



WHAT IS NEEDED FOR THE SUCCESSFUL DEPLOYMENT OF INSTANT PAYMENTS AT THE POI

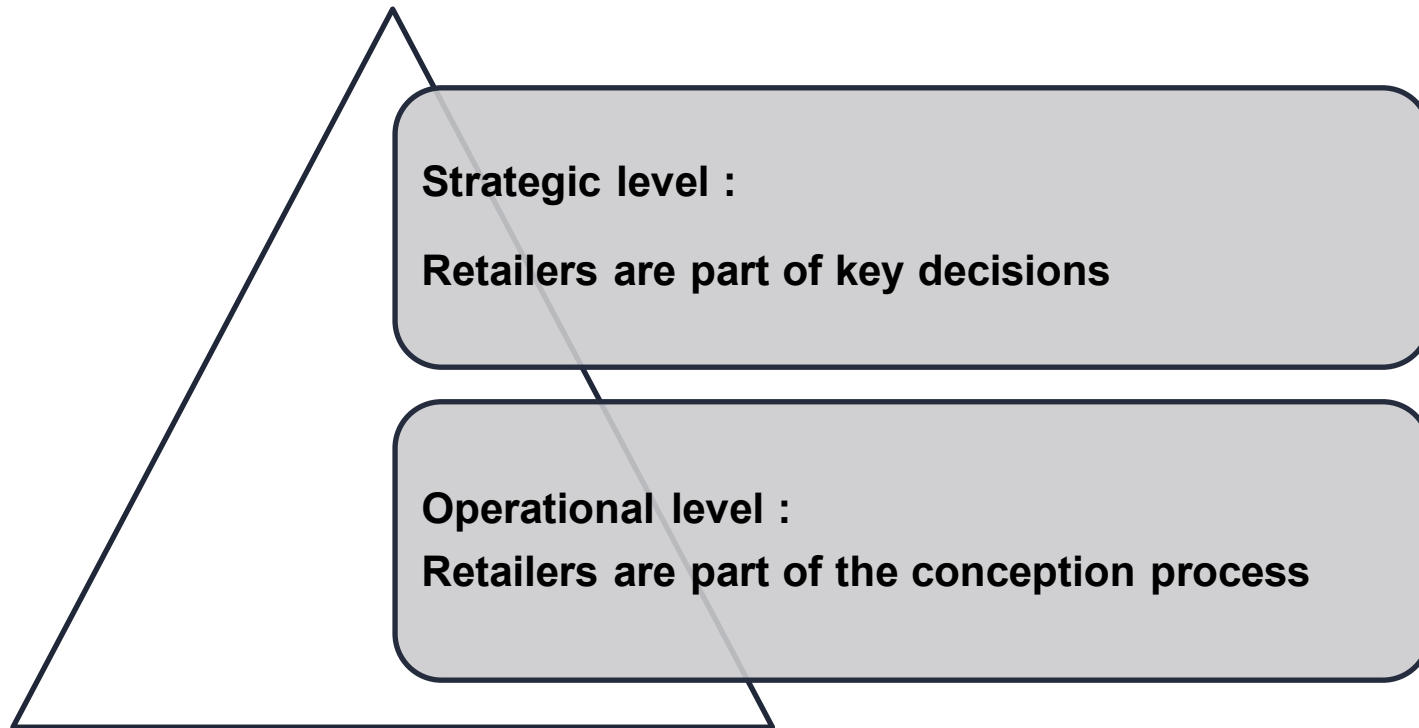
Merchants perspectives

Conditions to the successful deployment of instants payments at POI

1. Open governance
2. Competitive business model
3. Seamless user experience and rich product features
4. Instant payment scheme(s) rules
5. Regulatory requirements
6. Reduced dependency to non-European payment methods

