SEPA Pro

Bank transfer

SEPA Pro is PPRO's enhancement to SEPA Direct Debit, Europe's most established bank transfer method. SEPA Pro uses Open Banking to check a shopper's account before merchants collect payment, so fewer transactions fail and fewer chargebacks happen. It's SEPA, made smarter, with strong authentication built right in.

Specifications

Coverage

Consumer Belgium, Estonia, France, Germany, Netherlands, Portugal
Merchant Global

Currencies

Consumer EUR
Processing EUR
Settlement EUR

Transactions

Minimum EUR 0.1
Maximum EUR 1,000
Timeout 1 hour

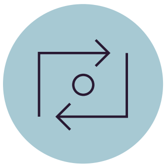
Features

- ✓ Recurring payments
- ✗ One-click payments
- ✗ In-store/POS
- ✓ Refunds
- ✓ Partial refunds
- ✓ Multiple partial refunds
- ✗ Payment assurance
- ✓ Chargeback risk

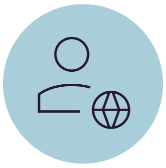
Payment Assurance refers to payouts for all transactions reported as technically successful, but if missing funds or chargebacks occur, they will be retrieved from customers. All trademarks are property of their respective owners.

Why SEPA Pro?

By adding account verification to SEPA Direct Debit, merchants can reduce chargebacks caused by insufficient funds, closed accounts and mismatched IBANs, while keeping the cash flow and administrative benefits of PPRO's fully managed SEPA Direct Debit service.



Merchants running recurring and subscription billing can confirm an account is active and funded before collecting payment, so fewer charges fail and consumers are not left short of goods or services they've already paid for.



SEPA Pro is available today in Belgium, Estonia, France, Germany, the Netherlands and Portugal, with coverage expanding as Open Banking infrastructure becomes available in more SEPA markets.

How it works?

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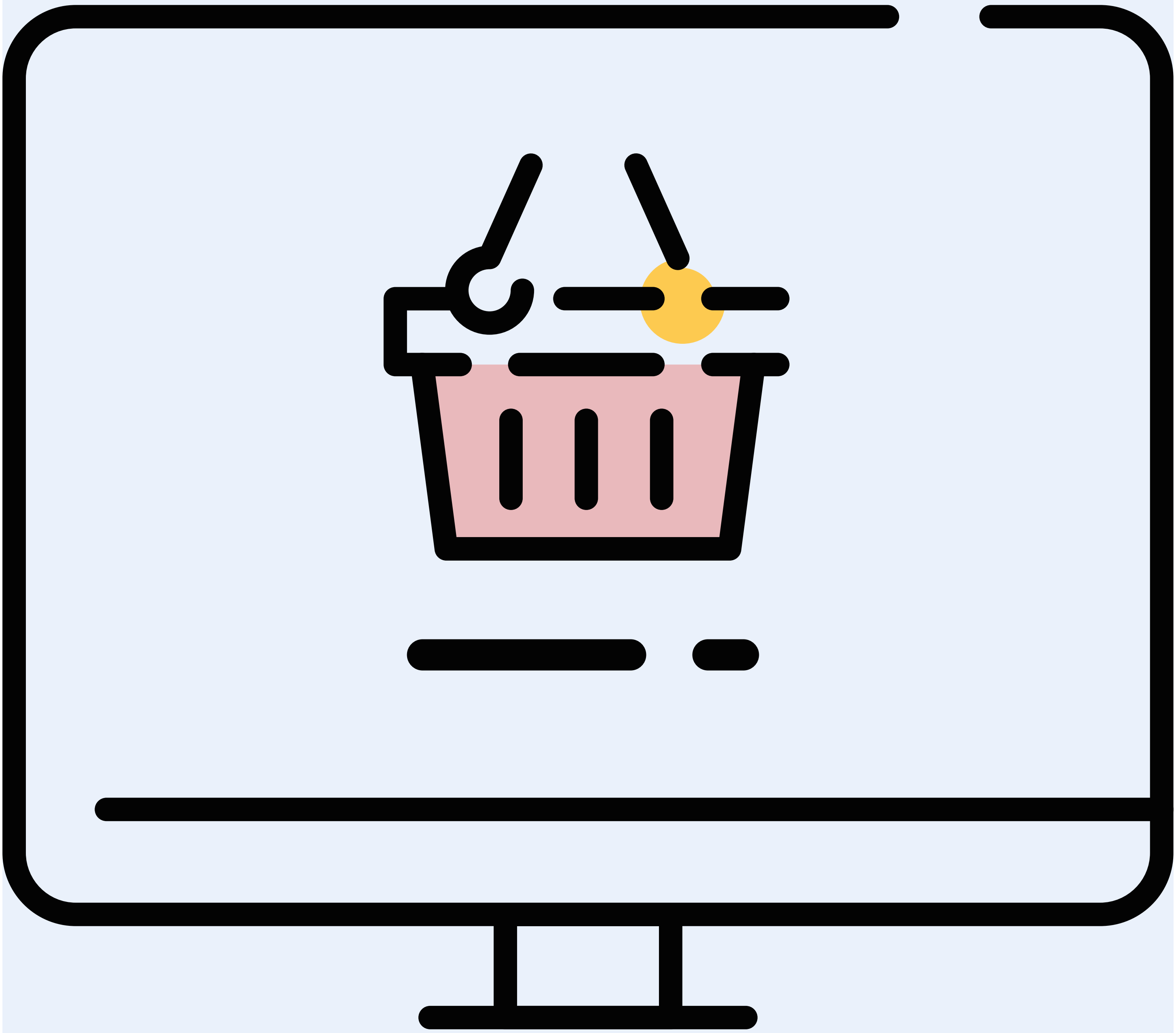

