
IRIS payments

Scaling Instant Payments in Greece

DIAS



It's all about Connecting

powered by **DIAS**

37 years

National Automated Clearing House

43

Member PSPs

12

Shareholders

Led by the Central Bank and systemic PSPs

In 2025

540,4 M

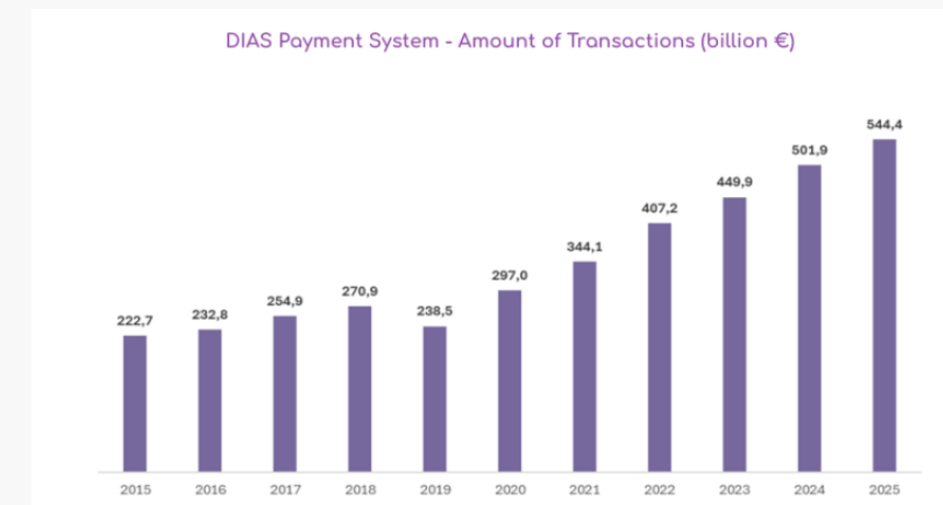
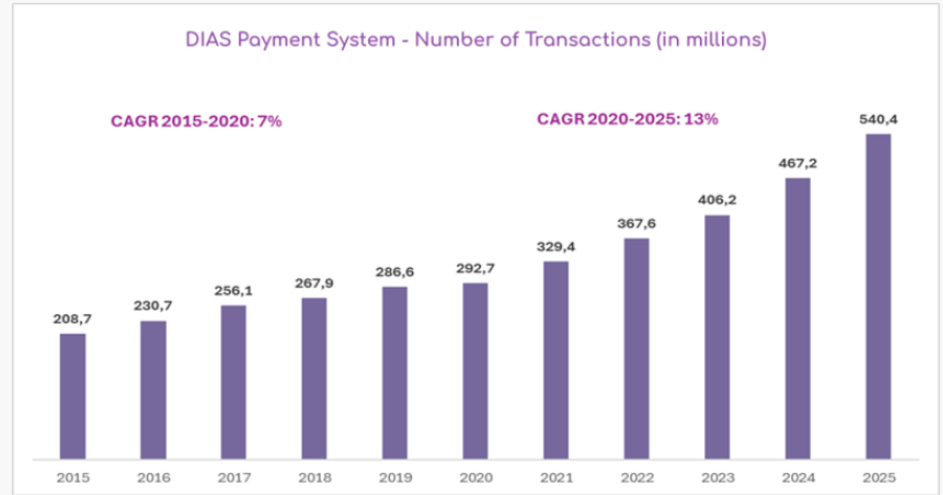
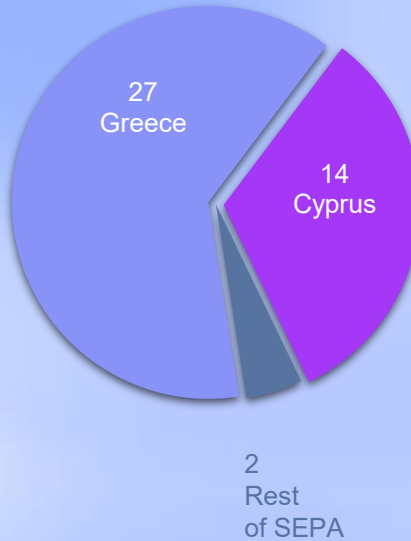
Transactions

