

# #TIPSapp Challenge



**van den berg**  
Payment Services

netcetera

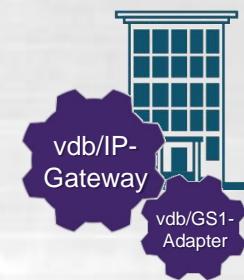


# vdb/IP Solution for banks and Netcetera IP App

Payer's bank



Seller's bank



Payment initiation



- Amount
- Currency
- Time stamp
- IBAN of the payee (account holder)
- BIC of the payee (account holder)
- Name of the payee (account holder)
- Remittance information
- End-to-End reference
- Purpose code (optional)
- Name of the payee if different from the account holder



NFC  
Pay by Instant Payments

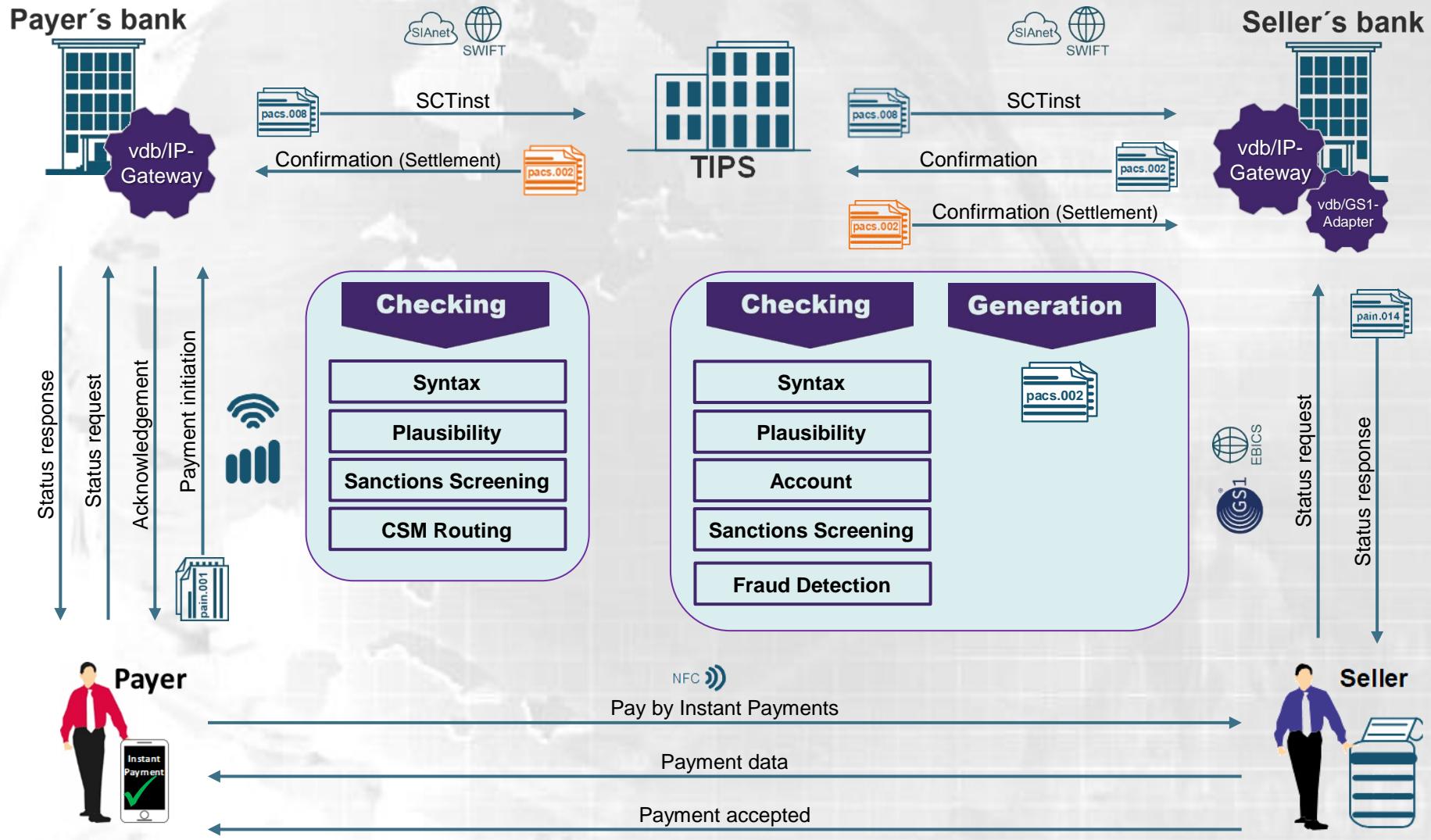
Payment data



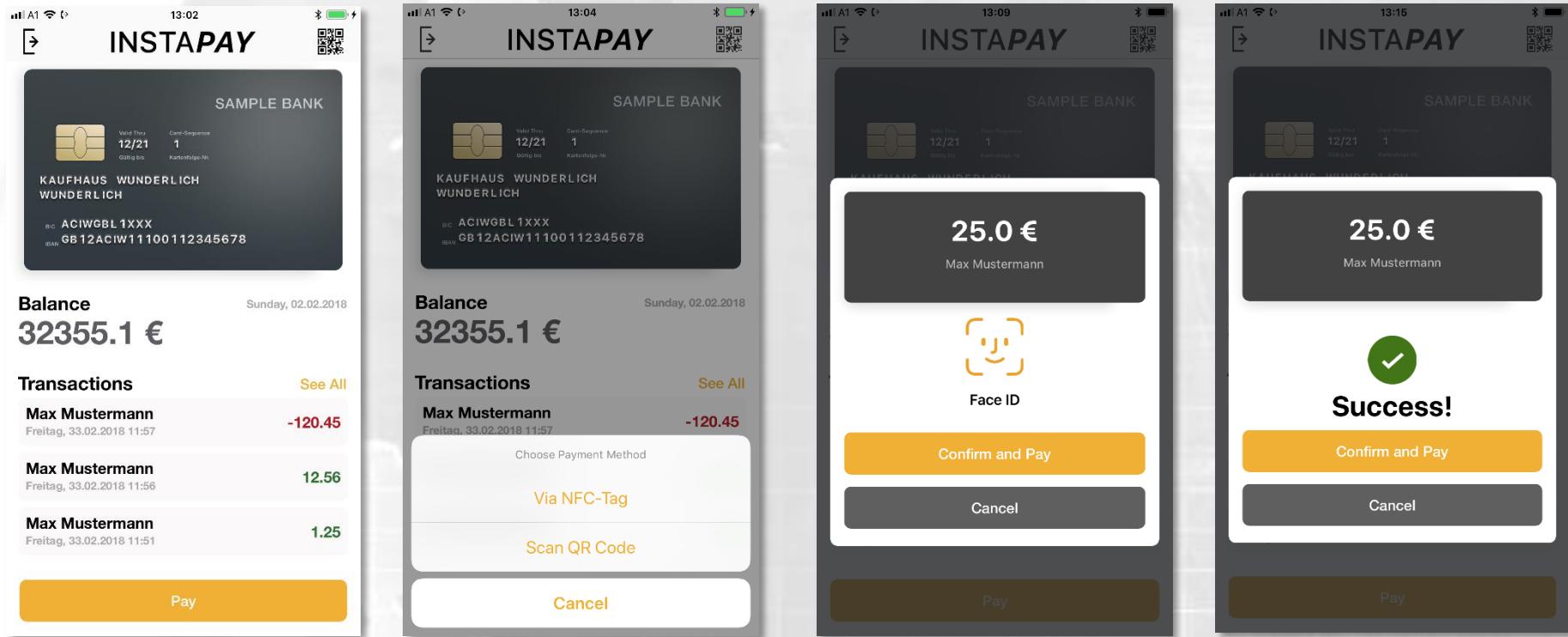
# Example of a pain.001

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<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03 pain.001.001.03_APP_2.xsd ">
<CatmrCdtTrfInitn>
  <GrpHdr>
    <MsgId>MSGID-2018-01-05-AB123</MsgId>
    <CreDtTm>2018-01-05T11:55:56</CreDtTm>
    <NbOfTxns>1</NbOfTxns>
    <CtrlSum>29.50</CtrlSum>
    <InitgPty>
      <Nm>Max Mustermann</Nm>
    </InitgPty>
  </GrpHdr>
  <PmtInf>
    <PmtInfId>PID-2018-01-05-AB123</PmtInfId>
    <PmtMtd>TRF</PmtMtd>
    <NbOfTxns>1</NbOfTxns>
    <CtrlSum>29.50</CtrlSum>
    <PmtTpInf>
      <SvcLvl>