Merchant

The merchant triggers the payment; PPRO returns a hosted authentication page.

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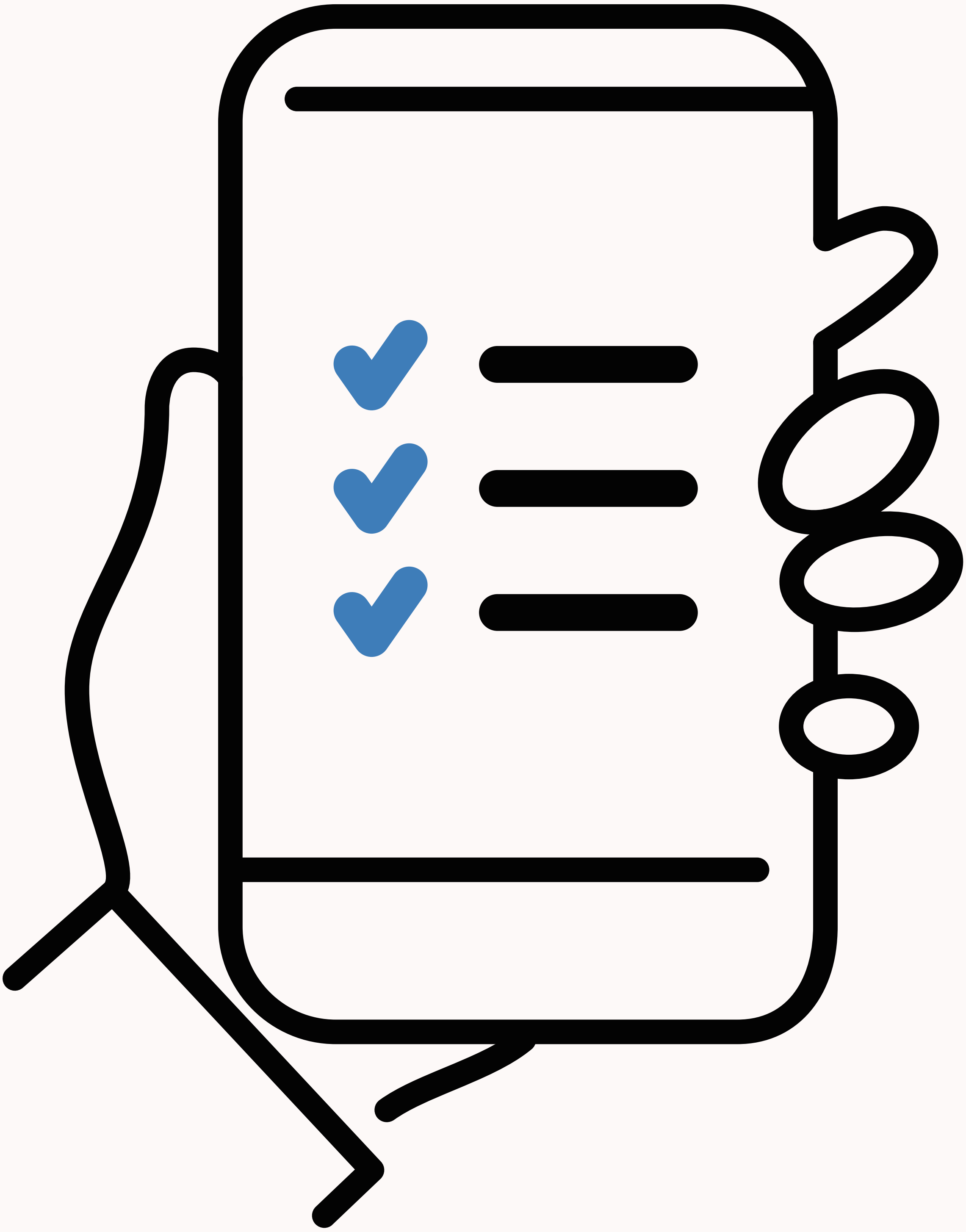

