

bank.International: SEPA ready with Uniserv

As from February 2014, bank customers will have to take note of new bank account numbers - not an easy task with up to 34 characters. From that date, IBAN (International Bank Account Number) will replace current bank code and account number systems and enable all pan-European banking transactions in the SEPA (Single Euro Payments Area) to be made using a common data format. With SEPA, a single euro payment area is created in which the same rules and regulations apply no matter where the transaction is performed. Processing of payments throughout Europe becomes more efficient and safer.

The switchover to a single European payment area presents a challenge for all companies. SEPA is not just restricted to financial departments; it means changes in almost every other area too. Its implementation will not just affect customer and supplier data, it will also have far-reaching consequences for customer contacts (e.g. when collecting customer mandates).

There will be a great amount of reorganisation necessary - but Uniserv bank.International can support and help you during this process! Validate your customer's banking data

simply, comfortably and dependably. Failed transactions not only cause extra costs; they also have a negative influence on your relationship to customers and suppliers. This situation can be easily avoided – with Uniserv!

With bank.International we offer you a practically orientated solution which lays the path for smooth processing of your payment traffic. Direct validation is performed immediately during data input, meaning that incorrect bank contact data and credit card numbers are immediately identified. bank.International can be used for single record processing, either incorporated completely into your system environment or as SaaS (Software as a Service) direct from Uniserv.



FEATURES

- ▶ The software validates the IBAN syntax immediately during input and ensures that all requirements for the creation of the IBAN are satisfied and that it can be definitively allocated to a particular bank.
- ▶ IBAN plausibility validation is performed by allocating an international Bank Identifier Code (BIC) or by validating the IBAN and BIC against each other.
- ▶ bank.International provides additional security by validating the credit card number.

EXAMPLES

Example 1

Input

BIC	IBAN	Country code
<input type="text" value="GENODES1VBR"/>	<input type="text"/>	<input type="text" value="DE"/>

↓

Output

BIC	BLZ	Bank name	Postal code	City	IBAN
<input type="text" value="GENODES1VBR"/>	<input type="text" value="62091400"/>	<input type="text" value="VOLKSBANK BRACKENHEIM GUEGLINGEN EG"/>	<input type="text" value="74336"/>	<input type="text" value="BRACKENHEIM"/>	<input type="text"/>

Example 2

Input

BIC	IBAN	Country code
<input type="text"/>	<input type="text" value="DE62370699910000012343"/>	<input type="text" value="DE"/>

↓

Output

BIC	BLZ	Bank name	Postal code	City	IBAN
<input type="text" value="GENODED1BRL"/>	<input type="text" value="37069991"/>	<input type="text" value="BRUEHLER BANK EG"/>	<input type="text"/>	<input type="text" value="BRUEHL"/>	<input type="text" value="IBAN is valid"/>

Example 3

Input

BIC	IBAN	Country code
<input type="text" value="GENODED1BRL"/>	<input type="text" value="DE62370699910000012343"/>	<input type="text" value="DE"/>

↓

Output

BIC	BLZ	Bank name	Postal code	City	IBAN
<input type="text" value="GENODED1BRL"/>	<input type="text" value="37069991"/>	<input type="text" value="BRUEHLER BANK EG"/>	<input type="text"/>	<input type="text" value="BRUEHL"/>	<input type="text" value="IBAN is valid"/>

ADVANTAGES

Direct debits and money transfers that fail because of an incomplete or incorrect IBAN also result in increased effort for subsequent additional processing. Payment traffic is interrupted and additional costs are incurred. This can be avoided! bank.International supports you wherever bank data is involved. Rapid and reliable IBAN plausibility validation helps to improve the quality of your data. Mistyped entries are dependably corrected immediately during input. Altogether, this means that you have an effective, all-round carefree solution for all your payment activities – worldwide.

Our bank.International solution uses the comprehensive reference data provided by SWIFT (Society for Worldwide Interbank Financial Telecommunication).



UNISERV GmbH

Rastatter Str. 13, 75179 Pforzheim, Germany, T: +49 7231 936-0, F: +49 7231 936-3002,
E: info@uniserv.com, www.uniserv.com © Uniserv GmbH, Pforzheim, All rights reserved

