



Direct Debit Mandates – managed!

Dovetail's Mandate Management Solution offers the most comprehensive solution on the market for both SEPA and domestic schemes. It delivers exceptional flexibility and functionality covering every aspect of the process. It is part of the Dovetail Payments System; an open, flexible and scalable payments services hub, built on a robust platform that integrates fully with your current systems and applications.

The Dovetail Payments System is component based, exploiting modern open standards and technology. Dovetail has used these components to assemble payment solutions to suit the markets in which you operate.

The Dovetail Mandate Management reference solution is just one example of the range of solutions available. It addresses the key requirements of a business that aims to provide mandate management across SEPA and domestic schemes and provides support for both creditor and debtor side mandates. It is available out of the box or can be tailored to fit the needs of your bank.

Comprehensive facilities

The Dovetail Mandate Management Solution provides the services needed by both creditor and debtor banks to

manage mandates, validate collection requests, and maintain collection history.

For creditor banks this includes: validation of collection request against mandate for pre-enrolled and new mandates; a record of collections against mandates; enrichment of collection requests with mandate details; recording of exception messages (Rejects, Reversals, Revocations, Request for Cancellations, Refunds and Refusals); update of the mandate (Create, Amend, Cancel, Block) either via direct access by creditor or by you on behalf of the creditor; and advise and validation of re-presentation of a failed collection request within the scheme rules.

For debtor banks, the solution provides: validation of a collection request against mandate (that has either



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Progressive renovation in payments.

been pre-enrolled or created against the first collection request); a record of collections against mandates; recording of exception messages (Refusals, Returns, Refunds); update of the mandate (Create, Amend, Cancel, Block) either via direct access by debtor or by you on behalf of the debtor; and debtor advising of upcoming collection requests received.

The lessons of history

A complete audit history is maintained against each mandate. This includes all actions made to, and all collection requests made against the mandate, with the status of each. Where there is no debtor mandate for a collection request that is rejected, details of the rejection are held centrally.

Total control

The system provides a browser-based user interface to create, manage and maintain direct debit mandates. An authorised user can stop all, or specific mandates, by customer. They can view all record details and audit trails and can list all collections in the system associated with a specific mandate.

Access to these functions can also be made available for integration into your existing client and internal customer service channels. The extent of functionality offered can be controlled, allowing you to offer internal users a richer set, whilst enabling your clients to take on mandate management tasks that you deem appropriate.

The Dovetail Payments System provides a sophisticated 'Internal Filter' module that allows you to hold and review collection requests received, based on sophisticated filtering criteria, allowing collection requests to be examined and passed for processing, rejected or held for further investigation. Even if there is a valid mandate, you can react to a rapidly evolving creditor, creditor bank or country incident.

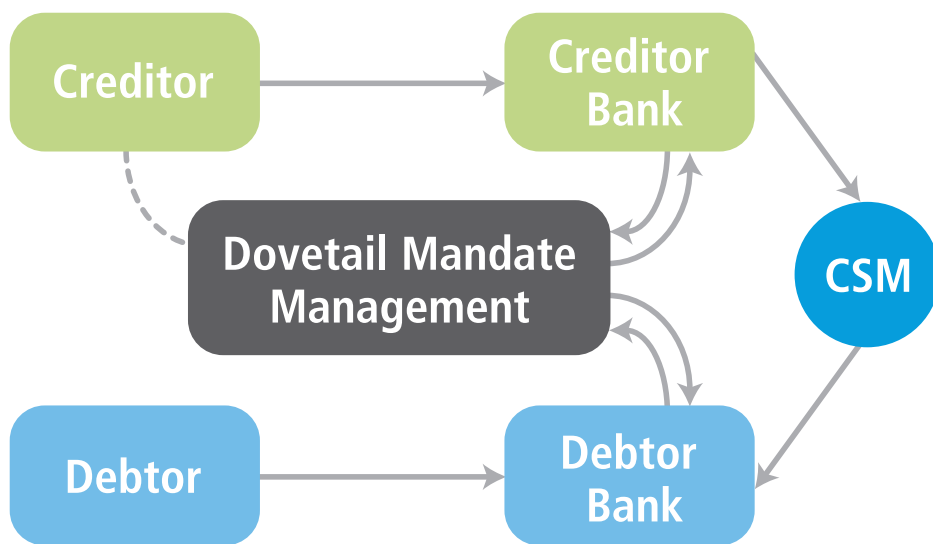
Accurate identification

The Dovetail system provides a number of ways to identify a particular mandate, using either debtor or creditor information or the mandate reference. Once identified, a summary of all collection requests is available to the operator, who can drill down into individual requests to determine their status and history.

As the complete usage of a mandate is available to your bank, intelligent reporting and investigation is accessible, for example, allowing you to identify systemic causes of returns, better tune re-presentation algorithms, identify potential fraudulent activities and manage your customers' risk profiles better.

Comprehensive, flexible, proven

Like the Dovetail Payments System itself, the Dovetail Mandate Management Solution is in operation in the toughest conditions in some of the world's biggest payment banks. Using our reference solutions, you can progressively renovate your complete payments system at a pace to suit you.



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