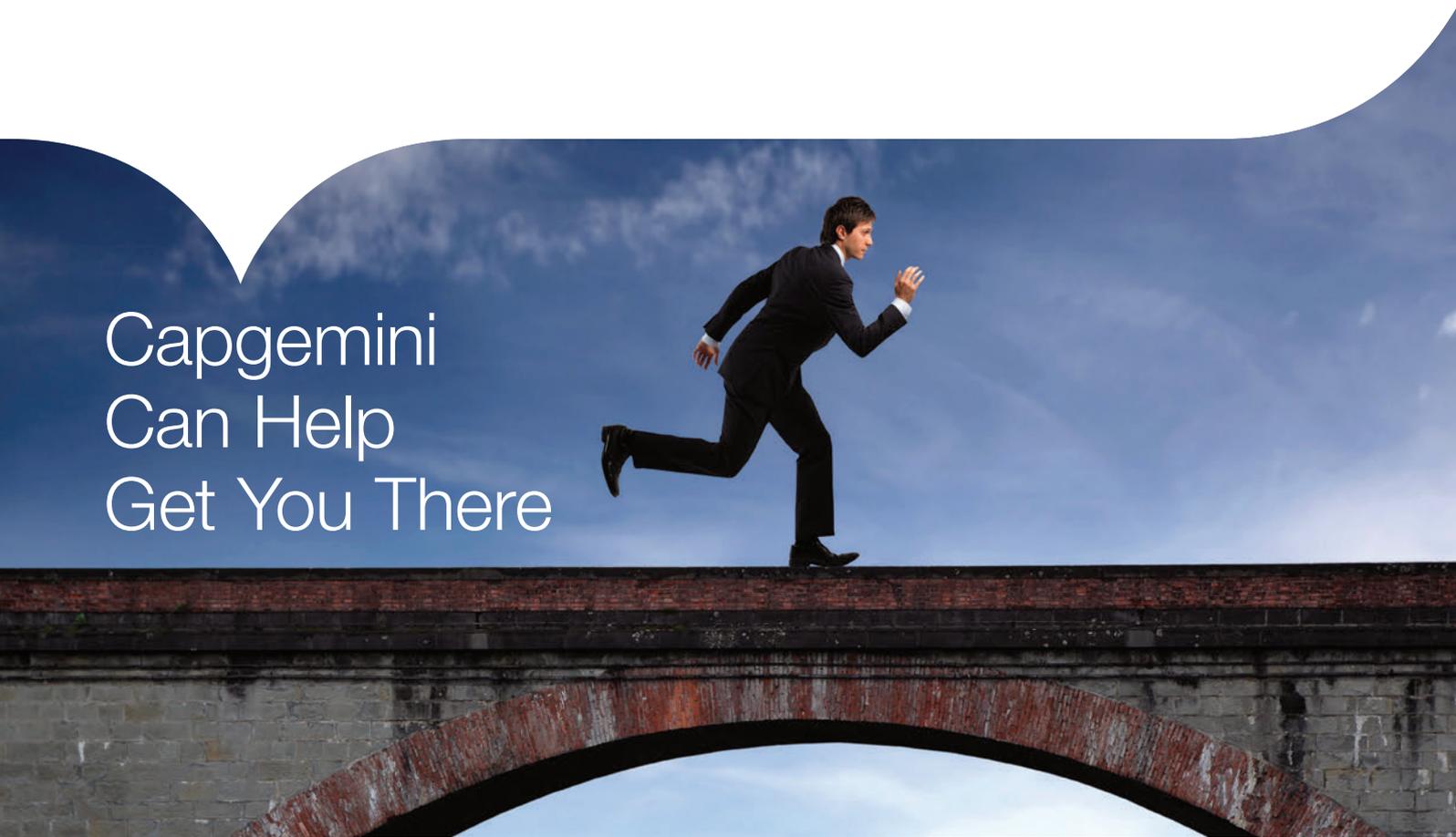


# SEPA End Date Readiness



Capgemini  
Can Help  
Get You There

A deadline for migrating to SEPA Credit Transfers (SCT) and SEPA Direct Debits (SDD) has been set at 1 February 2014. The certainty of a firm deadline is beginning to trigger a major increase in adoption rates for these instruments. Operationally however, payments services providers (PSPs) and users (PSUs) are likely to face readiness issues. Increased volumes will test both PSPs that already adapted their systems for initial compliance in 2008 or 2009; and those that implemented a new SEPA platform. PSPs with a new SEPA platform have the additional challenge of maintaining two generations of systems until 2014 or beyond. To date, corporations and public entities have been slow to embrace SDD in the absence of a firm deadline. Banks, for their part, have been tentative about committing to SDD capabilities—especially since most financial institutions have to enhance the interim or tactical solutions they had designed and implemented to fulfill EPC's requirements.

