

# Instant Payments – Wie sehen das unsere europäischen Nachbarn?

Die niederländische Perspektive

Max Geerling  
Executive Adviser

Berlin  
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# Instant Payments will be the 'new normal'

*For all types of customers*

**P2P**



5 seconds  
maximum

**+**  
CREDIT

Instant  
available

**P2B**



Accounts  
irrevocable



Faster delivery  
of goods

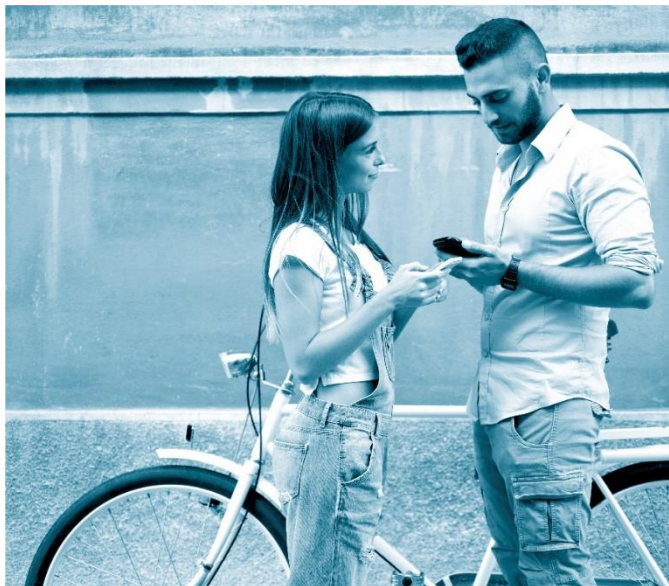
**B2B**



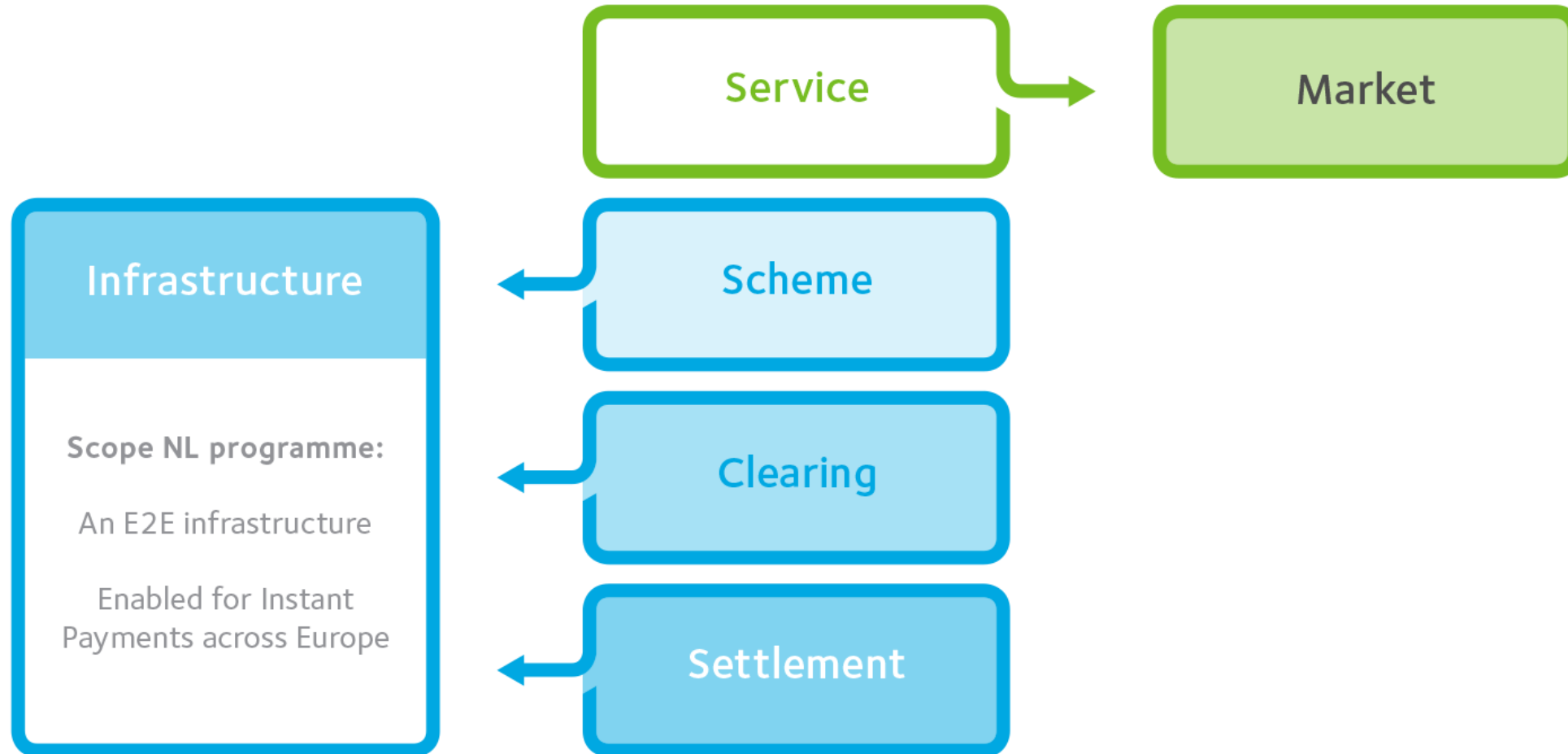
No cut off  
times



No maximum  
amount



