



The way forward to making Instant Payments a success

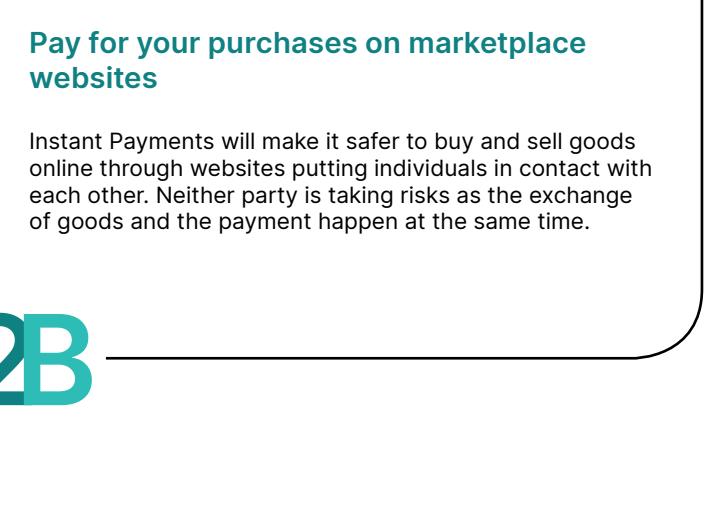
Instant Payments are going to revolutionise the way Europeans pay. It will start to develop widely among individuals for person-to-person payments (P2P) and will move to person-to-business (P2B) use cases, including corporates, merchants and governments. In our opinion, Instant Payments won't stop here and will go further to address business-to-business (B2B) payments and even machine-to-machine (M2M) payments with the rise of the IoT in our lives.

P2P

More than 50% of the Swedish population is using Instant Payments for both P2P and P2B payments⁽¹⁾

Pay each other, anytime, anywhere

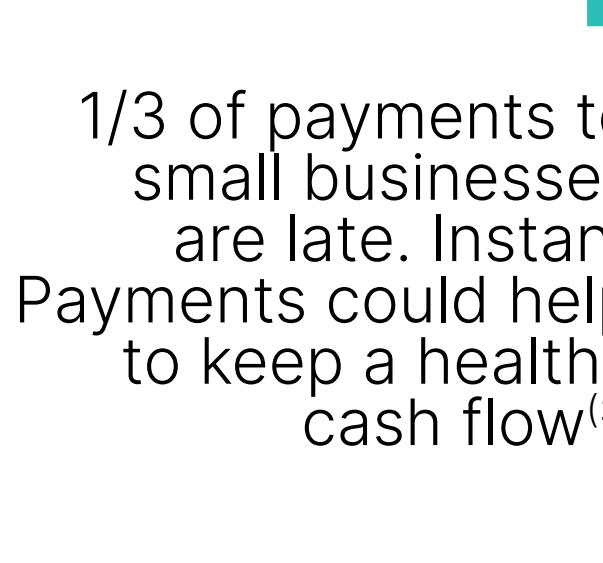
With Instant Payments, people can easily make a person-to-person payment to their family and friends with immediate availability of funds in a secure way.



Pay for your purchases on marketplace websites

Instant Payments will make it safer to buy and sell goods online through websites putting individuals in contact with each other. Neither party is taking risks as the exchange of goods and the payment happen at the same time.

P2B



Pay for services

People will be able to pay for services of a babysitter or a plumber immediately. This is a convenient way to pay without the need for cash.

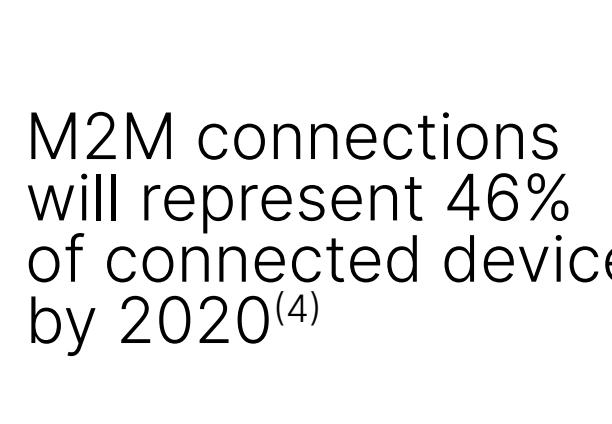
53% of people consider Instant Payments as essential in online payments⁽²⁾

Pay public organisations

Sometimes, you need to pay a speeding fine immediately to avoid losing your driving licence or having to pay an additional penalty later.

B2B

1/3 of payments to small businesses are late. Instant Payments could help to keep a healthy cash flow⁽³⁾



Pay 24/7 to release delivery of goods or services

Often, a loaded cargo ship can't leave the harbour if payment is not made in time. With Instant Payments the situation can be resolved quickly even at night or over the weekend.

Pay just-in-time to meet critical deadlines

In B2B activities, deadlines are important for cash flow management, and especially for small and mid-size businesses.



M2M

M2M connections will represent 46% of connected devices by 2020⁽⁴⁾

Pay through your connected devices

Soon, we will be surrounded by connected devices enabled with payment capabilities. Your refrigerator detects you finished milk, and will automatically order it and pay with Instant Payments so that you receive it for breakfast.

Pay as you use

Soon, your car will be able to pay for power at the charging station, or pay for € tolls or parking autonomously without needing any action from you.

(1) The Riksbank. (2) Computop - The Payment people white paper. EU IP and PSD2. (3) FSB - THE ECONOMIC IMPACT OF POOR PAYMENT PRACTICE - 2016. (4) Cisco Visual Networking Index Complete Forecast Update, 2015-2020.

Helping banks, merchants and corporates to take up Instant Payments challenges to address all use cases

24/7 service

Enable Instant Payments anytime, anywhere to offer almost immediate availability of funds

From batch to single message processing

Adapt banks' back-office processing and clearing & settlement to offer Instant Payments

Interoperability

Enable Instant Payments throughout Europe for a greater reach and adoption



Payment initiation



Payer bank processing



Clearing & settlement



Payer bank processing



Payment reception

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