



Request to pay

The missing piece of the Puzzle





Instant Payments (IP)

Credit Transfers processed within a maximum of 10“ and 24/7
Finality of Payment for the Payee after a few seconds.
From account to account (real debit and real credit)
Actually average processing time of 3”

Instant Payments

“3”



Instant Payments

**Do not underestimate the power
of Instant Payments**

NEVER EVER

Instant Payments is a
bomb in the payment
world



**Instant Payments is
a direct offensive
against
Cash, cheques and
in some cases
Cards**

Instant Payments is
the missing part to
“Open Payments”

Instant Payments in reality

- Salary/Pension/tax payments. Can be process exactly on the due date
- Payments where the amount is too high for cards
- e/m Commerce
- Payments where beneficiary needs a guaranty that the credit is final
- POS payments as competition to Cards (QR Code, blue code, GS1...)
- P2P mobile payments (not a big volume but a customer service with “wow” effect
- Replacement for Checks in some countries (FR, IT...)
- Insurance payments for limited period of time with immediate entering into force with the need for payments guaranty.
- Initiative at the POI to use IP in connection with mobile to issue payments
- Clear competition to cash and in some cases to cards with new means of payments that will become possible only with IP
- For Cash und Liquidity Management / Cash Pooling IP is a great tool.
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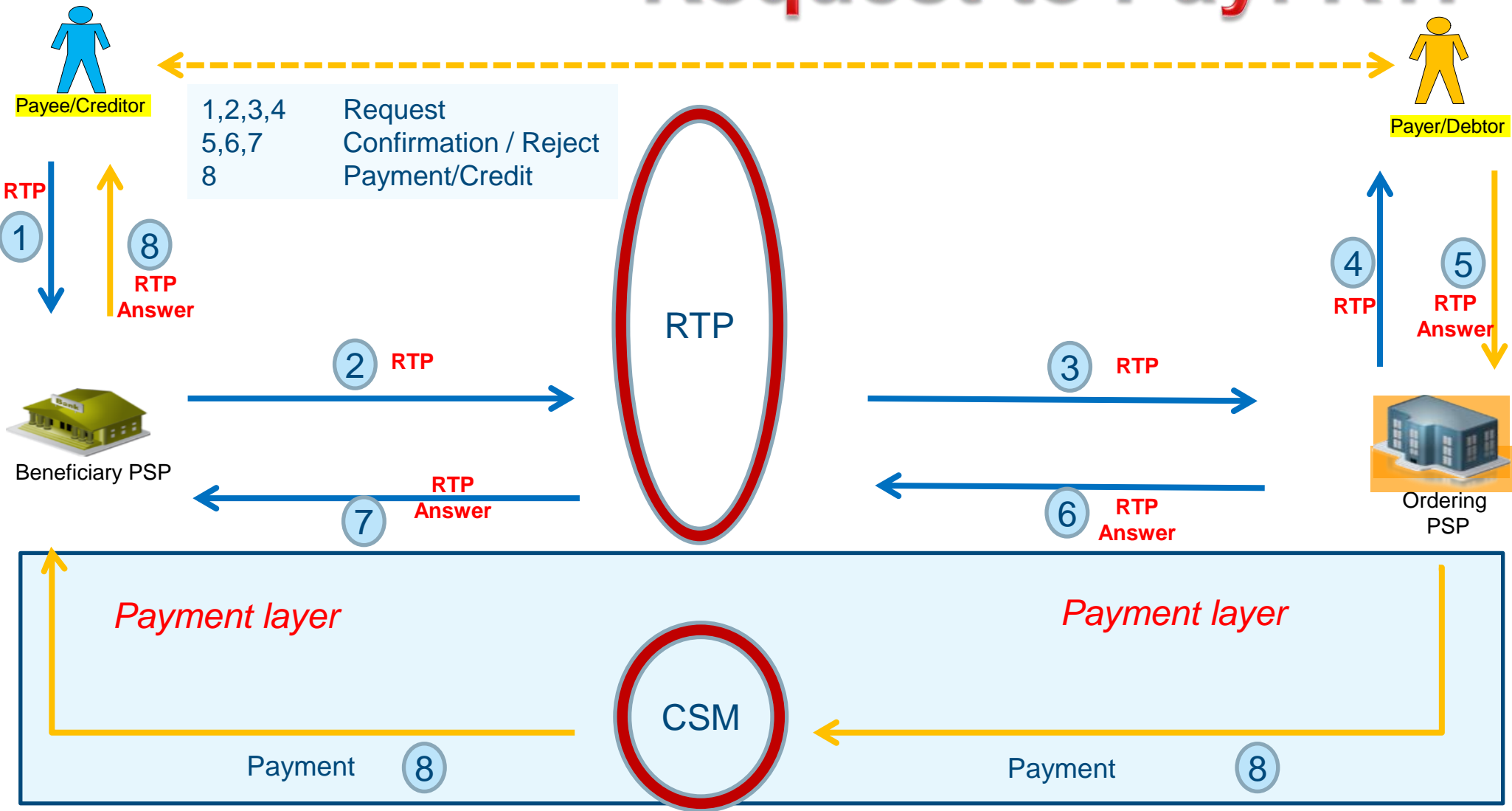
Request To Pay (RTP)

