




GINGER PRODUCTS

# SEPA Connector

A man and a woman are sitting at a wooden table in a kitchen setting, smiling and looking at a laptop and some papers. The man is on the left, wearing a grey t-shirt, and the woman is on the right, wearing a blue long-sleeved shirt. There is a glass of water, a smartphone, and a blue and white patterned mug on the table. The background shows a kitchen with white subway tiles and wooden shelves.

**The smart way to connect to Europe's  
standardized payments infrastructure  
(SEPA).**

## PRODUCT DESCRIPTION

Ginger's SEPA connector is a battle-tested web service that, as its name implies, allows applications to connect to the Single European Payments Area with unparalleled speed & ease. After connecting you can do credit transfers, direct debits, and enjoy more of the SEPA advantages.

The single RESTful API interface provides all the controls you need and none you don't, and extensive reporting capabilities ensure you're always in-the-know of what has happened.

### Product benefits

- Hassle-free integration: Minimal legal and technical complexity
- Simple interface: Controllable through a single RESTful API
- Flexible payments: Accept one-offs and recurring payments all across Europe
- Portal access: Quick insights in the behaviour of your application

### Great for

- Expanding product offerings to European markets
- Enabling recurring payments (i.e. monthly subscription plans)
- Expanding payment methods for your customers



Enabling Kabbage's Instant Lending Platform to operate in Europe using Ginger's SEPA connector.

US-based Instant Lending Platform Kabbage uses Ginger's SEPA connector to cater to European markets.

[→ VIEW CLIENT CASE](#)



*"Ginger's SEPA Connector allowed us to move a lot faster. We can now focus our attention on delivering great experiences for our customers."*

- Keith from Kabbage

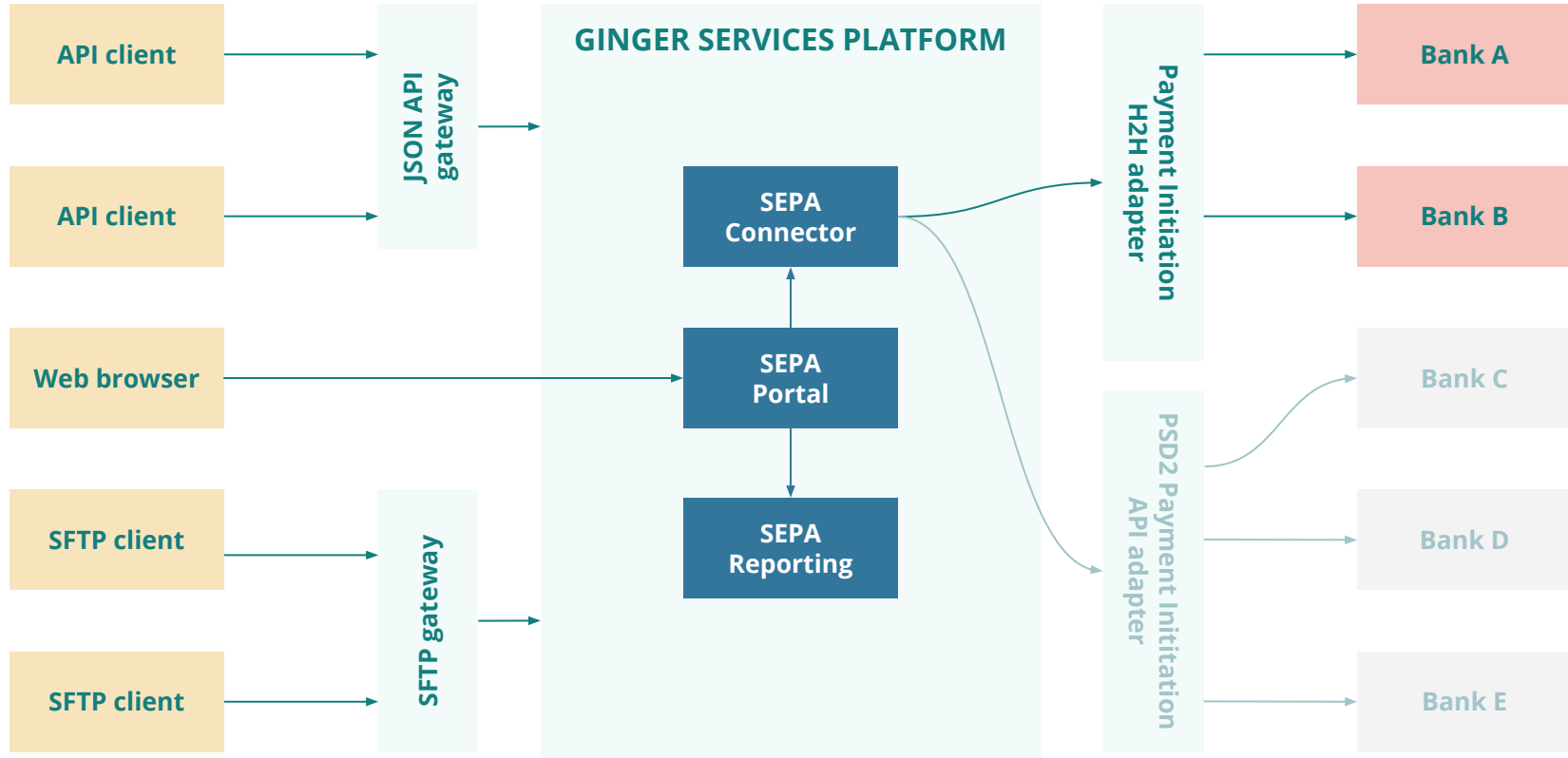
## FEATURES

- Send and receive SEPA Credit Transfer and SEPA Debit Transfer transactions
- Automated reconciliation
- Extensive reporting with useful presets and many formats: CAMT.053, MT940, JSON, CSV.
- Fully compatible with other GSP services



The Ginger SEPA connector is part of the **Ginger Services Platform**. The system-based design of the platform allows all GSP Services to work together to create an invaluable toolkit for developers of applications in payment & financial markets.

# HIGH LEVEL ARCHITECTURE





## PROTOCOLS & STANDARDS

<b>Transports:</b>	HTTP 1.1, TLS 1.2+, HTTP/2	SFTP, SCP
<b>Serialization:</b>	JSON	XML (PAIN.001.001.03, PAIN.008.001.02)
<b>Description:</b>	JSON Schema draft-07	XSD
<b>Security:</b>	JSON Web Token	SSH, 3DES



**Please get in touch for details & pricing**

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