

Payment Services



What is Cecabank?

Cecabank is a wholesale bank that offers specialised solutions in Payments, Technology Platforms and Treasury Management, and it is the leading bank in Spain and Portugal in Securities Services.

Our solutions



SECURITIES SERVICES



TREASURY & GLOBAL MARKETS



PAYMENTS



TECHNOLOGY PLATFORMS

We work to provide support to financial institutions and other corporations that rely on our experience as a wholesale Spanish bank with international exposure.

We offer innovative and tailor-made financial proposals to our customers, supporting them in their projects to achieve their business objectives and building long-lasting relationships where every decision is the result of mutual trust.

Card Payment Processing

A2A Payment Processing

Digital Payment Solutions

International Payments and Cross-Currency Payments

Digital Banking Solutions

Risk Management and Reporting as a Service

Technological Outsourcing

Cecabank, a leader in B2B financial and technological services

Cecabank boasts the best professionals, creates value through its commitment to excellence with the customer and remains focused on the digital transformation.

Specialisation, expert knowledge

Cecabank offers products and services with a high level of specialisation, thanks to our financial, technological and business expertise.

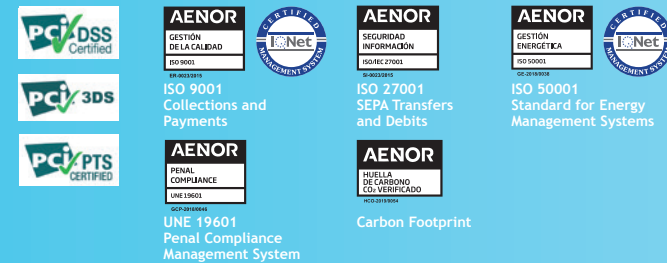
This specialisation makes it possible to offer to Cecabank customers solutions with high added value for their business.

Digital transformation and development

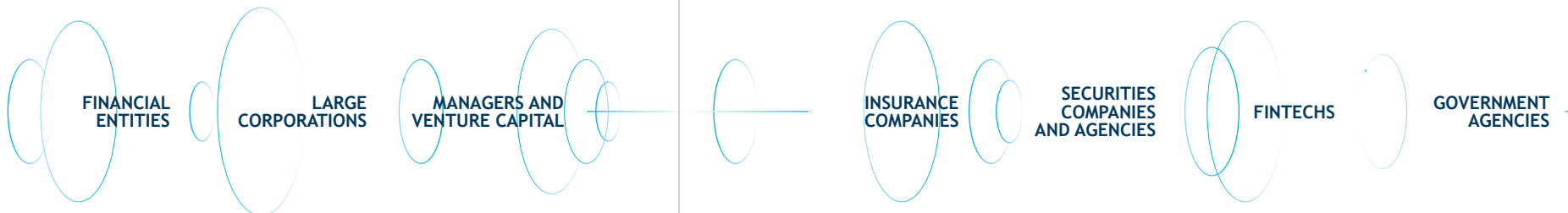
In recent years, Cecabank has established itself as a benchmark bank in the creation and promotion of collaborative platforms related to innovation in payments and investment services, as well as in big data and other areas of digital transformation.

Quality and excellence with the customer

Cecabank provides services to over 300 customers, including banks, other financial institutions, asset managers and corporates, extending a customer-oriented culture focused on ongoing improvement throughout the organisation.



OUR CUSTOMERS GO BEYOND FINANCIAL INSTITUTIONS



Payment solutions



Payments

Cecabank is a payment hub that offers processing of any payment method.

A2A Payment Processing

Comprehensive management solutions for payments, exchanges and discounting facilities: third-party representation on the SNCE (Spanish National Electronic Clearing System), EBA, Bizum, cash-letter service, channelling of payment orders.

The strengths of Cecabank services are focused mainly on four pillars: personalised customer service; flexibility and adaptation to customers' needs; confidentiality; and neutrality.

SEPA transactions exchange (EBA and SNCE).

BIZUM C2C TRANSACTIONS PROCESSED

156
million

BIZUM C2eR TRANSACTIONS PROCESSED

2.8
million

ISTC CORE TRANSACTIONS PROCESSED

1.9
million

SEPA TRANSACTIONS EXCHANGE (EBA and SNCE)

361.1
million

Cecabank offers flexible and innovative solutions for card processing, e-commerce and mobile payments, backed by more than 30 years of experience.

