

# **W3C Workshop, Mars 2014**

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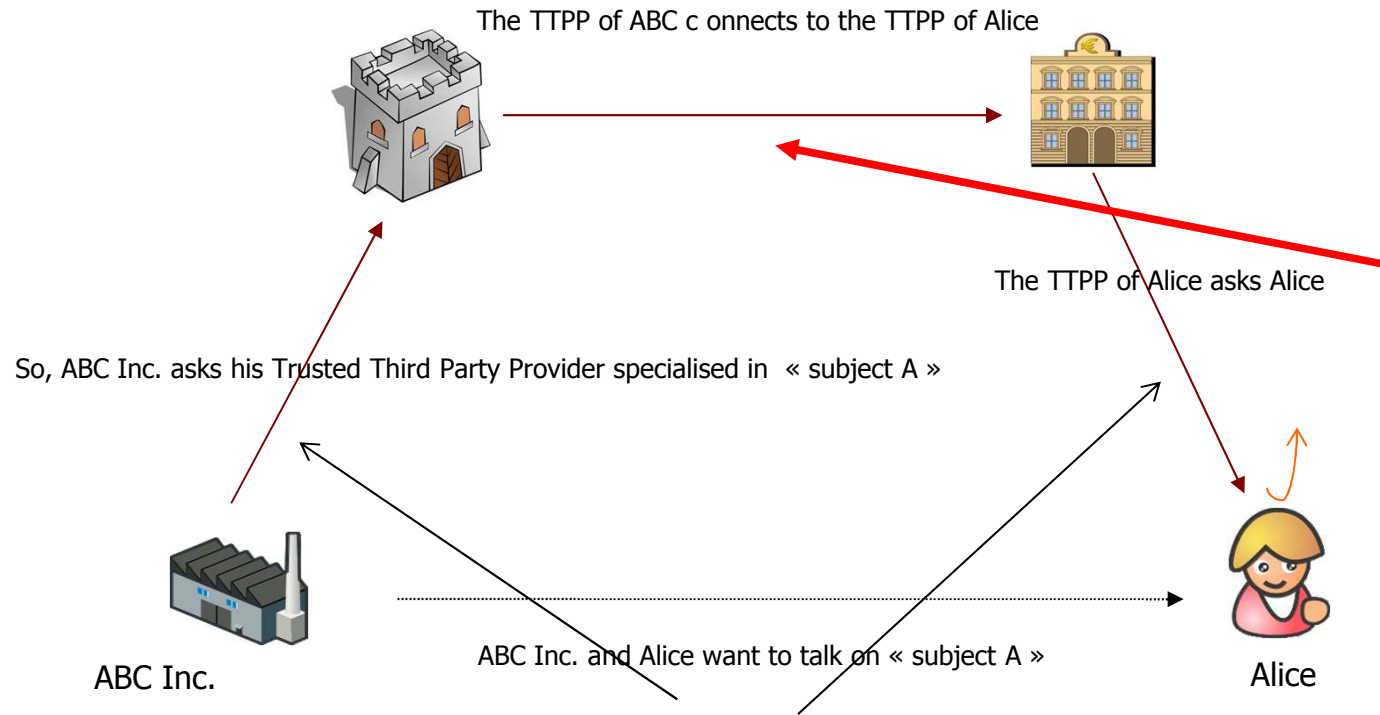
SEPAmail Projet Manager



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



SEPAmail is a protocol based on :

