

SEPA

Single Euro Payments Area

Products & Services

The SEPA will progressively modify the European landscape of card payment systems. With over 20 years of experience in mastering **electronic transactions** and due to its very proactive regulation and technology intelligence, **GALITT offers a set of products and services to support its customers moving towards the SEPA:**

- **Consulting Services** to define new products and services, and to migrate systems to become SEPA-compliant;
- **Training** seminars to understand stakes and impacts resulting from the SEPA and the Europeanization of payment systems;
- **Engineering** competences to prototype or develop the implementation of new standards;
- **Test Tools** to validate technology migrations.



SEPA Offer

CONSULTING

- **Opportunity studies**
- **SEPA-compliant product positioning**
- **Impact analyses on card payment systems**
- **Implementation scenarios**

TRAINING

- **SEPA Seminar**
- **Understanding European payment systems**

ENGINEERING

- **Embedded software development, including XML technology**
- **Test engineering**

SOFTWARE

- **Simulator of the Berlin Group protocol**
- **KaNest®-FILE (testing SCT and SDD files)**
- **ISO 20022 / XML support by KaNest® simulators (EPAS...)**

GALITT Advantage

- A large panel of competences, all based on a **recognized expertise on card payment**.
- A **European network** of partners through the EPCA (European Payments Consulting Association) and the Value Added Resellers of GALITT software.
- A recognized contribution to **consortium works related to the SEPA** and the evolution of payment systems (EPAS, MERCATEL, CONCERT International, TES cluster...).
- A **strategic and systemic vision** giving the ability to assess stakes and evaluate the consequences of the SEPA on existing systems.
- Significant investments in **Research & Development** to prototype technology changes and to enable their validation upstream.

Anticipating and initiating evolutions

SEPA is an initiative of European authorities to develop a large European market of non-cash payments. Europe becomes the “domestic area”, which will facilitate the development of new offers: cross-border issuance, centralized acquiring, new players, etc.

GALITT proposes a set of services to **anticipate** these evolutions and **initiate** the process of strategic adaptation of actors:

- Business positioning
- Product positioning
- Market & technology expertise
- Competition analyses
- Economic research

Building future architectures

GALITT Consultants support projects which enable to **build** the tomorrow’s architecture or to **improve** current systems in order to comply with SEPA requirements.

Learning and understanding SEPA

The seminar proposed by GALITT is a one-day session. It could be given **within one company** or **for several organizations** at the same time. It includes a progress status of the program as well as a vision of perspectives and stakes in the short and middle term.

Learning and understanding European payment systems

This bespoke seminar offers a global understanding of **payment systems and Payment Schemes throughout Europe**. Using many example of **domestic schemes**, it is intended to help trainees facing the challenges of the SEPA and the Europeanization of payments.

Testing new XML transactional protocols

KaNest®, the simulator of transactional systems supports a large range of formats and protocols, including the one defined by the **Berlin Group**.

KaNest® also supports messages based on **XML** format (ISO 20022, EPAS...), which are likely to be promoted due to SEPA.

Testing SCT and SDD

From XML-based formats to the various versions of the ISO 8583 standards, **KaNest®-FILE** supports a very large file formats, including fixed or tabular format.

KaNest®-FILE natively enables to process **XML ISO 20022 format**, thus supporting the SEPA-compliant formats, including **SCT** (SEPA Credit Transfer) and **SDD** (SEPA Direct Debit).

Embedding XML into POS terminals

Involved in a significant R&D project, the engineering team activity anticipates the needs of development which the SEPA leads in the **evolution of protocols** and the progressive introducing of **XML**.

Transferring fine tuning to SEPA experts

Participating to the definition of SEPA certification schemes as a Founding Member of the EPASOrg consortium, GALITT provides its test engineering know-how to financial institutions and vendors in order to fine tune and pre-certify SEPA-compliant systems.

Company Profile

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GALITT, an EPCA member

GALITT is a French member of the European Consulting Payments Association (EPCA).
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Value-Added Resellers

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Detailed documentation upon request