RTP enables individuals and organisations to create and send payment requests.

Online (Webshop), at POI (POS) and face to face

It allows recipients of these requests (payees) to easily decide if, how and when they want to respond with a payment

Request to Pay: RTP



Request to Pay: Possible Features

- Pay now, Pay latter
- Request extension on payment date
- Refuse payments
- Status information
- Full Identification of the payer by the Payer's bank (Advantage for the payee)
- Contact payee
- Use of proxy
- Only 1 RTP system for all kind of needs
 - ✓ For P2P, P2B, B2B, B2G, P2G.....
 - ✓ At POS & POI
 - ✓ Online or Remote
 - ✓
- Payment Guaranty, Payment Confirmation
- Partial payments, Installment
- One off and Recurrent RTP
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Request to Pay: RTP

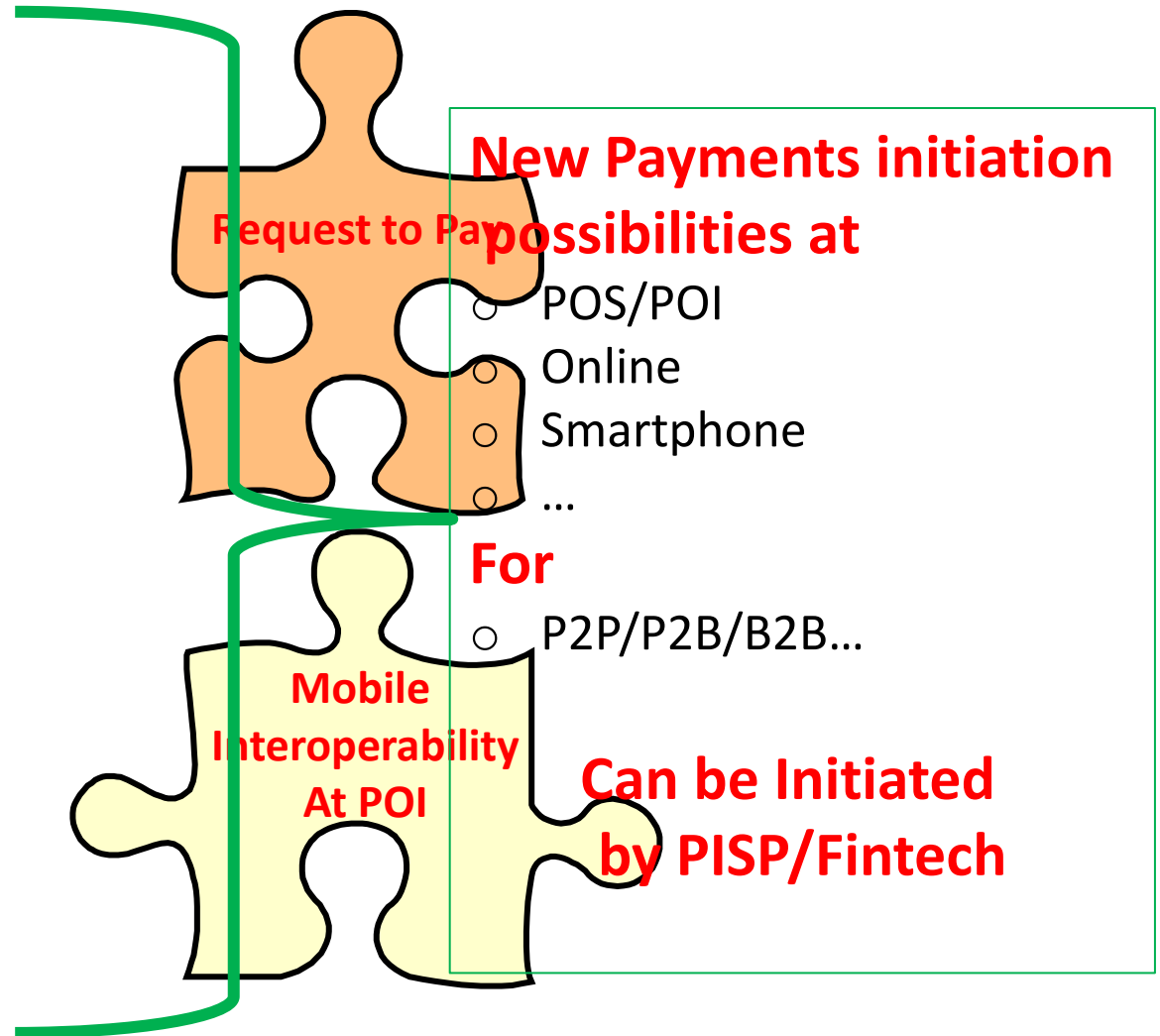
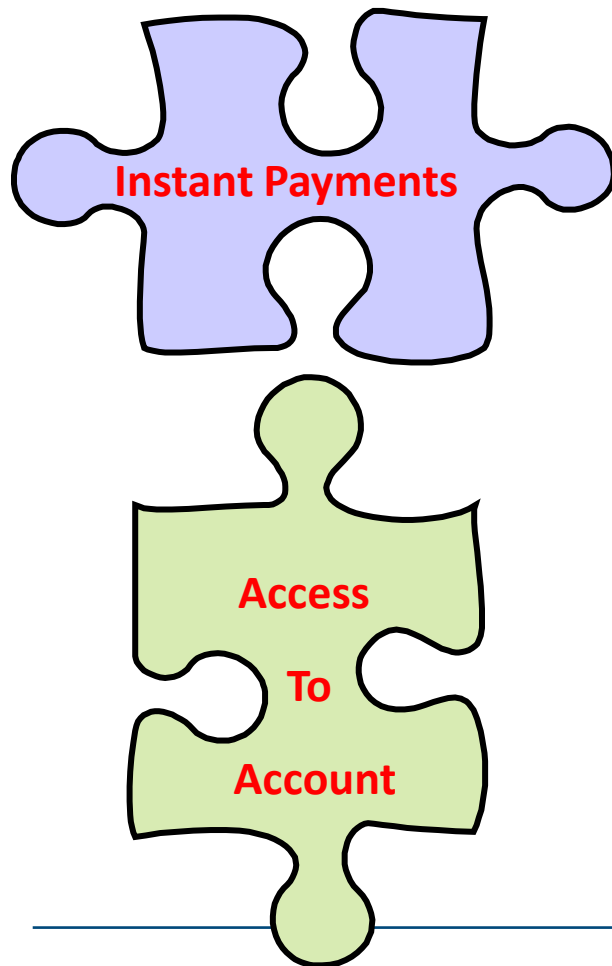
RTP will be developed to be:

- Open to any participant
- Open to all payments options
- Broad range of scenarios
 - Event tickets
 - E-boarding passes and train tickets
 - Software license keys
 - Download codes for music/games/e-books
 - Account credentials
 - Tracking numbers
 - RTP linked to QR Code
 - RTP linked with an Instant payment
 - RTP at POS /POI
 - Where amount is too high for Cards
 - Need for a payments guaranty for the payee
 - Replace One off Direct Debits
 - ...

