

We offer you **peace of mind** in the implementation process

At PBS, we have a well established organisation specialised in making sure that even complex customer implementations run smoothly. It is a question of trust – a trust that carries with it a strong sense of responsibility. And experience. Lots of experience.

When you join PBS' SEPA direct debit solutions you will meet a highly professional team of implementation experts with a proven track record.

We have more than 40 years of experience in customer implementations – ranging from simple to highly complex implementations. And we deliver on time.

Initially, a dedicated project manager will be assigned to handle your specific implementation, to make sure that your needs are met.

Depending on the scope of the implementation, we offer assistance in a number of areas to ensure a successful implementation, ranging from business analysis to determine functional gaps and test managers, to making sure that all areas are tested to your satisfaction.

Our teams follow a well proven project implementation model that gives you the peace of mind that your implementation will run smoothly.



A typical SEPA direct debit implementation process with customer specific additional functionalities includes the following:

A requirement phase where the scope of the implementation is documented and a project plan, including milestones, is presented and agreed upon.

A specification phase where the requirements and test strategy are specified.

A construction phase where the new functionalities are constructed and system tested.

A testing phase where the agreed upon test cases are tested.

A deployment phase where PBS deploys the code that has been developed as well as acceptance tested and ensures that the system is ready for production - as planned, on time, within budget and with the agreed quality.

For each phase, entry and exit criteria are agreed upon, to maintain focus and streamline follow up procedures.

A wide range of customers

Our customers vary widely from card companies, banks and private and public entities to hotels, airlines, ferry companies, retail chains and other types of businesses. PBS performs payment and card processing services in more than 20 countries and our customers include:

- 14.000 companies and public authorities using our direct debit service, Betalingsservice
- 1.000 companies and public authorities using our e-invoicing system, e|faktura
- Approximately 200 card issuers, representing more than 8.2 million payment cards
- 91.000 merchants in Denmark accepting the Danish national debit card, Dankort
- 35.000 merchants accepting international payment cards
- Approximately 150 banks using our infrastructure for transferring payments and related information

Value for our customers

It is our goal to create value for our customers in everything we do. Our solutions are adapted to customers' unique requirements. They are innovative, state-of-the-art and price competitive.