- WEB/internet standard

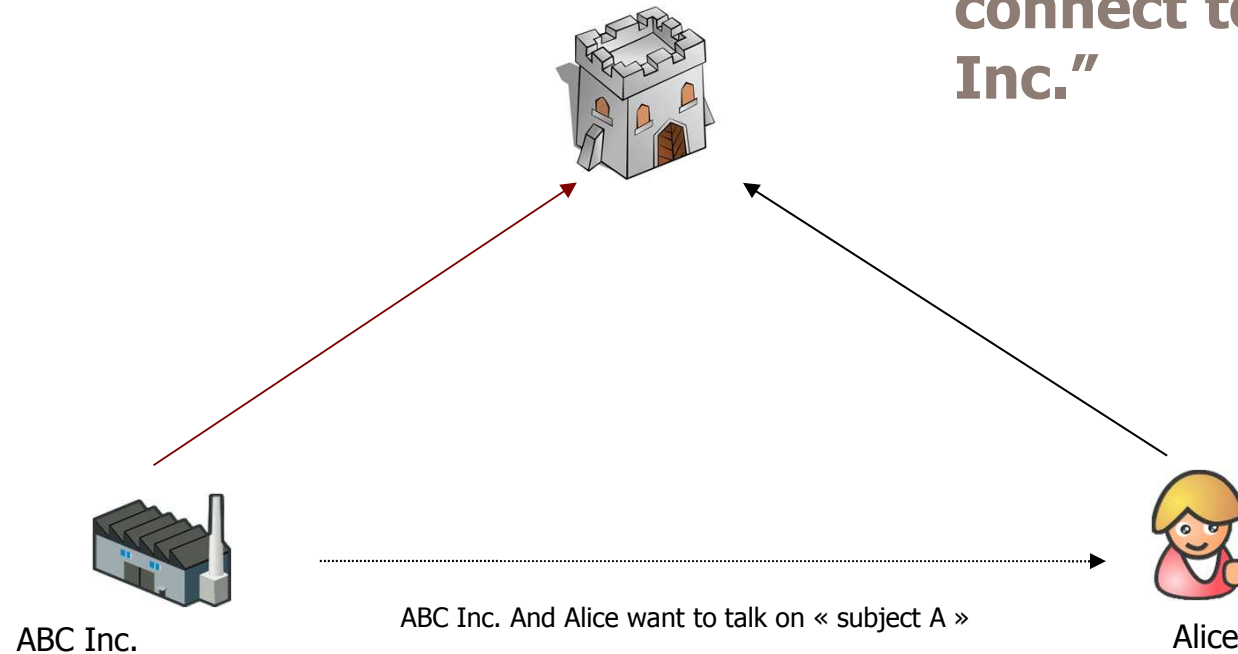
encapsulating

- ISO 20022 or xlm data format

to be used between TTPP.

