

SEPA INSTANT PAYMENTS

Product Card

PAYMENTS & RECEIVABLES Cash Management

Our SEPA Instant Payment offering will allow you to send & receive payments at light speed at any time.

> Your needs

- Your business processes are getting real time, and would benefit of the same speed for your payments.
- You need to process payments during the evening, week-ends or holidays.
- You want to differentiate your offering from the competition, by speeding up payables towards your own clients

> Our solution

- BNP Paribas SEPA Instant Payment completes our Euro payment offering.
- Instant payment technology is supported by a centralised payment engine, ensuring harmonisation of our offer and robustness of the solution

OUR OFFER WILL BE GRADUALLY LAUNCHED ACROSS EUROPE



BE: Operational in Connexis (unitary), Easy Banking Business & API. Coming soon: H2H bulk offer (2023)

FR: Operational over API, MBE and Connexis. Coming soon: H2H Bulk Offer in Q4 2022.

IT: Operational in myhub. Coming soon: H2H Bulk offer in 2023

ES: Operational for Bulk files over Editran & H2H channels. Coming soon: Connexis (Unitary) in 2023

LU: Operational in Connexis (unitary) & local e-banking. Coming soon: H2H Bulk offer in 2023

DE: Operational for Bulk files over H2H channels. Coming soon: Connexis (Unitary) in 2023

NL: Incoming available. Outgoing available in 2023

Other countries: incoming in PT & AT (Q4 2022), then outgoing PT, AT & full offer for IE in 2023



BNP PARIBAS

The bank
for a changing
world

➤ Product functionalities

Instant

- Funds are available – and reusable – on the beneficiary account in near real time (less than 10 seconds).

24/7/365

- Payment processing and settlement on a continuous basis without any interruption during nights, weekends or holidays.

Finality

- As soon as the payment has been executed, it can no longer be revoked.

Optional

- As banks are not obliged to adhere to the scheme, you will be notified in your channel when this payment type becomes available
- Adhering banks can opt to act as both originator and receiver or as receivers only.

Amount

- 100.000 € limitation per transaction as directed by the scheme
- Possibility to lower the amount, thanks to your existing SCT user-based limitations

Status

- Real time confirmation for payment execution status

➤ Your benefits as Corporate

INSTANT CREDIT TO THE BENEFICIARY

- For commercial reasons: your customer experience is enhanced thanks to an immediate credit of funds (loans, reimbursements, claims handling, e-wallet defunding)
- To optimise your payment processes (no need for proof of payment)

NO MORE TIME CONSTRAINTS

- You don't need to pay attention to cut-off times anymore, as it's available 24/07
- You can credit your beneficiaries even during holidays & weekends

➤ Main SCT Instant Payment usages:

URGENT SUPPLIER PAYMENT

- You need to urgently pay your supplier, to avoid a breach of service


POINT OF SALES

- You sell goods that may go over traditional card limits (such as cars, travels, art, furniture of luxury goods) ? You can request instant payout, within the store.

E-WALLET FUNDING / DE-FUNDING

- For companies keeping track of a balance for their clients (online gaming, collaborative services) or payment service providers: by ensuring instant funding / de-funding of e-wallets, your clients can gain trust in your services

More info:
Contact your Cash Management Officer

 [linkedin.com/company/bnpp-cash-management](https://www.linkedin.com/company/bnpp-cash-management)
www.cashmanagement.bnpparibas.com