544,4 B €

Value

Daily average

2,2 million transactions and 2,2 billion €



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365/365



Instant Payments

31
banks connected via DIAS

12
from Cyprus
incl. Central Bank

IP RATIO Q4 2025
30,3%

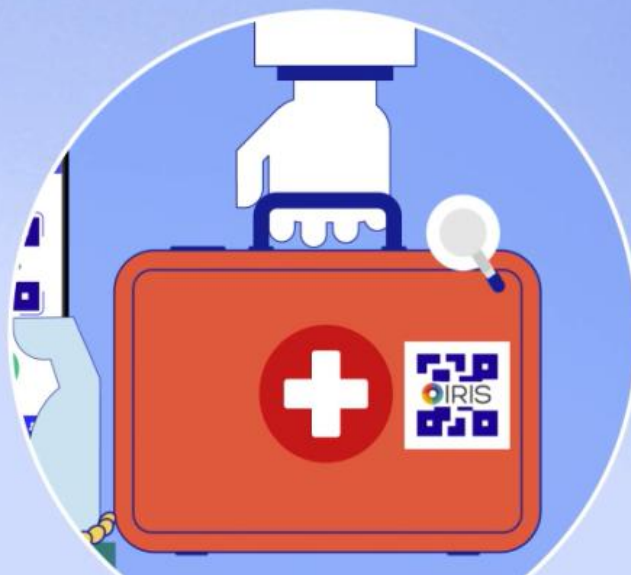