## What we want to avoid : part 1

**“Alice be obliged to connect to TPP of ABC Inc.”**

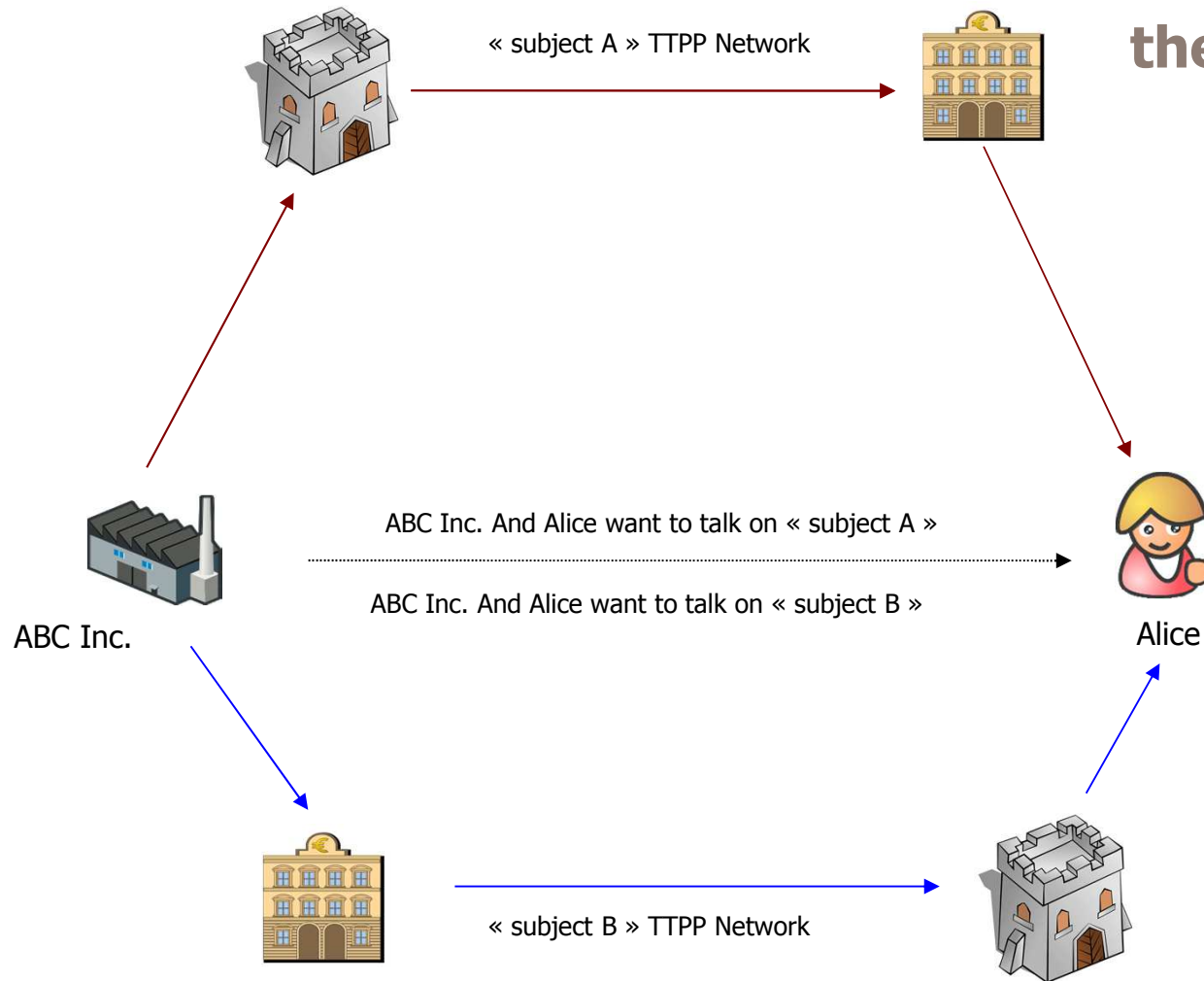


**Or, ABC Inc be obliged to connect to TPP of Alice.**

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## What we want to avoid : part 2

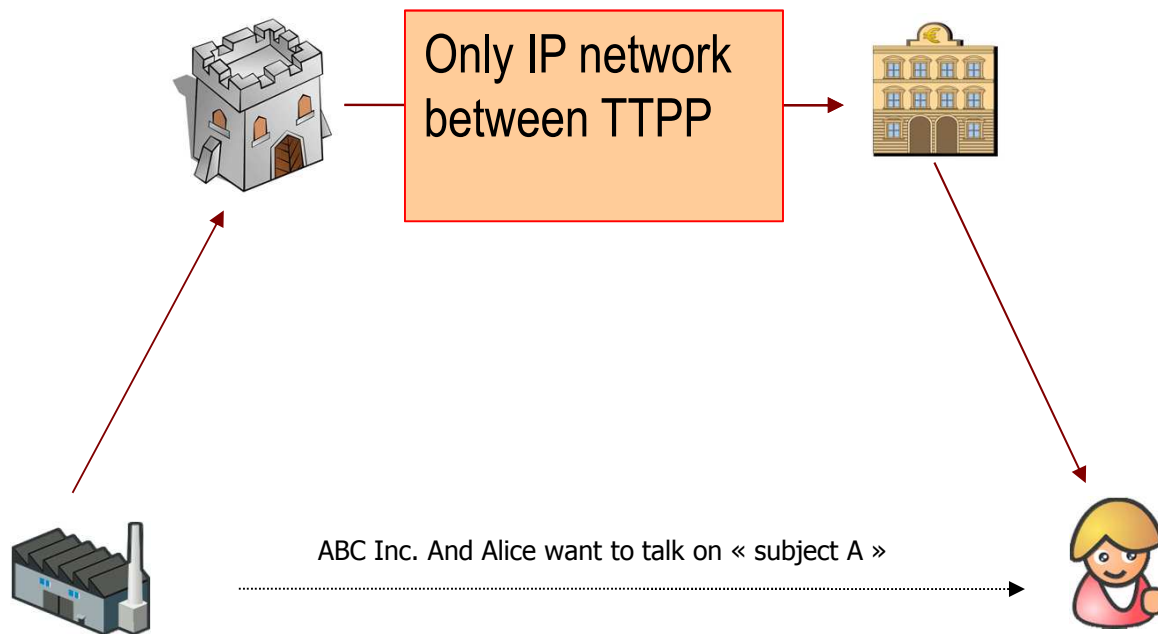
“The same network of TPPP specialised in all the subjects”



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,...”