Mobile SEPA Credit Transfers Initiation & Interoperability At POI (Point of Interaction)



Let's finish the Puzzle



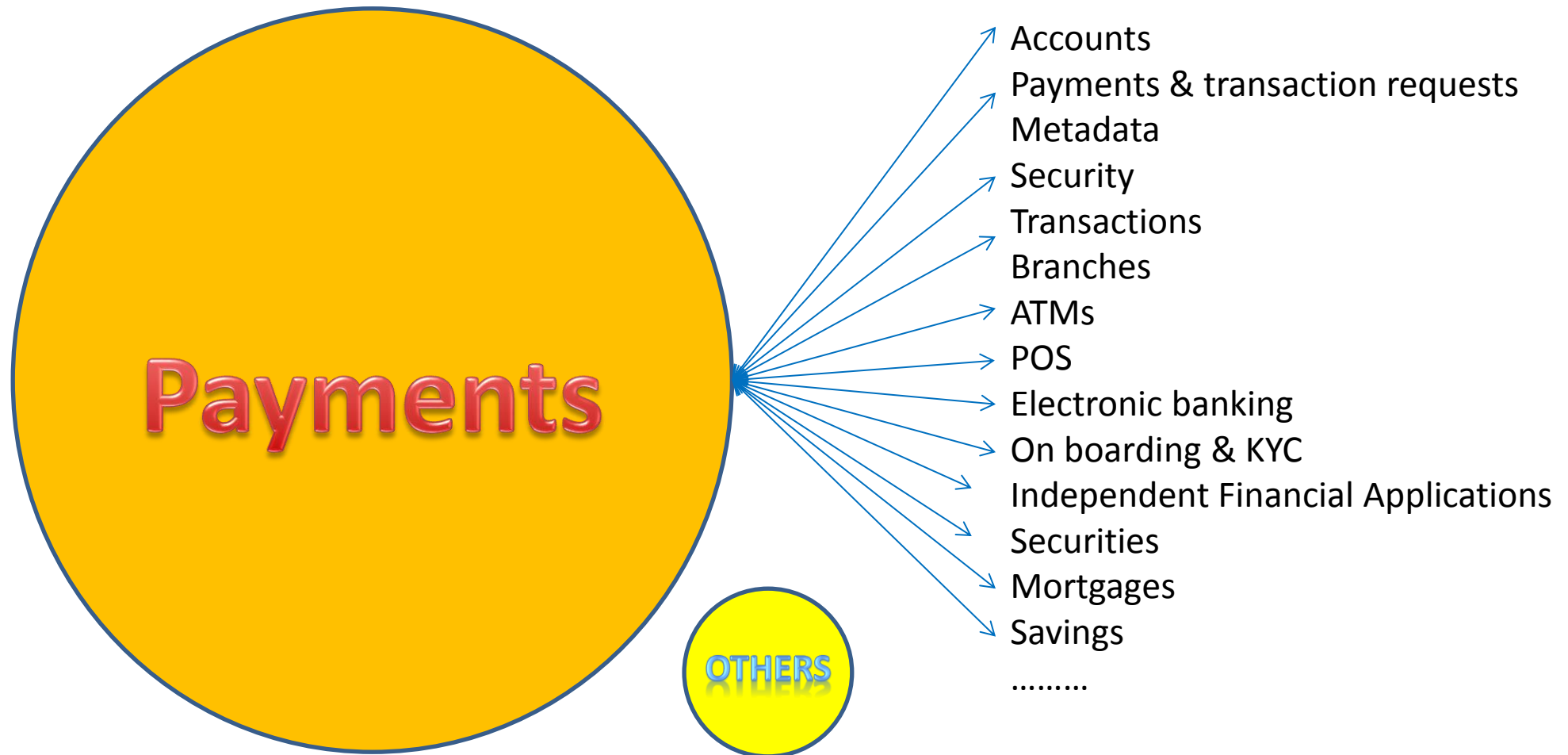
Conclusion

Until 2022, new ways to initiate payments in all possible scenarios will be available on the market, for Banks and for PISP/Fintech

