

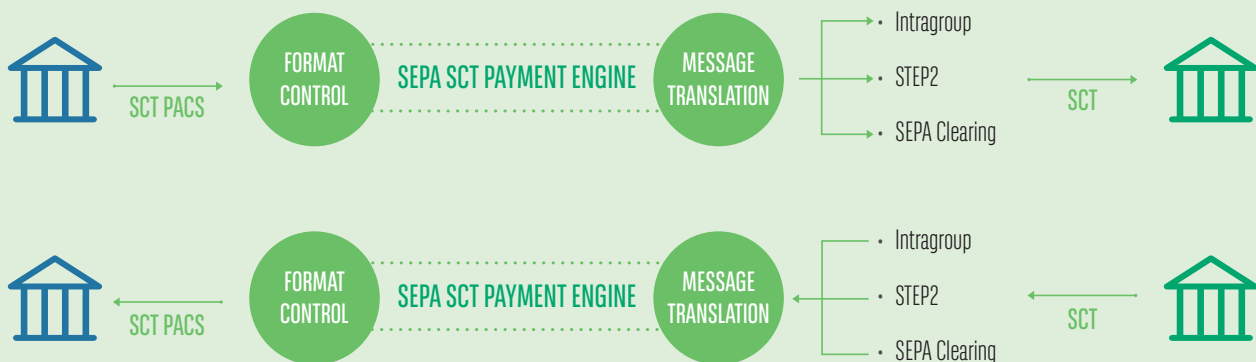
SEPA OFFER SCT AND SDD



The SEPA offer enables payment service providers to offer a core and basic credit transfer (SCT) and direct debit (SDD) services for either single or bulk payments. The scope is limited to payments made in euro, within the SEPA countries.

YOUR SEPA OPPORTUNITIES ON EURO CLEARING	<ul style="list-style-type: none"> • Benefit from standard XML format bank-bank • Charges in mode SHARE • Based on Straight Through Processing (STP)
OUR SEPA OFFER	<ul style="list-style-type: none"> • Indirect participant SEPA via BNP Paribas • Optimisation of your euro commercial payments thanks to BNP Paribas expertise • Privileged BNP Paribas entry point
MAIN ADVANTAGES	<ul style="list-style-type: none"> • Decreasing of fees related to international transfers in SEPA area • Management and follow-up in your migration thanks to an experienced dedicated team

SCT PROCESSING



SCT REQUEST TYPES AVAILABLE (INCOMING AND OUTGOING)

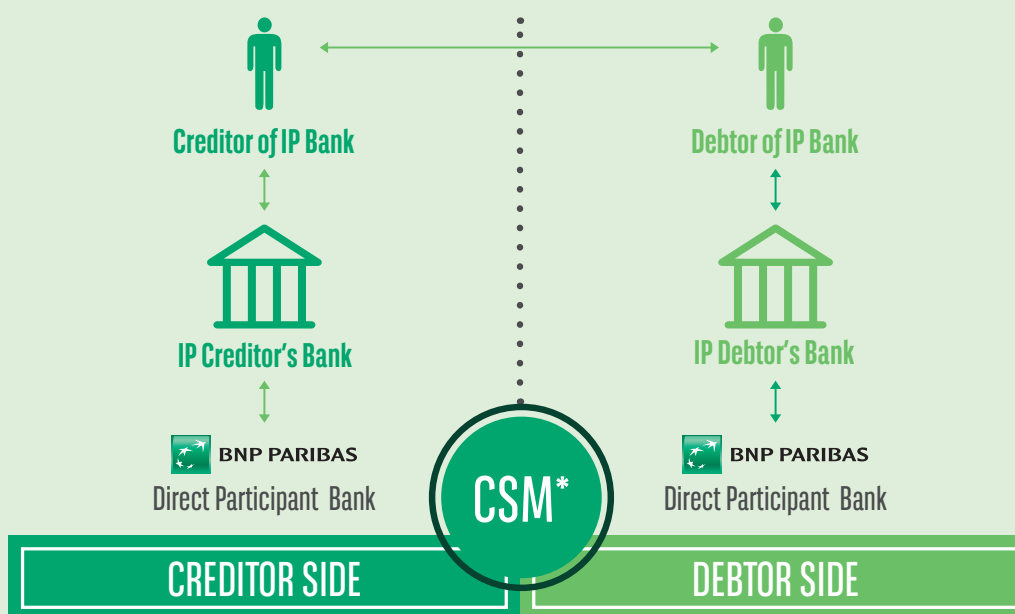
- PACS.008: Transfer
- PACS.004: Return
- PACS.028: Request for status update
- PACS.002: Payment status report
- CAMT.056: Recall
- CAMT.029: Negative answer to a recall
- CAMT.027: Claim of non receipt
- CAMT.087: Claim for value date correction



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SDD PROCESSING - INDIRECT PARTICIPANTS (IP)



* Clearing and Settlement Mechanism

SDD REQUEST TYPES AVAILABLE (INCOMING AND OUTGOING)

- PACS.003.001.02: Direct Debit Collections
- PACS.004.001.02: Return/Refund
- PACS.002.001.03: Reject
- PACS.007.001.02: Reversal
- CAMT.056.001.01: Cancellation Request

FOR MORE INFORMATION PLEASE CONTACT YOUR RELATIONSHIP MANAGER.



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