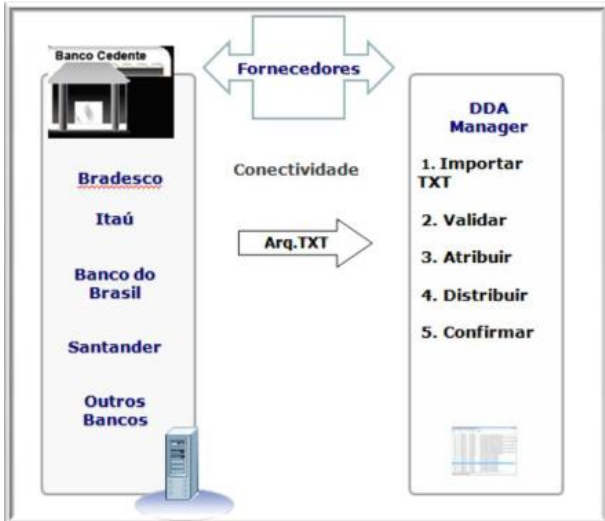


## DDA - Debit Authorized Direct



DDA is a new service from FEBRABAN Banks and Associates, which through electronic media will replace the physical issue of billing documents (bank slip and / or Compensation Sheet) for securities without registered collection.

The DDA solution offers:

- Integration of SAP Financial Management as DDA
- Significant reduction of manual interventions during handling of accounts
- manual insertion elimination of slips in the system
- efficiency assurance, speed and safety in payments

## Pay Automation Utilities

Solution add-on to integrate its ERP to slips payment system for utilities

This solution allows:

- The generation of bank electronic files
- Keeps your standard payments process
- Eliminates the manual generation of bordereau for titles such as:
  - Water
  - Electricity
  - telecommunications and
  - Gas

## Pay Automation DARFs

Solution add-on for automating your ERP in the generation of Federal and State Taxes payments

This solution allows:

- The creation of the securities in accounts payable for subsequent generation of bank electronic files
- Keeps your standard payments process
- Eliminates the manual generation of bordereau for titles such as:
  - payments DARFs
  - GARE payments
  - INSS payments / GPS

**Implementation time: 10 days**