

## **CONDENSED AGENDA: 2-DAY SEMINAR - THE SEPA STRATEGIC CHALLENGE**

### Comparison of SEPA/legacy Schemes, and migration

- SEPA End Date
- IBAN+BIC migration, and then to IBAN only
- Direct Debit Scheme issues
- Direct Debit Mandates and Debtor Controls
- Accounting codes/transaction codes
- Ultimate Debtor/Creditor
- Elimination of Central Bank Reporting

### Harmonisation or compartmentalisation

- Community AOS
- “Vital National Schemes”
- Retention of local Schemes and Infrastructure outside SEPA scope
- Market space for SEPA Value Added Services

### Customer behaviour and segmentation

- Impact on retail customers
- Cards migration
- Small and medium business
- Impact on Large business and effort required
- Centralised and decentralised businesses
- Centralisation of bank accounts

### Pricing and float

- Fee evolution compared to legacy
- Domestic vs cross-border; high- and low-value; above and below EUR50,000
- ATM fees
- Acquiring/interchange fees
- Reduction of float and value-date adjustments

### Relative power of suppliers and providers; new entrants; basis of competition

- Porter’s 5 Forces analysis by Lyddon Consulting

### Greenfield approaches

- Assessment of the business as 3 businesses
- Case/opportunities for acting as Acquirer of Payments
- Case/opportunities for acting as Processor of Payments
- Case/opportunities for acting as Settlement Agent of Payments
- Breaking-up of vertical integration