        <Cd>SEPA</Cd>
      </SvcLvl>
    </PmtTpInf>
    <ReqdExctnDt>2017-01-05</ReqdExctnDt>
    <Dbtr>
      <Nm>Max Mustermann</Nm>
    </Dbtr>
```

# vdb/IP Solution for banks and Netcetera IP App



# Netcetera IP App – Payment User Flow



# Netcetera IP App – Transfer / Transactions

The image displays two mobile application screens from the Netcetera IP App. The left screen, titled "Transferring", shows a QR code for account sharing and input fields for amount (10) and text. The right screen, titled "Transactions", lists recent transfers for a user named Max Mustermann.

**Transferring**

You can share your account information as QR Code. This will contain your name and IBAN.

It is also possible to enter the amount of money as well as a reason for the transfer and bind it to the QR Code.

Amount: 10

Text:

**Transactions**

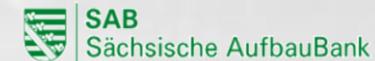
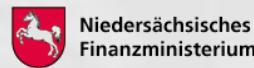
Freitag, 33.02.2018 11:57

Max Mustermann	-120.45
Freitag, 33.02.2018 11:56	12.56
Freitag, 33.02.2018 11:51	1.25
Freitag, 33.02.2018 11:38	-1.0
Freitag, 33.02.2018 11:30	1.4
Freitag, 33.02.2018 11:29	1.4
Freitag, 33.02.2018 11:28	1.4
Freitag, 33.02.2018 11:20	-0.1