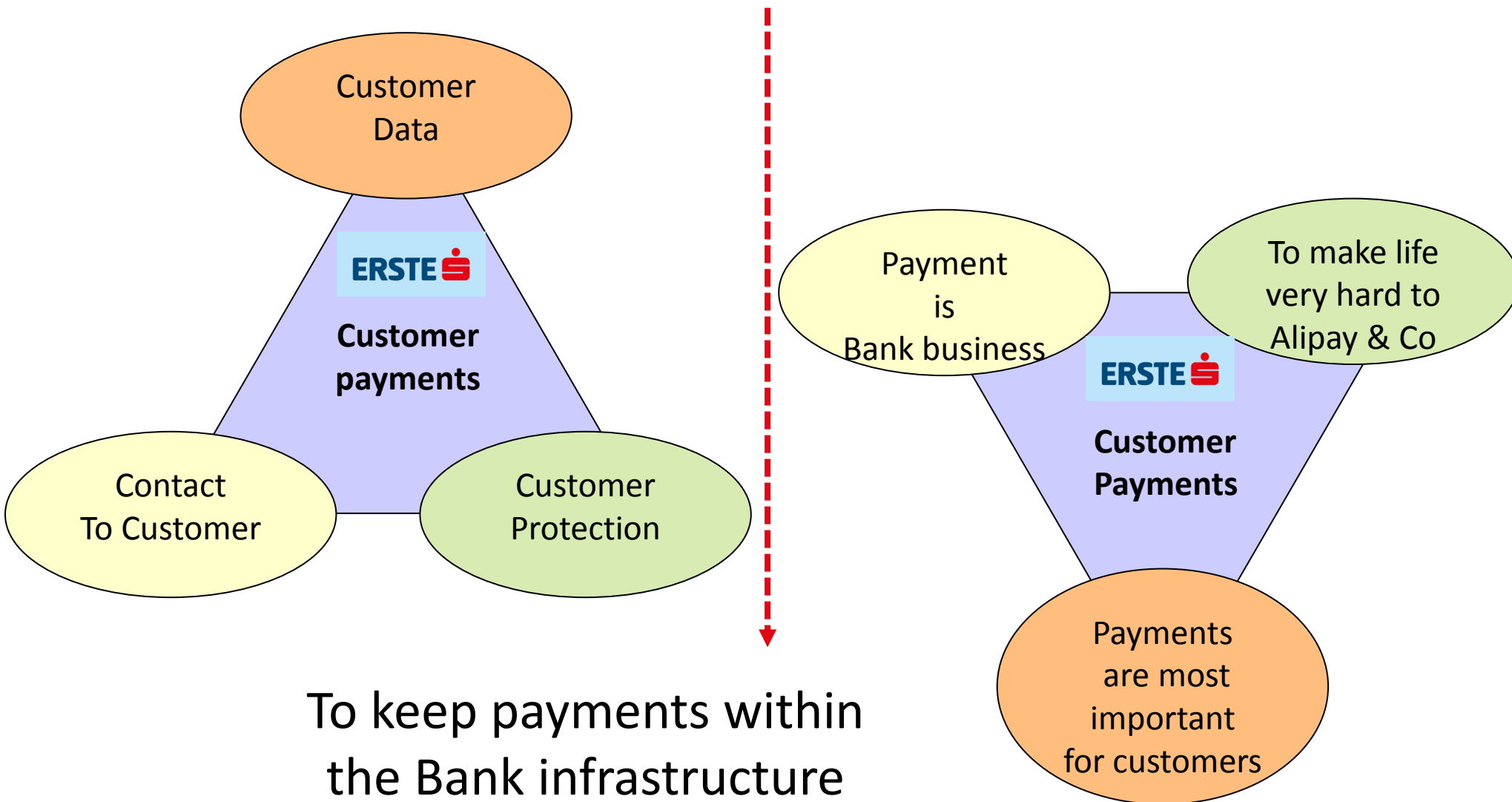
A direct competition to cash and in some cases Cards will start and overtake some market share, but also create new payments facilities



Background



Reasoning





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