Payment method

The consumer is redirected there and selects their bank.

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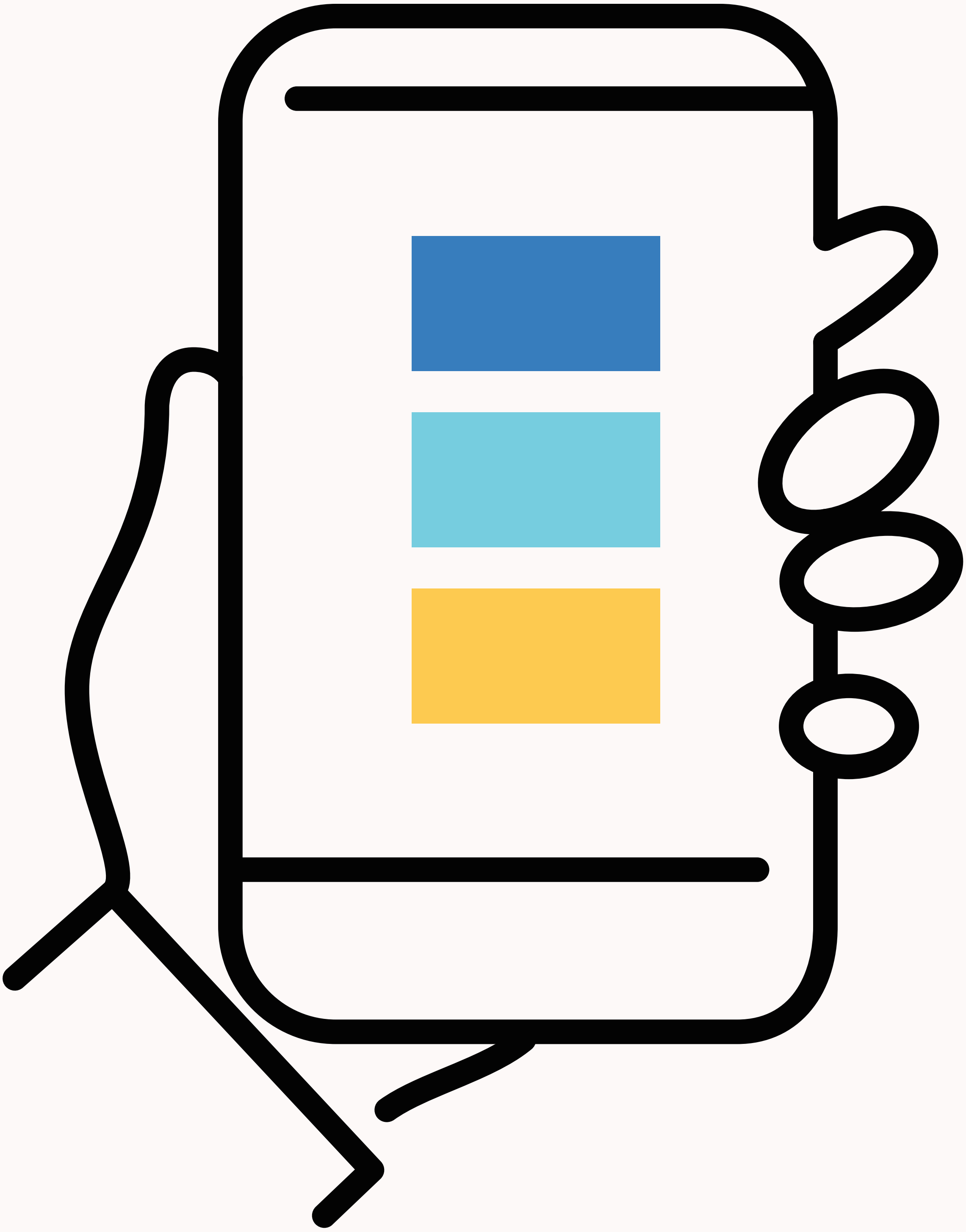

Payment method

The consumer authenticates directly with their bank and grants time-limited access to their account details.