Given the firm end date, PSPs need to put in place strategic solutions that will be required to minimize costs and improve positioning post-SEPA. In the meantime, PSPs must ensure full compliance and resilience of IT and operations.



## Capgemini Brings Leading SEPA Expertise

Whatever the current status of your SEPA program, if you want to achieve full SEPA readiness, Capgemini can help. We have assisted a number of leading banks and financial institutions reach SEPA readiness and also helped corporates align payment operations for SEPA. Equipped with real-world insights and practical experience with top European banks and corporates, Capgemini can work collaboratively to help you achieve full preparation for SEPA readiness at the strategic and operational levels.

**For corporates and public sector entities or PSUs,** Capgemini can work directly or with the execution arm of banks to:

- Perform gap analysis, define the solution, validate business plans and create a transformation roadmap for the migration to SEPA instruments
- Provide SaaS solution for companies or public institutions that wish to optimize both capital and operational expenditures through a pay-per-use model
- Deliver industrialized testing services using our Rightshore® model and SEPA testing toolkit

**For banks and PSPs,** Capgemini supports readiness and strategic alignment to:

- Provide customized support for immediate SEPA readiness through our proven solution and migration capabilities
- Align SEPA requirements to shape a broader payment hub program Capgemini delivers our SEPA services in two phases: Design and Execution.

## End State Design

We can perform a quick diagnosis of your current progress and define and manage the strategy realization program. Our Design services include:

- **SEPA Exploration:** Whether your organization is a corporate, public institution, bank or financial firm, Capgemini can review business processes, communications and IT to help you establish a suitable project organization
- **SEPA Solution Strategy:** Capgemini helps you define a solution strategy that can be 'adapt all' or 'shell' based on your context
- **SEPA Solution Planning:** Using our established templates and accelerators, Capgemini can plan your overall SEPA program

## End State Execution

Capgemini can kick start SEPA execution for PSUs or PSPs:

- **SEPA Impact Analysis & Project Plan:** Develop SEPA migration path, help make SEPA design choices, determine changes to business process and software, define implementation sequencing and costs
- **SEPA Migration Factory:** Support IBAN and BIC migration using our proprietary methodology to deliver the adaptations in a factory-based mode to assure planned performance that delivers cost and time savings of 20-60%. Our migration factory is called Pay2SaaS and delivered together with Clear2Pay and Prosodie, a Capgemini subsidiary. The modular structure of Pay2SaaS is built on a core covering primary features including SCT, SDD and mandate management. Additionally, optional valued-added services are available including paper mandate management, multi-channel publishing, and banking communication
- **System Integration Services for the Payment Hub:** For PSUs or PSPs implementing a hub solution for SEPA, Capgemini can provide customized solutions including testing and PMO support to ensure timely delivery
- **SEPA Program Management:** Capgemini delivers out of the box PMO support to SEPA projects and programs leveraging our proprietary approach iPMO
- **People Readiness:** Our SEPA education and training services can help bring your people up to speed on SEPA requirements

Capgemini has supported PSPs, corporates and non-banking financial institutions and can bring best practices to bear that meet your unique requirements and ensure an optimized response to SEPA end date.

### Capgemini's SEPA Expertise

- Over 125 SEPA consultants with hands-on experience supporting SEPA
- More than 400 payments consultants specializing in various global payments systems
- Extensive Rightshore® network can help reduce time to market and compliance costs
- Dedicated payments testing and migration labs and operation centers
- 2,000 testers specializing in financial services including banking and payments
- Partnerships with leading payment product vendors like FundTech, Clear2Pay and Dovetail
- Global Center of Excellence for Cards & Payments manages services such as migration, testing, EAI and architecture



## About Capgemini

With 120,000 people in 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2011 global revenues of EUR 9.7 billion.

Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want.

A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

Learn more about us at

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