

## **MyBank**

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MyBank is a pan-European e-authorisation solution, which enables safe digital payments and identity authentication through a consumer's own online banking account. MyBank is based on SEPA payment instruments, which means that it can be used seamlessly throughout Europe. It provides seller and buyer banks across Europe with the infrastructure they need to interact and to deliver real-time e-commerce services to their customers.

The MyBank solution is managed and developed by PRETA S.A.S., a fully owned subsidiary of EBA CLEARING. At this stage, MyBank supports the initiation of SEPA Credit Transfers; MyBank Mandates for direct debits will become available in October 2014.