Its bank license guarantees the highest standards of security and regulatory compliance.

Card Payment Processing

Flexible and innovative solutions for payment processing backed by more than 30 years' experience.

Cecabank offers services that cover the entire card payment chain with the necessary quality and customisation, providing added value and efficiency

where required, together with the customer's strategic vision as a partner and companion on the same journey through innovation and change.

Processing of card payments via gateways with the main schemes and ad-hoc solutions linked to this process.

TRANSACTIONS PROCESSED

+1,450
million

CARDS ISSUED

+7.2
million

AN AVERAGE AMOUNT OF

148
million settled daily

STORES PROCESSED

110,000

Payments

Digital Payment Solutions

Operational and commercial management application

for the card, POS terminal and ATM network. Dynamic Currency Conversion (DCC) Solutions.

Virtual payment gateway

for the remote sales of any store. SDK format available for APP use.

Payment gateways

Android POS terminal solutions: Mobile Device Management, Marketplace, SDK payments, terminal maintenance.

Tap to Phone solutions.

E-commerce,

Strong Customer Authentication (SCA), Transaction Risk Analysis (TRA), BNPL, virtual cards and PSD2 payment initiation.

Mobile payment solutions,

proprietary HCE solution, Xpay solutions.

International payments and Cross-Currency Payments

Global FX Payments, Cecabank cross-currency solution for cross-border payments.

El servicio de pagos internacionales con cambio de divisa aporta un alto valor añadido a una relación estándar de corresponsalía bancaria.

ID.FX

An appified version of our currency identification technology.

COUNTRIES

+80

CURRENCIES HEDGED

24

Global network of correspondent banks

SWIFT Service Bureau: technical connectivity to the SWIFT network, enabling full use of all services available on the SWIFTNET network.

OTHER SERVICES

Technology Platforms



OTHER SERVICES

Technology Platforms

Digital Banking Solutions

SaaS Digital Banking Platform

It includes solutions for generating remittances and gateways with government agencies.

ONLINE BANKING OPERATIONS

3,353
million

Digital identity services

for contracting and signature processes for customers and non-customers through any channel, both for branches and online banking.

xacter

The SignGuard

Fraud monitor

with collaborative intelligence for banking online and e-commerce.

Appification hub

that can be used to export information from the back end to third parties and add the third-party information.

Electronic billing platform,

platform for issuing and receiving invoices integrated with points of entry of government agencies.

INVOICES

+22.5
million

REMITTANCE OF PAYMENTS AND COLLECTIONS

+10
million

Risk Management and Reporting as a Service

Trading and risk platform,

SaaS solution that covers all the needs of Treasury Management activity (front office, back office, risk management, collateral management, reporting and capital requirements, among others).

BANKS, GOVERNMENT AGENCIES, SGIIC AND CORPORATES

27

COLLATERAL CONTRACT MANAGEMENT FOR

9

financial entities

Pyramid reporting,

the comprehensive solution that reduces regulatory costs, optimises the information transfer cycle (XBRL) and is compatible with EBA standards. It lets you do regulatory reporting to the Bank of Spain, Bank of Portugal or ECB.

CUSTOMERS

40

financial institutions

Technology Outsourcing

Technology infrastructure outsourcing services for financial institutions, insurance companies and Fintechs,

designed to attain the most demanding levels of availability and security.

Experiencing significant growth in the scope of service to payment processors thanks to being a certified operating centre under the PCI-DSS standard.

YEARS OF EXPERIENCE IN RELEVANT OUTSOURCING PROJECTS

+20

cecabank

Banking for business

Juan José Gutiérrez [in](#)

Corporate Director
of Technological Services

Julio César Fernández [in](#)

Director of Business Development
and Operational Support

Nuria Mohedas [in](#)

Director of Payments
and Digital Banking

Rafael Linde [in](#)

Managing Director of International Development
& Global Relationship Management

serviciostecnologicos@cecabank.es

+34 91 596 50 00

+34 91 596 58 61



www.cecabank.es