

# #TIPSapp Challenge



**van den berg**  
Payment Services

**netcetera**

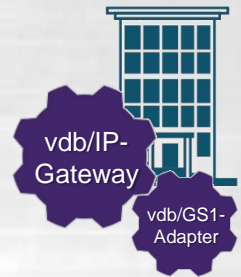


# vdb/IP Solution for banks and Netcetera IP App

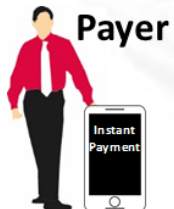
Payer's bank



Seller's bank



- 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



Payer



Pay by Instant Payments

Payment data

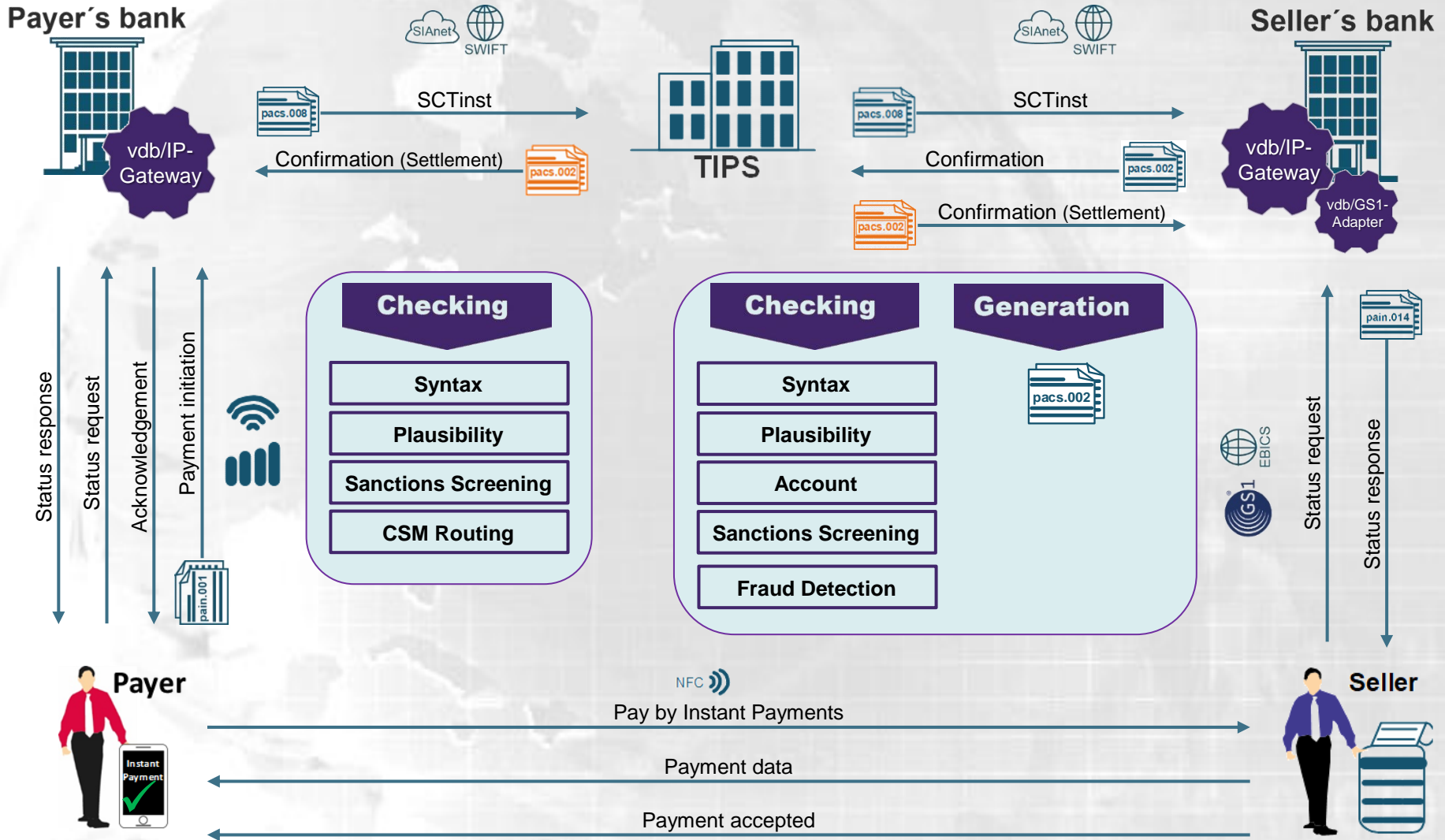


Seller

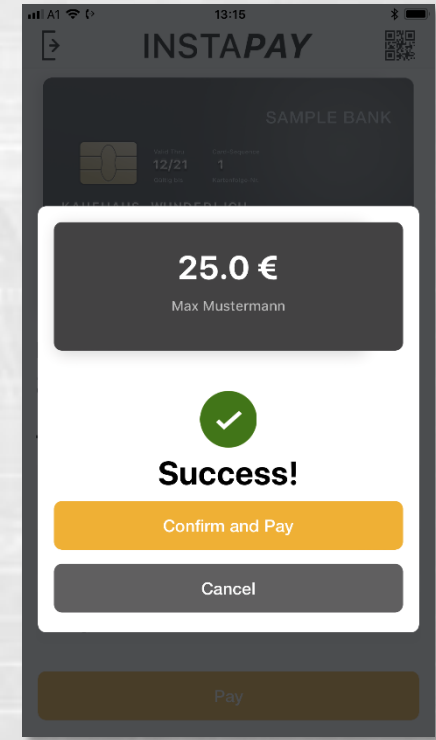
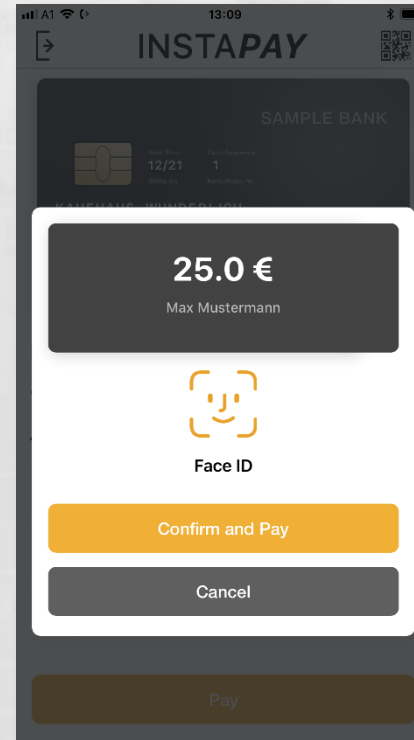
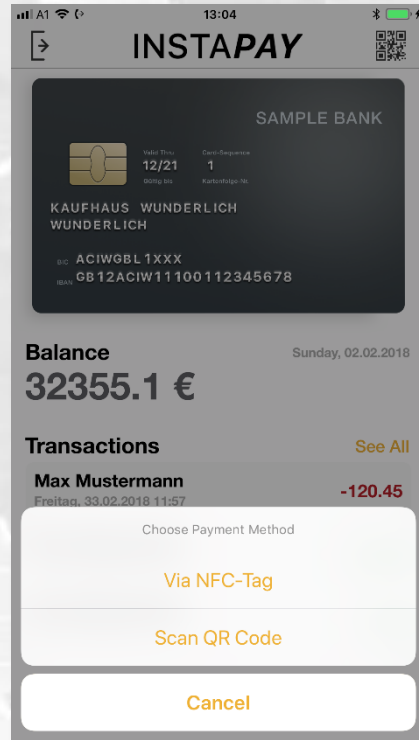
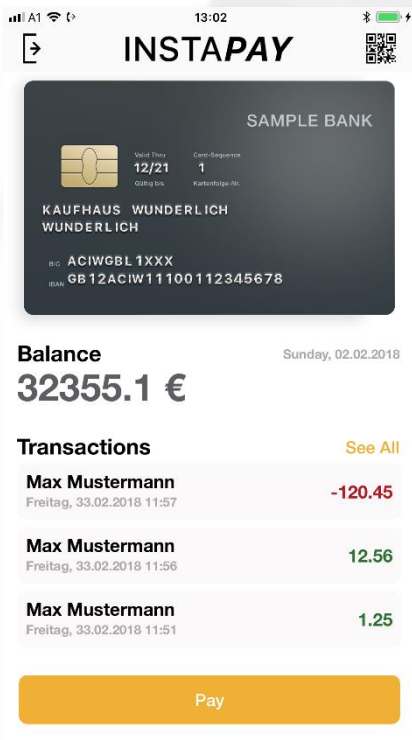
# Example of a pain.001

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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 ">
  <CstmrCdtTrfInitn>
    <GrpHdr>
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      </InitgPty>
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      <PmtTpInf>
