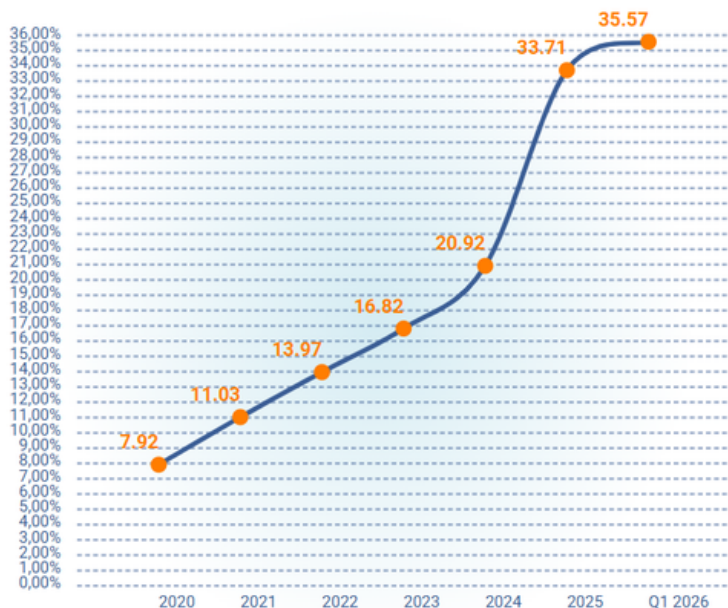
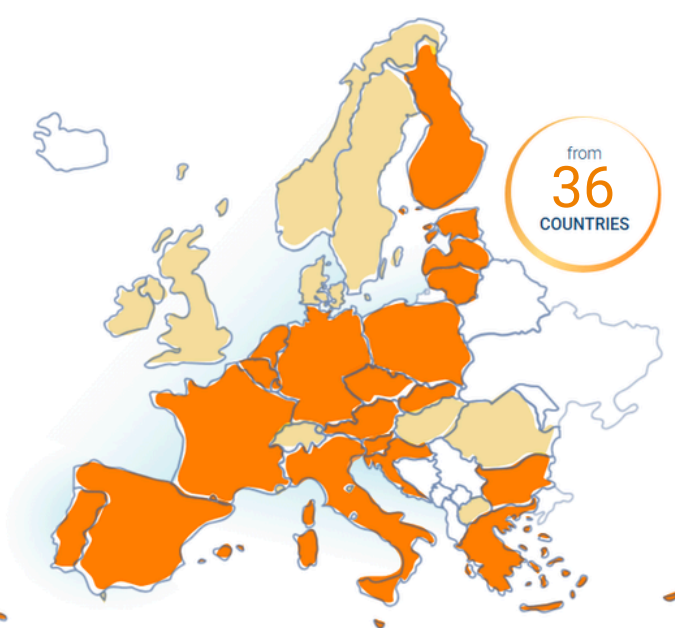