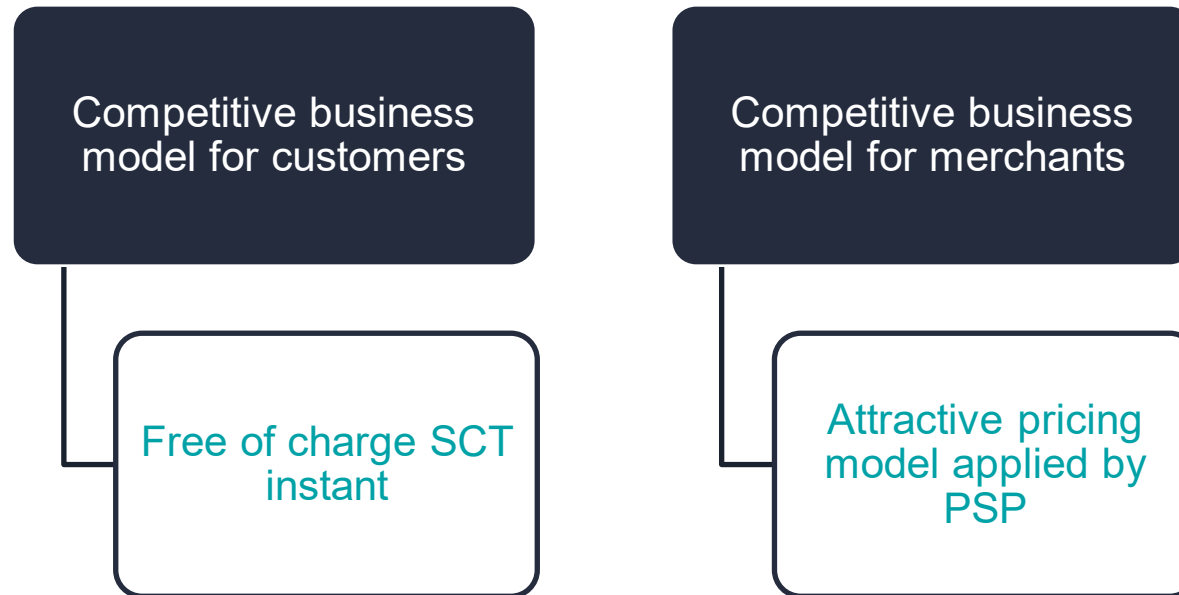
Open governance involving merchants

Retailers are included to decisions affecting product features, customer value proposition & business model



Competitive business model

The business model should be attractive enough so that it raises the interest and awareness of both merchants and customers



Seamless user experience and rich product features

Omnichannel ready

- Support merchants in their unified commerce strategies (web to store & store to web use cases)

Pan-European SCT instant branding at POI

- Branding drives awareness, trust & legitimacy both for merchants and customers

Frictionless SCA journey

- Secured payment journey
- Limited impact of SCA on conversion rate

Compatibility with merchants' priority use cases

- Payment, repayment, instalment
- Payment with final amount not known (petrol, groceries..)
- Optional value-added services (loyalty...)

Instant payment scheme(s) rules

Scheme(s) rules to drive standardization and streamline deployments

- Instant payment at POI with Pan-European availability and reachability
- Easy and simple integration in existing infrastructures, leveraging on those scalable infrastructures
- Pan-European implementation of specifications from PISP, technical service provider and ASPSP
- Common set of standards enabling interoperability of instant payments in Europe – transparent for the customer
- Trustworthy dispute mechanisms
- Clear support from PSP to instant payments and various SCA methods

Regulatory requirements

Regulatory framework favorable to a broad adoption of Instant Payments

Rules should facilitate instant payments and payment initiation services by removing obstacles to compete with cards

Choice of payment application : no commercial & technical discrimination at POI

Support of seamless instant payments with unknown amount through PSD 2 revision

Reduced dependency to non-European payment methods

Merchants also see Instant Payments as a way to benefit from :

-  A broader customer value proposition
-  Better commercial conditions to meet customers' expectations
-  The opportunity to achieve European sovereignty through payment instruments

Questions ?