# ... and so: a clear choice to build a complete new infrastructure for Instant Payments in 4 years time



# Strong stakeholder involvement from the start

## **‘End Users’ forum**

Quarterly meetings from the start  
Involved in Design

## **Suppliers & Providers**

regular information sessions  
open market consultation  
Requirements Suite NL

## **MOB (local ERPB)**

Semi-annual reporting to  
Central bank & government

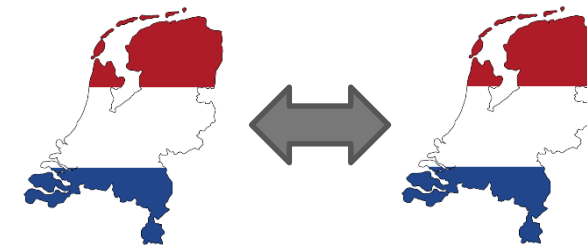
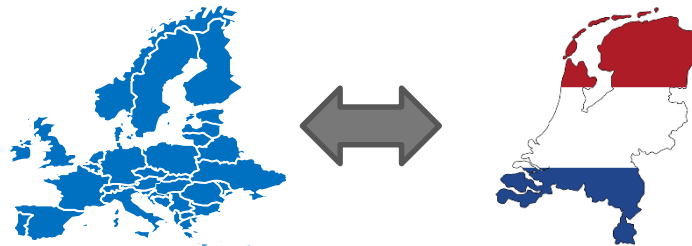
## **Dutch voice in EU**