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IRIS Payments

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IRIS: driving the overall momentum of DIAS Payment System

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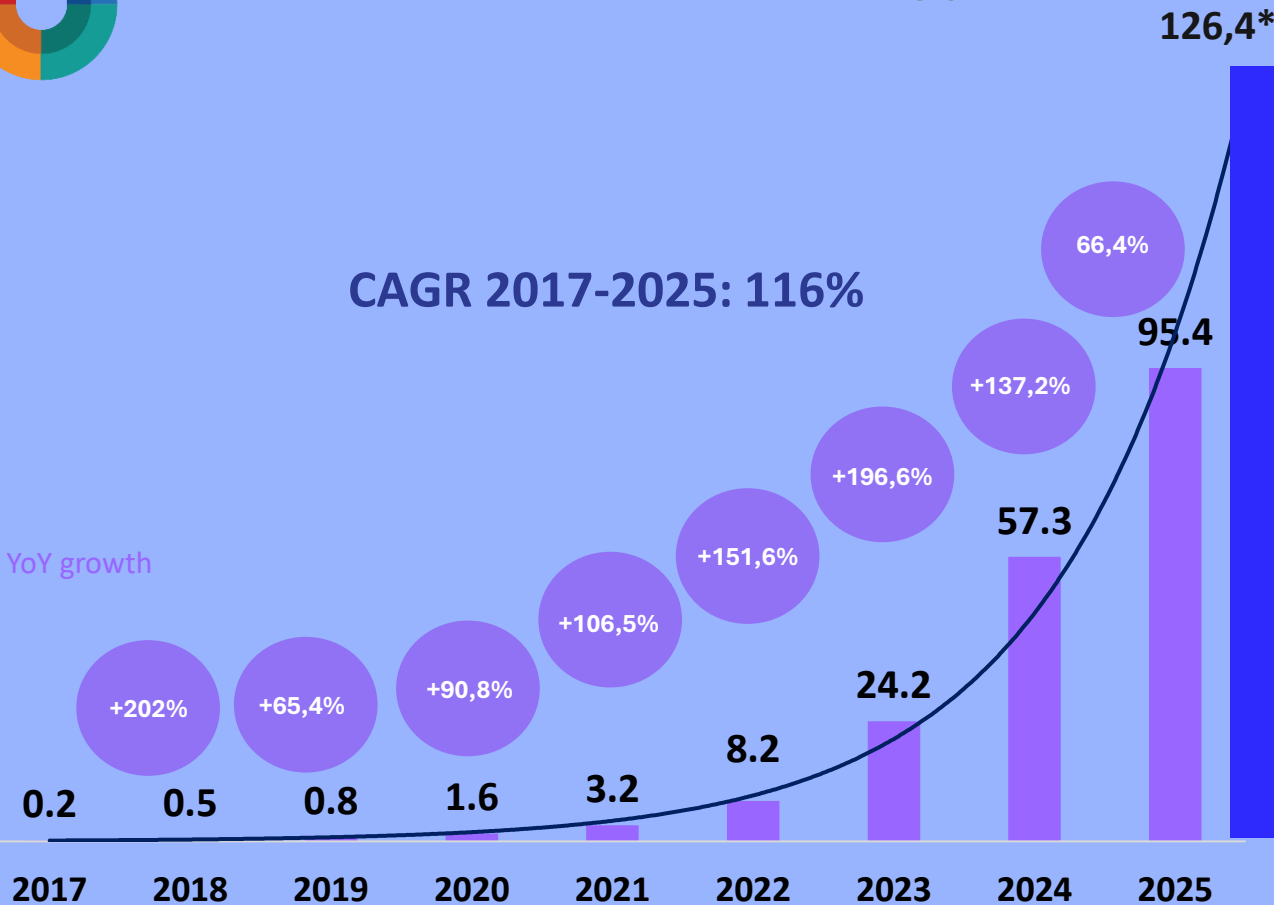
From 0,1% of total transactions in 2017 to 17,7% in 2025



