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.

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

53% of people consider Instant Payments as essential in online payments.

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

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

Pay just-in-time to meet critical deadlines

Pay public organisations

Pay 24/7 to release delivery of goods or services

Pay as you use

Payment Initiation

Payer Bank

Processing

Clearing & Settlement

Payee Bank

Processing

Payment Reception

P2P

P2B

B2B

M2M

Casheqensworldline.com/instantpayments

(1) The Riksbank

(2) Computop – The Payment people white paper. EU IP and PSD2

(3) FSB - THE ECONOMIC IMPACT OF POOR PAYMENT PRACTICE - 2016