Active participation in EPC and  
ECB working groups

# The Dutch commitment offers the EPC standard and more

**EPC SCT Instant**  
Applicable to all x-border transactions

**Dutch commitment (NL std.)**  
Applicable to NL-NL transactions



1 Speed

SLA at 10 seconds

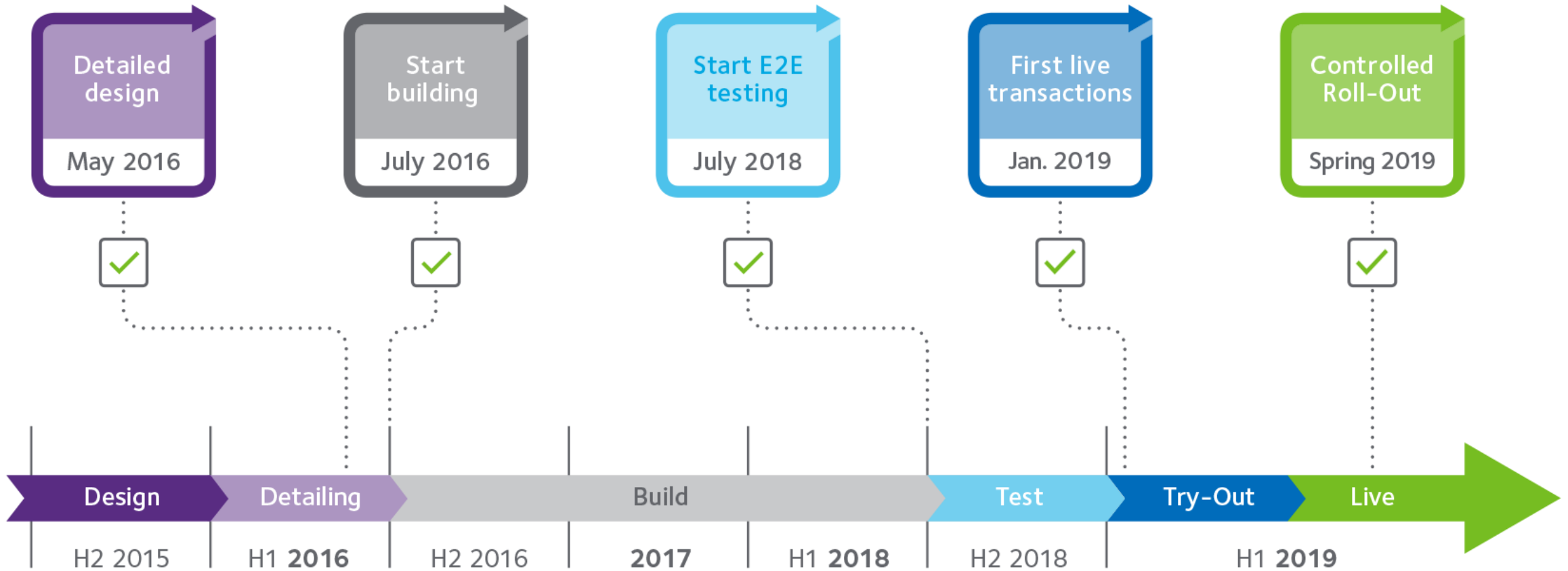
SLA at 5 seconds

2 Amount per trx