IRIS Transactions in millions

CAGR 2017-2025: 116%

YoY growth



* IRIS with Intra-bank transactions



IRIS Person-to-Person



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❖ Major milestones:

- Common brand/UX architecture supported by rulebooks
- Market adoption drives two legislative initiatives for Instant Payments acceptance across all touchpoints
- Initial €500 daily sending limit across P2P and P2Pro
- Subsequent differentiation of limits by product: €500 per day
- From 15 January 2026: €1,000 daily limit, with a €5,000 monthly cap

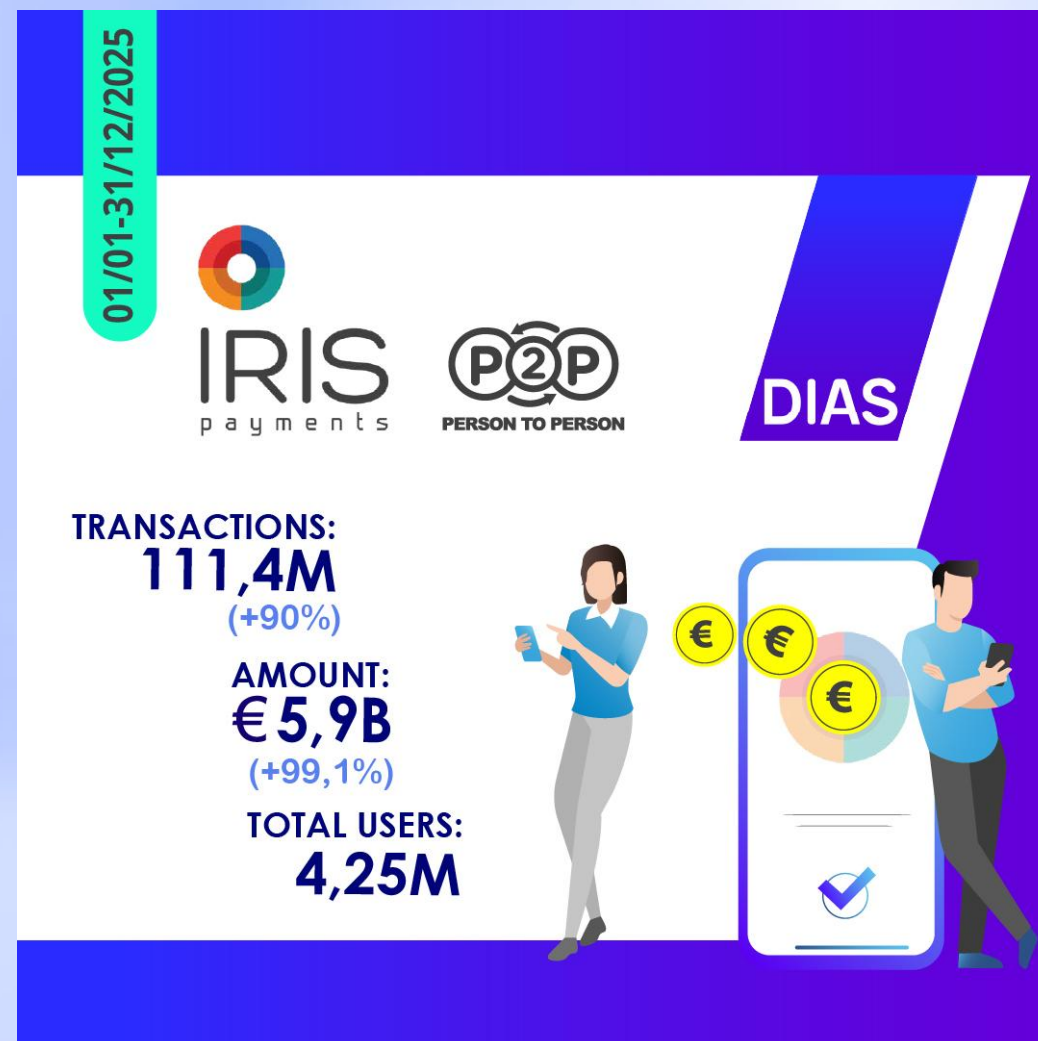
In 2025

❖ 👤 users :

- **4,4 million** as of today
- Welcomed: **+ 836K new users**
- **x8 times** more users vs January 2020

❖ 📄 Transactions

- **111,4M** (+90% YoY)
- **x 158 times** higher than in 2020
- 📄 **Value: 5,9B** (+99% YoY)



