

DIAMOND



The interbank
innovation solution
against fraud





DIAMOND

An interbank innovation solution against fraud

- 1) WHY DIAMOND ? : THE FRAUD SURVEY IS WORLDWIDE
- 2) DIAMOND : WHAT IS IT ?
- 3) DIAMOND : BANKS BENEFITS
- 4) DIAMOND : CLIENT BENEFITS
- 5) Annexe : ABOUT US : SEPAmail.eu and StreamMind in a few words





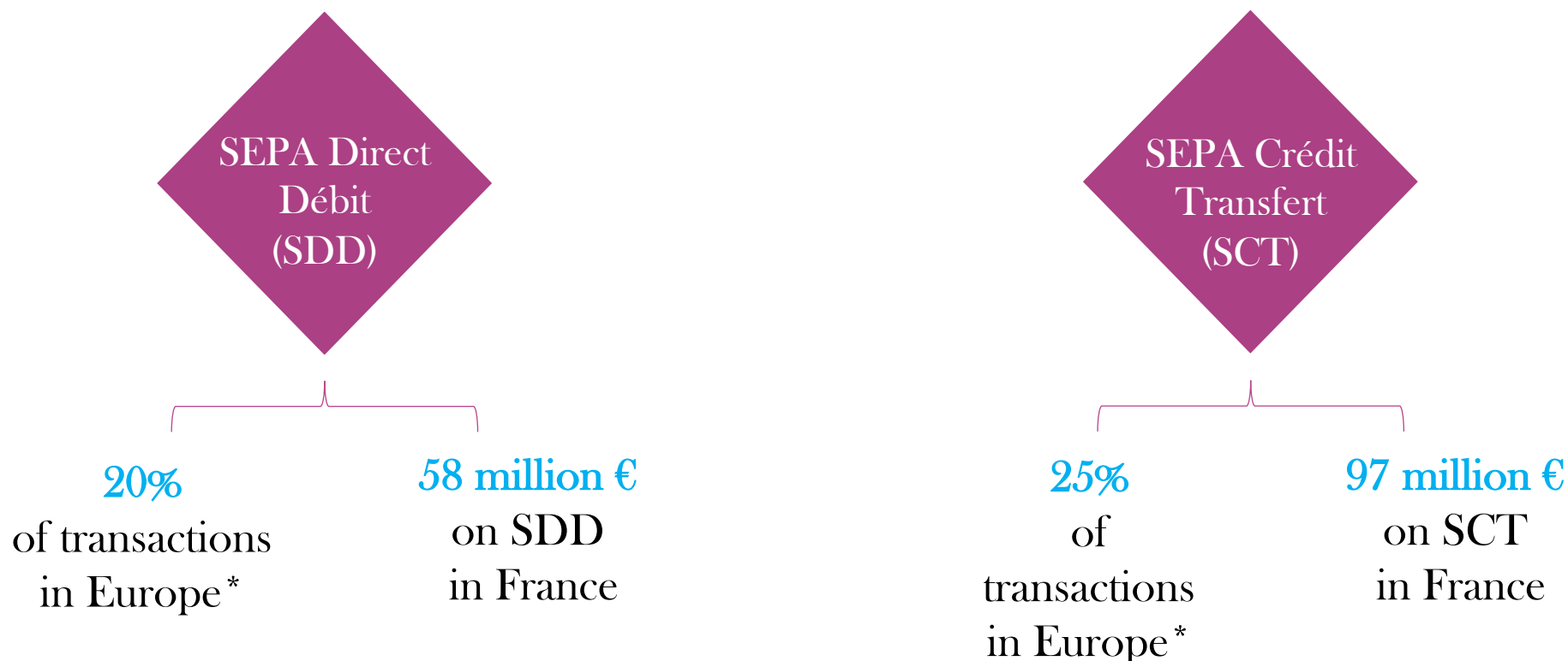
Why DIAMOND ? Fraud survey



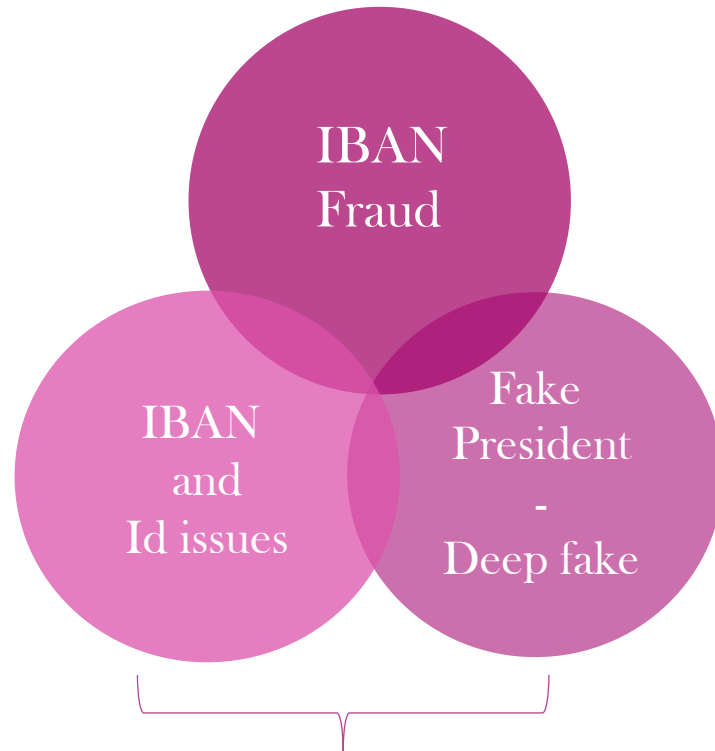
WHY DIAMOND ? : FRAUD SURVEY

2) Means of payments affected

* Sources : European Central Bank / European Fraud Report - Payments Industry Challenges



1) Type of Fraud ...and other issues



70% of all companies in Europe



WHY DIAMOND?
FRAUD SURVEY

WHY DIAMOND ? : FRAUD SURVEY

3) The last 24 months in the Fraud world

* Source: PwC's 2020 Global Economic Crime and Fraud Survey



US\$42B

Losses reported
due to Fraud



47%

(of +5000 respondents) told that
they had experienced fraud (the
second highest reported level in
the past 20y)



6 incidents of Fraud

in average per companies in
the world

WHY DIAMOND ? : FRAUD SURVEY

3) In the last 24 months in the Fraud world

* Source: PwC's 2020 Global Economic Crime and Fraud Survey





DIAMOND : What is it ?





SEPAmail DIAMOND

is the interbank solution
put in place to ensure IBAN reliability.

The verification is directly done
into the bank accounts bases.

*(and not a contributory model based on payments historical of
companies)*



- ◆ To this day, more than **100 banks** are **members** of the **DIAMOND** Application (representing **95%** of bank accounts opened in France) with **5 millions** of flows exchanged.
- ◆ SEPAmail **DIAMOND** was built to be a global solution with an International cooperation at minimum at European level.
- ◆ SEPAmail **DIAMOND** is a Market solution created **by the bank for the bank** and their customers to provide an adapted answer about Fraud.
- ◆ The strength of this solution is its great adaptability :
 - All types of companies : from associations to corporates
 - All domains : sales, pre-sales, e/m-commerce, all suppliers (phone/water/energy/operators...)
 - All types of relationships : B2B, B2C, C2B, C2C.



DIAMOND : what is it ?



DIAMOND : Banks benefits



DIAMOND – Banks benefits