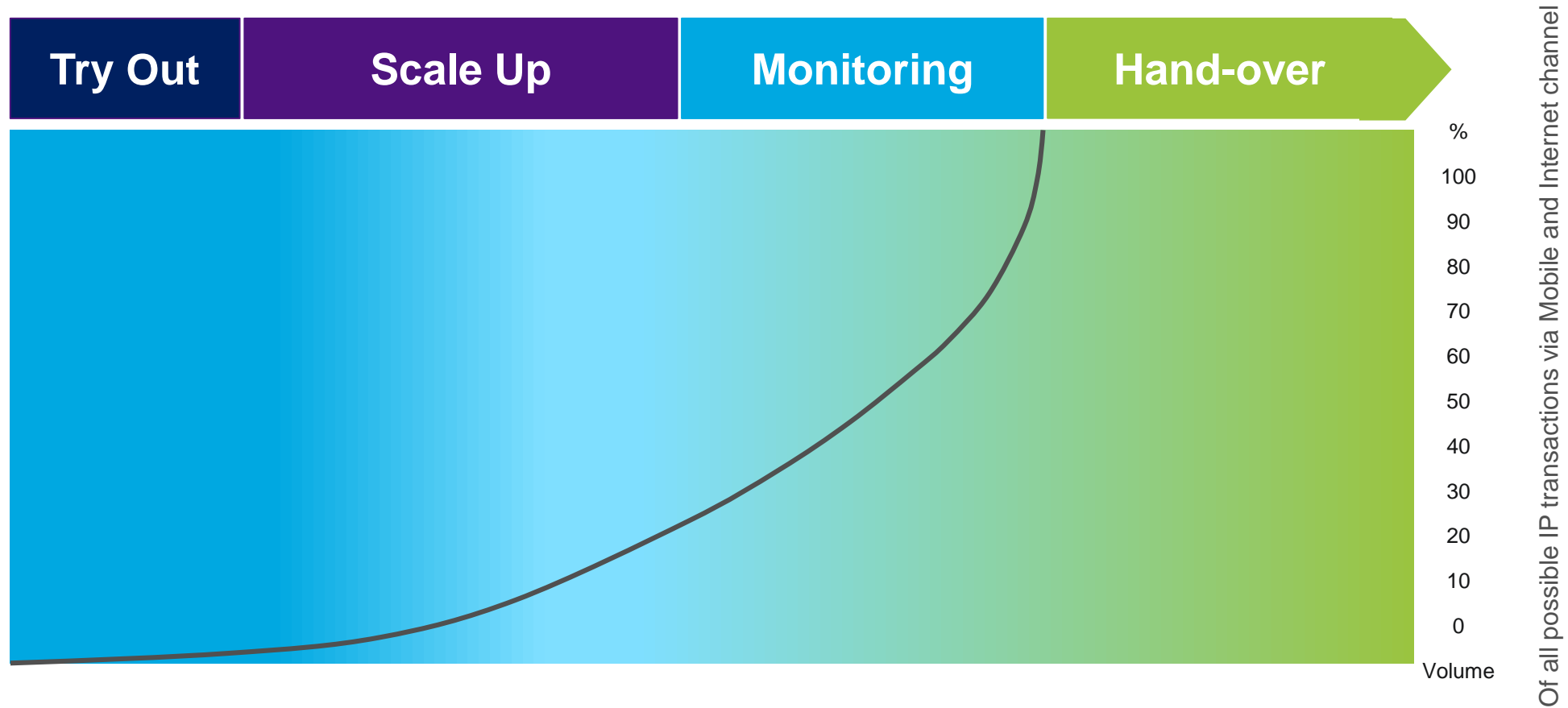
Maximum of EUR 15,000

No maximum

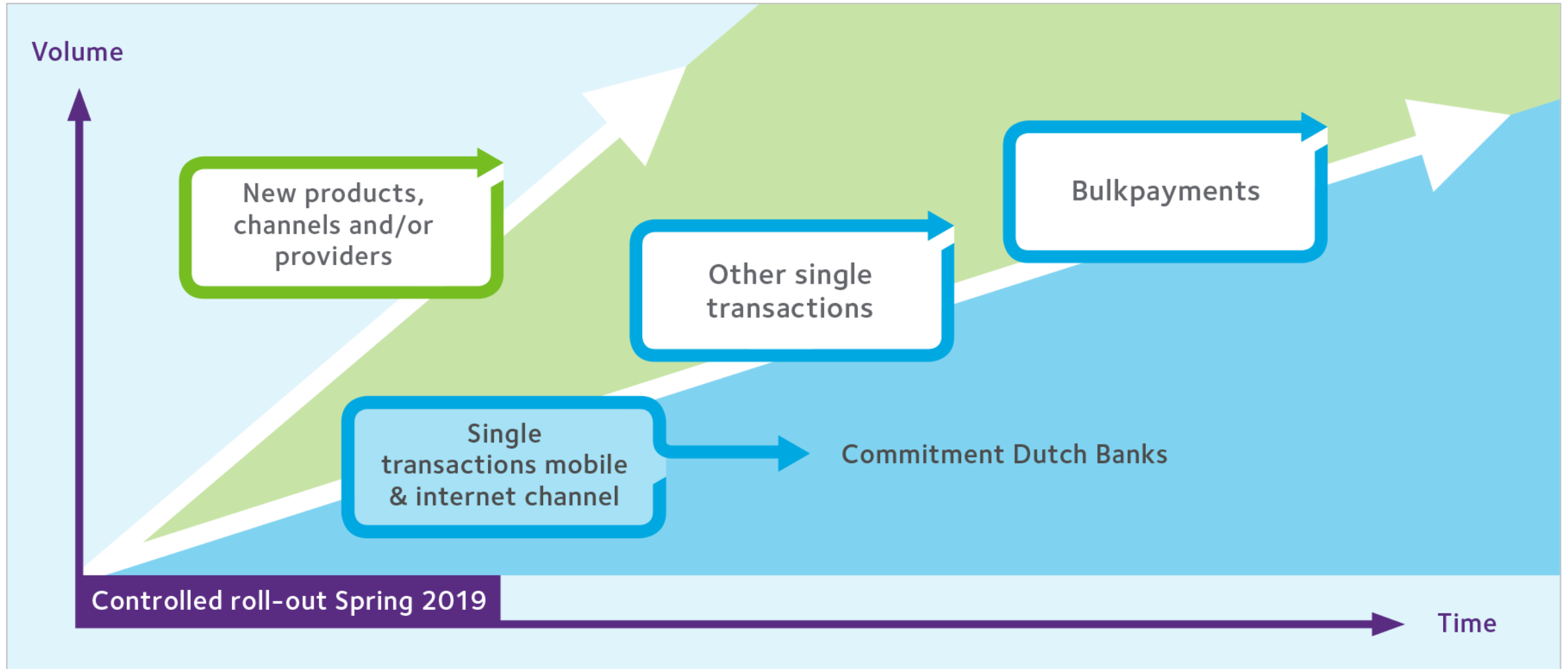
# Where are we today?



# A phased implementation to ensure we meet market expectations (250 tps total) from the start



# Making Instant Payments available to all customers via mobile & online banking channels





# Realisation (cumulated): > 20 million trxs