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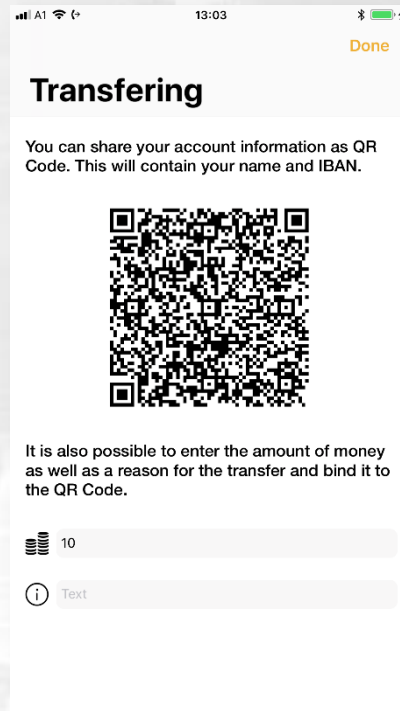
# vdb/IP Solution for banks and Netcefera IP App



# Netcetera IP App – Payment User Flow



# Netcetera IP App – Transfer / Transactions

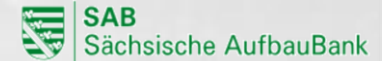
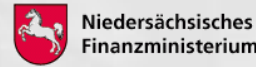




# van den Berg - Customers



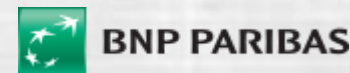
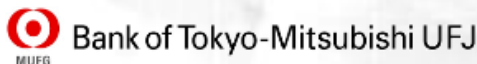
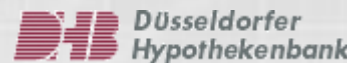
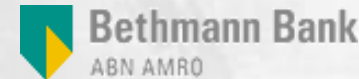
Berlin Hyp



net-m privatbank 1891



Sydbank GREKE®



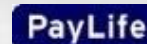
# Netcetera – Selected Customers



2016  
2015  
2014  
2013



2016  
2014  
2013



Menschen. Karten. Strategien.





# #TIPSapp Challenge



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Payment Services

**netcetera**

stand O

