

The  
*top 10 benefits*  
of the SEPA  
Instant Credit Transfer  
scheme

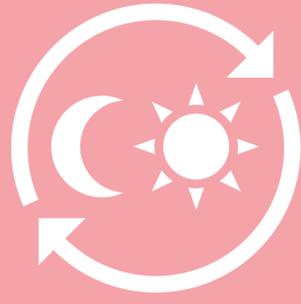
1

It makes payments really fast. Maximum *10 seconds* are needed to see the money on one's account.



2

It is available *24/7/365*.



3

With a maximum amount set at *15,000 euros*, it covers a lot of daily payment situations for consumers and small businesses. The amount will be reviewed every year, likely to be increased. This will progressively make the scheme more attractive to larger companies.



4



It will be used for both *national and cross-border* transactions, becoming in many euro countries the first and *only* scheme for such payments. In consequence, SCT Inst will be used for *an increasing* number of transactions covering more and more use cases.

5

It is a *digital* method of payment, especially designed to be used online, from a computer or a mobile, and aligned with new technologies.



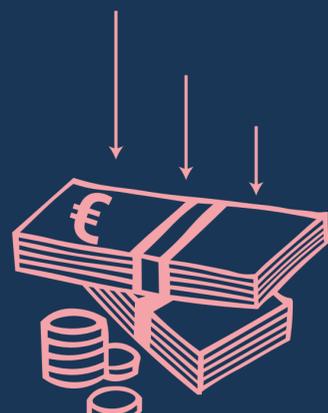
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It can improve the *cash-flow management* of businesses, as the funds are instantly and *24/7/365* available.



7

It has a potential to *replace cash and cheques* (which are expensive methods of payments) in many situations as it is a highly *convenient* way to pay.



8



It contributes to the further *harmonisation* of euro payments, and therefore to the European Union single market.

9



It is *secure* and the solutions based on SCT Inst are *compliant* with customer and data protection, anti-fraud, anti-money laundering and sanctions legislations.

10



It is based on the SEPA Credit Transfer scheme, which makes its implementation by payment service providers *easier* than if it was a scheme built from scratch.