect to TPP of Alice.
What we want to avoid: part 2

"The same network of TPPP specialised in all the subjects"

SEPAmail incorporates a layer of « family of messages » that enables to differentiate and create a lot of « subjects »
What we want to avoid: part 3

“use of a central body like Ach or CSM,…”

ABC Inc. And Alice want to talk on « subject A »

Only IP network between TTPP
So far, what we realised with SEPamail

- Design the encapsulating framework and some families based on ISO 20022 & PDF
  - A layer for « bill presentment / e-sepa » (named RUBIS)
  - A layer for « Direct Debit e-mandates » (named GEMME)
  - A layer for « IBAN control » (named DIAMOND)
  - A layer for « Data along payments » (named JADE)

- Launch in 2014 a “network” open to Payment Service Providers

- Design already or in progress, families for TTPP that may not be PSP
  - A family for interoperability between complementary currencies (concept level)
  - A family for mobility purpose
  - An authentication layer to secure electronic devices such as mobile phone or PC (named SAPPHIRE)
Actually, SEPAmail is an “overall architecture that solves (part) the authentication problem”

Example of the SAPPHIRE family

The TTPP is Alice’s mobile device

The mobile send a public Key

The TTPP present the key on existing secure channel

The mobile can send and receive securely, Alice is happy :-)

Alice

Alice

TTPP specialised in Alice authentication

Alice accepts the key

The TTPP send a certified public Key
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http://documentation.sepamail.org