SEPA INSTANT CREDIT TRANSFER (SCT INST) TODAY

ESTIMATED SHARE OF SCT INST VOLUMES IN TOTAL CT* VOLUMES



THE MAP OF THE COUNTRIES WHERE PSPs ARE ALREADY OFFERING SCT INST SERVICES



2,823

PAYMENT SERVICE PROVIDERS HAVE ALREADY JOINED THE SCHEME

80%

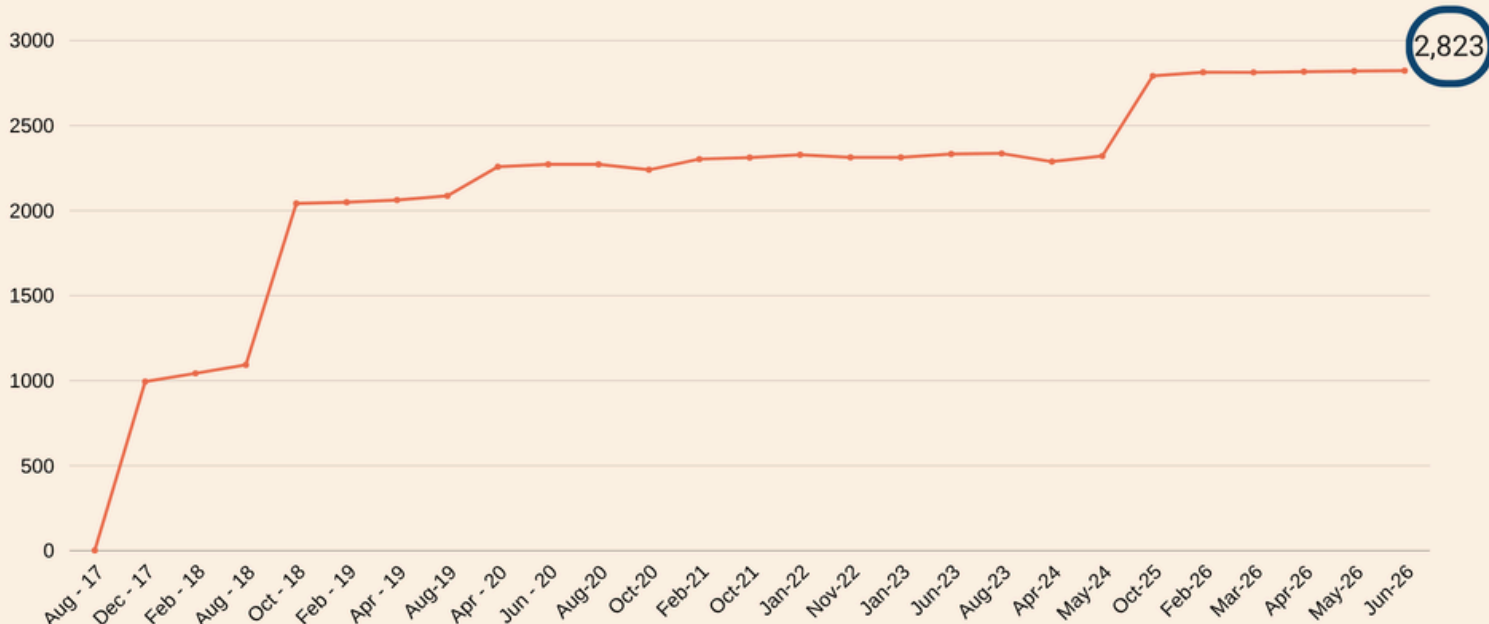
OF EUROPEAN PSPs

92%

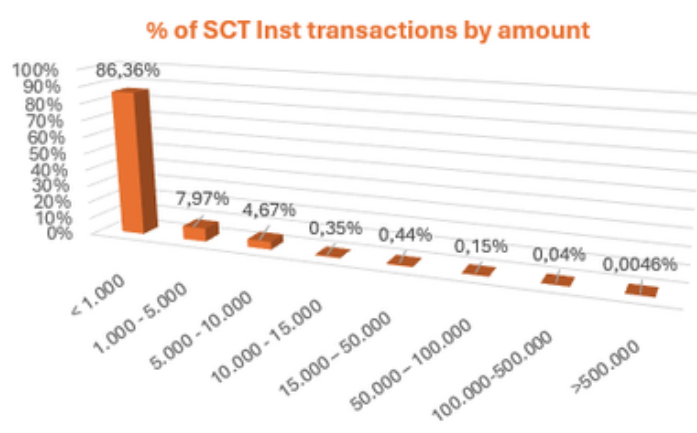
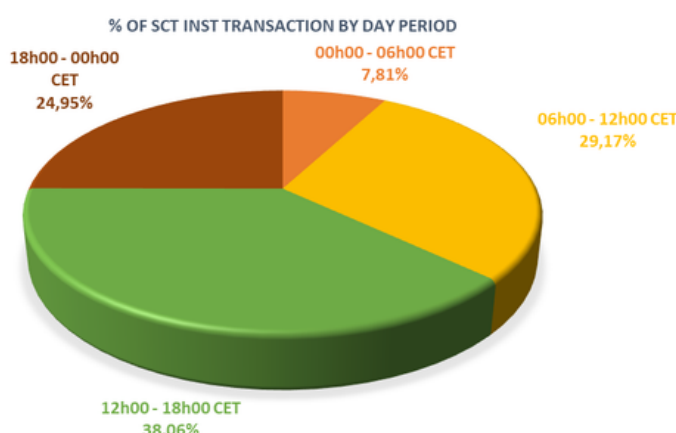
PSPs IN THE EURO AREA

SCT INST GROWTH SINCE ITS LAUNCH

NUMBER OF SCT INST SCHEME PARTICIPANTS



Overwhelming majority of SCT Inst transactions are currently below 1,000 euros and most transactions (about 70%) are made during daytime (from 6:00 to 18:00 CET):



There is no longer a maximum amount at SCT Inst scheme level. This is very convenient for Business-to-Business payments!

about **99%**

of transactions are completed in less than five seconds.