# van den Berg - Customers



Berlin Hyp



net-m privatbank 1891



TeamBank

SIGNAL IDUNA



Sydbank

GRENKE®



AIRBUS GROUP

DZ BANK  
Die Initiativbank

Bethmann Bank  
ABN AMRO

BANKHAUS GEBR. MARTIN  
PRIVATBANK SEIT 1912



Bankhaus Werhahn

Volksbank Raiffeisenbank  
Nordoberpfalz eG

fidor  
BANK

HSBC Trinkaus

WEG Bank AG  
Immer einen Schritt voraus.

Dortmunder Volksbank

Volksbank Hamm • Volksbank Unna • Volksbank Schwerte • Volksbank Castrop-Rauxel



Volksbank Raiffeisenbank  
Nordoberpfalz eG

wirecard

FLESSABANK  
BANKHAUS MAX FLESSA KG

NATIONAL-BANK  
Mehr. Wert. Erfahren.

DEUTSCHE  
HANDELSBANK

VietinBank  
Nâng giá trị cuộc sống

UmweltBank

Sicher. Rentabel. Direkt.



Münchener  
Hypothekenbank eG

SÜDWESTBANK

Berliner  
Volksbank

Düsseldorfer  
Hypothekenbank



HAUCK & AUFHÄUSER  
PRIVATBANKIERS SEIT 1796

OLB  
Oldenburgische Landesbank

TARGO.COMMERCIAL FINANCE

Bank of Tokyo-Mitsubishi UFJ  
MUFG

Volksbank  
Mittelhessen

www.vb-mittelhessen.de



BNP PARIBAS

# Netcetera – Selected Customers



2016  
2015  
2014  
2013



2. RANG 2013



2016  
2014  
2013



# #TIPSapp Challenge



**van den berg**  
Payment Services

# netcetera

stand O

