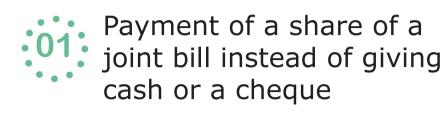
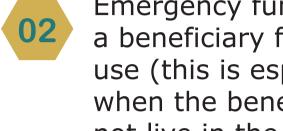


20 top use-cases of the SCT Inst scheme (among plenty more)

## PERSON-TO-PERSON PAYMENTS





Emergency fund transfer to a beneficiary for immediate use (this is especially useful when the beneficiary does not live in the same area than the payer)



Purchase on auctions, including on internet



Buying goods from another consumer, either online or face-to-face (second-hand car, furniture, antique...)

## PERSON-TO-BUSINESS PAYMENTS

05

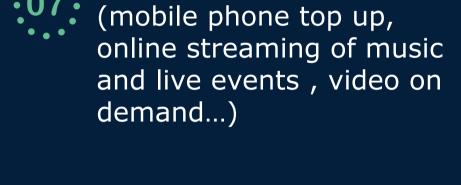
Payment of online purchases

(Re)Activation of services

Purchase of or payment



Payment of services rendered at home when the service provider requests to be paid on the spot (for example: plumber, electrician, cleaner)





Payment of invoices to avoid late payment penalty fees or cut-off of service delivery



(apartment, car...) which requires an immediate transfer and/or the confirmation of funds to the payee

advance for high-value goods



(substitute to cash and cheques) for example in a taxi, restaurant, shop

Payment of goods or services

with a mobile device



organisations

Donations to disaster-relief



penalties

Payment of tax, fines or

## Urgent pay-out of compen-Payment for services delivered

**BUSINESS-TO-PERSON PAYMENTS** 



insurance claims) to the consumer Immediate reimbursement

by a merchant of a returned

sation (government welfare,



at the end of the day or at the moment of completing the project

by freelancers and day-workers



good bought by a consumer

## **BUSINESS-TO-BUSINESS PAYMENTS**



penalties

Payment of taxes, fines or



Urgent correction of a pay-

ment error or an oversight



Alternative for the national and/or European Union limitations set on cash or card transactions for the purchase of goods



Transfer of funds between businesses to substitute bank-confirmed cheques for the purchase of high-value goods or assets including merger and acquisitionrelated payments

High-value intercompany transfer payments, in particular those driven by short-term treasury needs

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