

## Innovation, Inspiration and Implementation of Instant Payments

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Francis De Roeck, head of SEPA offering, BNP Paribas writes in a special edition of TMI about how BNP Paribas is leading innovation and driving momentum in instant payments, recognising that instant payments represent a once-in-a-decade opportunity to improve customer satisfaction, reduce cost and fraud, and revolutionise both established and emerging sales models.

One of the most important payment innovations that we are likely to see over the next two or three years is the birth of instant payments in Europe. Although similar payment schemes already exist in individual countries such as UK (Faster Payments) and Singapore (Fast and Secure Transfers ? FAST), Denmark (express transfers) and Australia (in development), the introduction of instant payments across the Eurozone will revolutionise payments across 338.3 million people and 19 countries.

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