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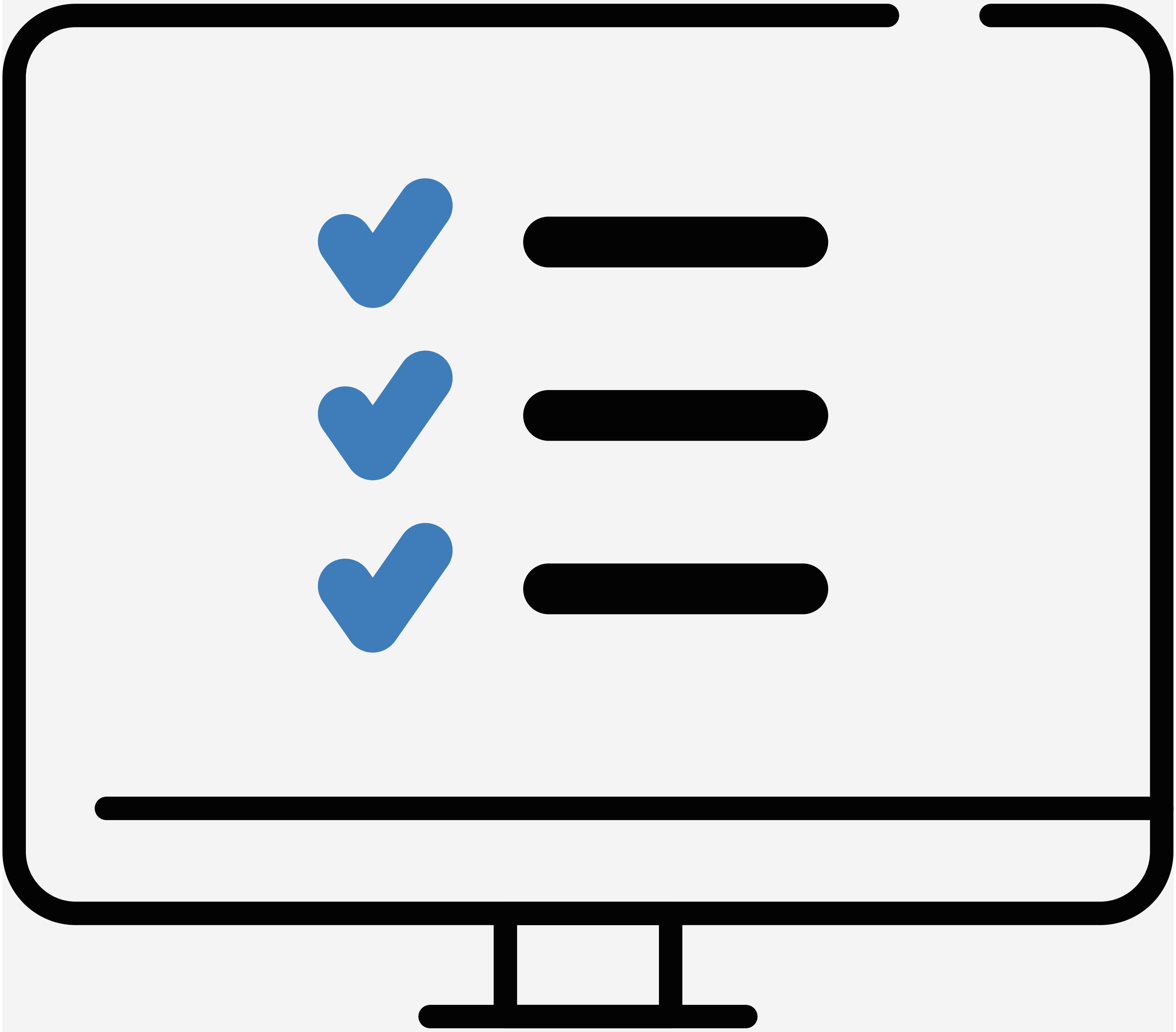

PPRO

PPRO checks the IBAN, account status and available balance.

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Merchant

Once verified, the payment is submitted to SEPA Direct Debit for processing as usual.

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