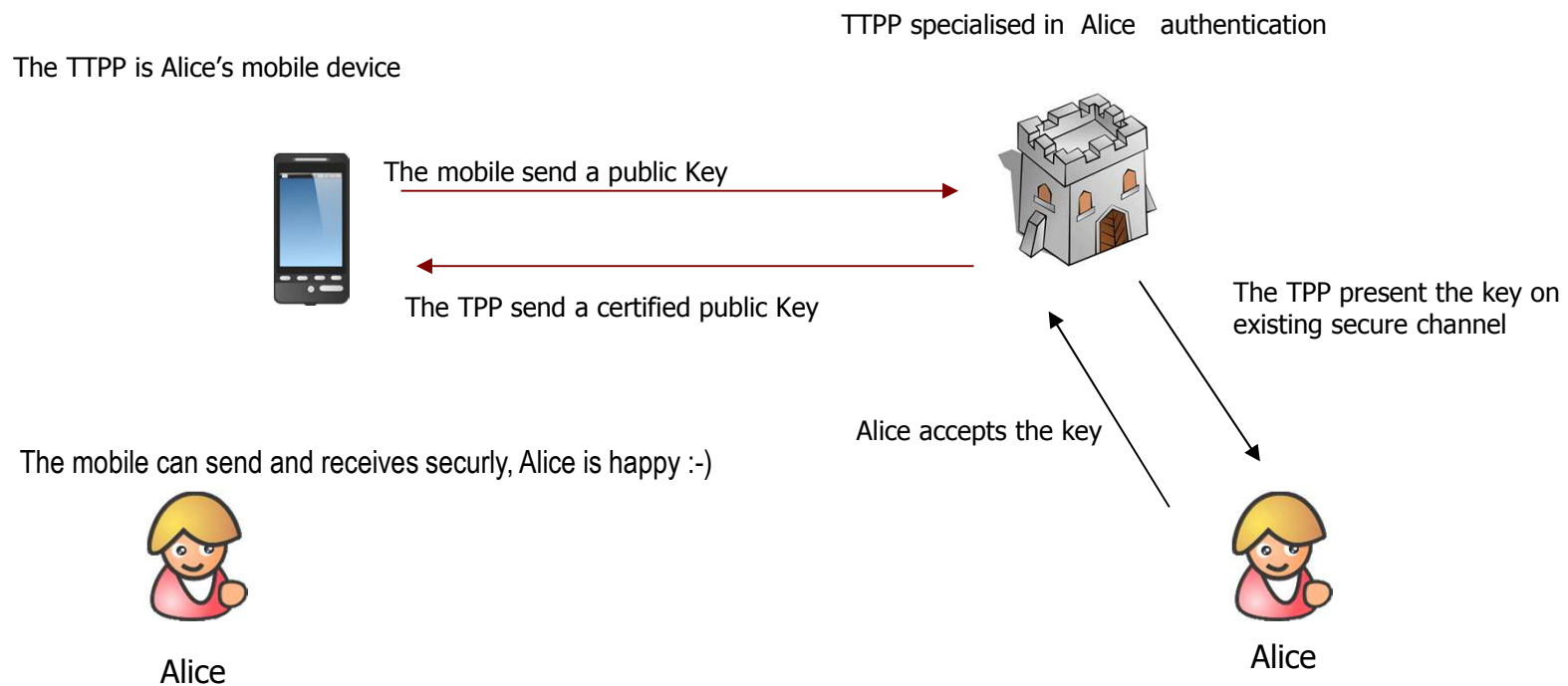


## So far, what we realised with SEPmail

- 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)
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# Actually, SEPAmail is an “overall architecture that solves (part) the authentication problem”

## Example of the SAPPHIRE family





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<http://documentation.sepamail.org>

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