A high added-value banking service to due benefits of the bank customer

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The first service adapted and marketable to ALL clients (all structures, from small to major corporate companies in all kinds of sectors - utilities, water & energy sector, retail...).

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A solution to reduce SCT/ SDD rejections from the clients.

The first European banking Cooperation against fraud (IBAN / Identity reliability, Fake Standing Settlement Instruction...)

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Reduction on Fraud amount (national and cross border).

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The connection to the DIAMOND interbank service is quickly done and without needing any development whatever the format of the bank data bases.





DIAMOND : Clients benefits



Fight against fraud and reduces risks of error

- ◆ Errors in account, customer or supplier details.
- ◆ Risks of identity theft.
- ◆ Reduction on administration costs – Industrialized process related to manual checks.
- ◆ Reduction of undue charges.
- ◆ Reduction on Fraud amount (national and cross border).



About SEPAmail.eu

A Market Infrastructure managing a secured scheme with a broader Membership (more than 100 Banks).

A trust and security standard for digital information transfers.

A Certification Authority.

An European Actor - SEPAmail.eu represents the French banking community in both EPC Groups, the EIPP MSG (E-Invoice Presentment and Payment Multi Stakeholders Group) and the Request-To-Pay Multi Stakeholders Group and Task Force.



About StreamMind

DeepTech, allows companies to develop and deploy innovative applications without having to modify their IT architecture. When it was created over 12 years ago, this first French fintech was committed to the security and performance of payments. In particular, is the historic technical provider of the SEPAmail interbank infrastructure, a network both open to the Internet and highly secure, a world first. It was also a pioneer in the development of SEPAmail software applications for banks and companies, such as SEPAmail DIAMOND. StreamMind is the only Provider Referenced by SEPAmail.eu organization on the DIAMOND service.