IRIS Person-to-Professionals



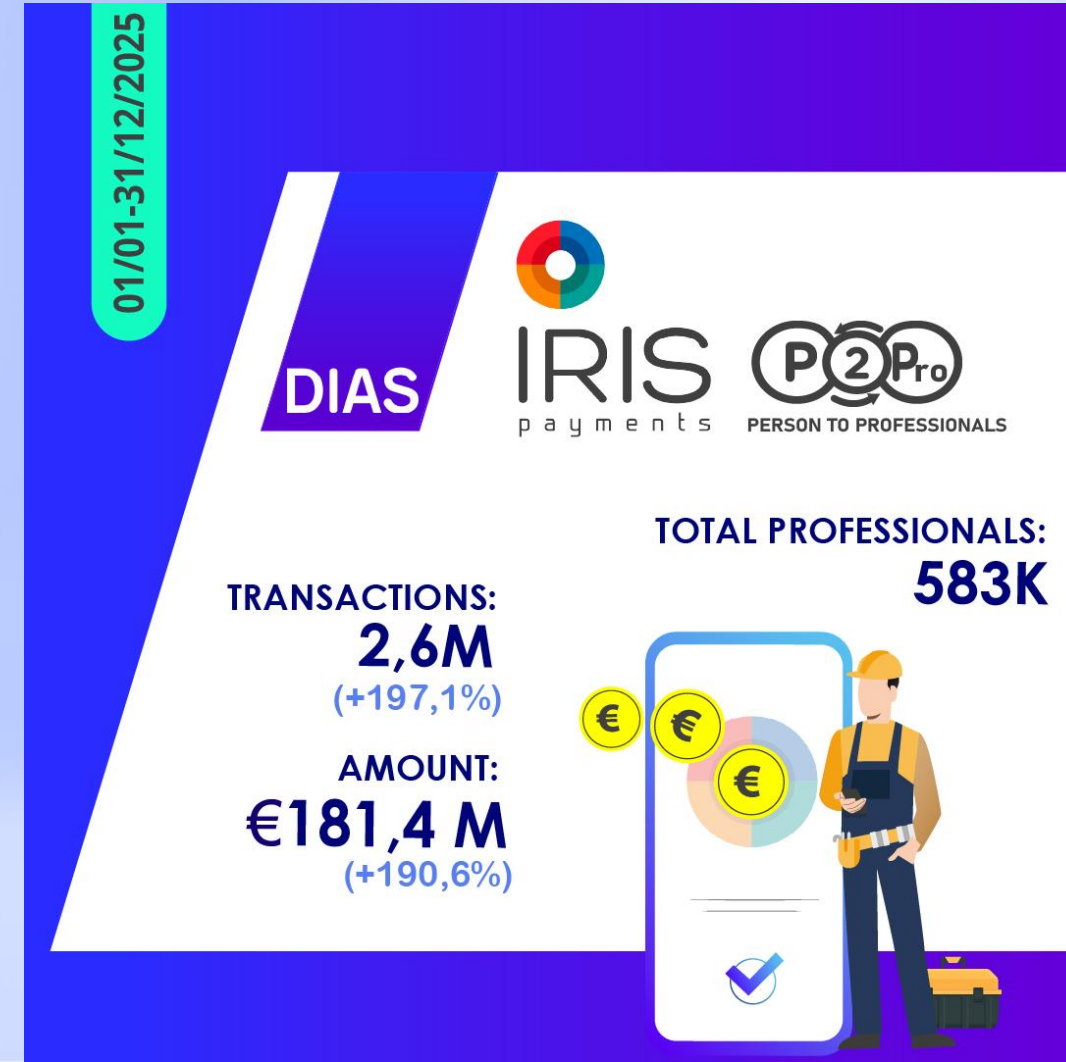
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- ❖ **Milestone: New Daily Limits from January 15th, 2026**
 - €1,000 per day to pay a freelancer and no limits to receive

In 2025

- ❖ **Users:**
 - **590 K** professionals as of today
 - Welcomed: **+ 30,2K new users**

- ❖ **Statistics 2025:**
 - **2,6M** +197% YoY
 - x 409 times higher than in 2020
 - **Value: 181M** (+191% YoY)



IRIS Commerce



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In 2025

❖ Milestones:

- IRIS Commerce on **SCT instant** rails in November 2025
- 📅 **Dec 1st:** Nationwide acceptance of IRIS at POI
- 🛒 **Full e-shop coverage** nationwide
- 🏪 **Aligned with government mandate** for IP acceptance

❖ Statistics 2025:

- 📄 **Transactions: 12,4 M** (+71% YoY)
- 💰 **Value: €4,8B** (+40% YoY)
- 🛒 **eMerchants : 70 K e-shops**
- 📱 **1,2M POS** enabled IRIS QR scan UX

❖ Main Features : Scan QR

- No registration required
- Embedded in Mobile Banking Apps
- No Amount Limits apply



IRIS Everywhere

Greece has achieved nationwide acceptance of instant payments across all points of interaction.



EUROPEAN PAYMENTS ALLIANCE



By the end of 2026 more than 100 million Europeans connected



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Niki Andravidioti

Business Development and Innovation
Specialist at DIAS



Thank you