



# SCT Inst - update

EFIP meeting – Brussels

25 November 2019

# Key recent developments



- 1 Scheme maximum amount increased to € 100,000 (vs. € 15,000 now) effective as of 1 July 2020 – positive impact in particular on B2B use cases
- 2 Temporary “plateau” for scheme adherence at 51% - slow growth of the net number of SCT Inst scheme participants in 2019 (+ 2 % vs. end-2018) but “rebound” expected in 2020
- 3 SCT Inst volumes are growing very fast
- 4 Exception processing (“r-transactions”) rate dramatically going down
- 5 No performance issue (less than 5 seconds in practice)
- 6 No specific fraud issue at this stage
- 7 Many activities underway towards harmonisation especially for POI usage (e.g. Request to Pay, mobile initiation)

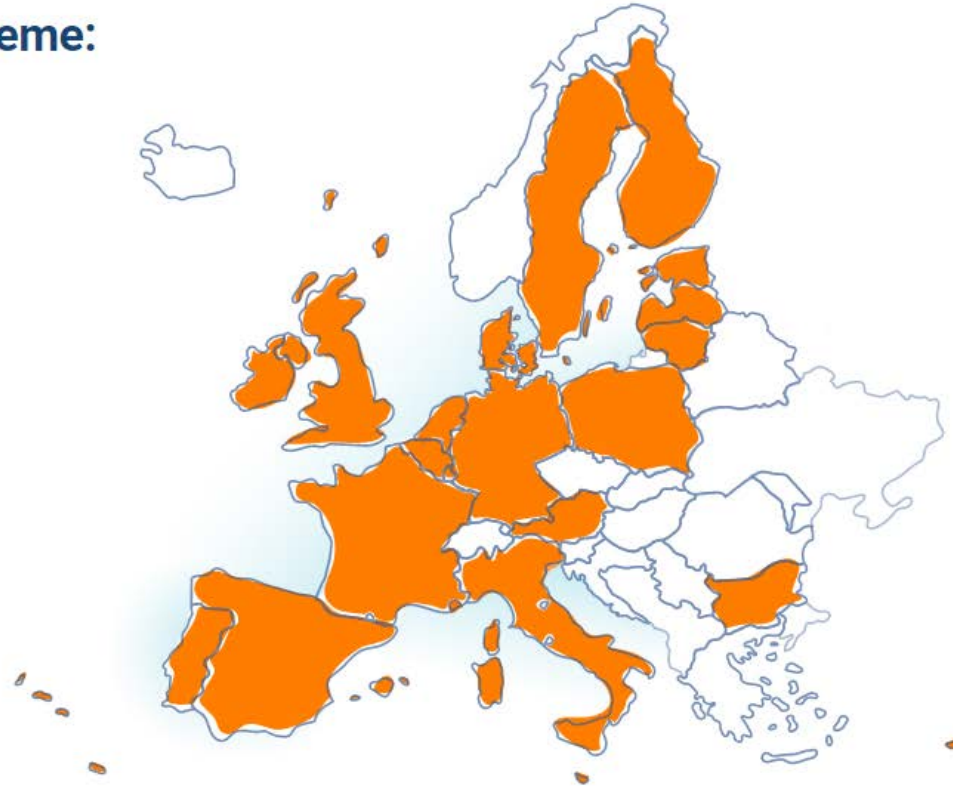


# SCT Inst deployment as of October 2019

SEPA INSTANT CREDIT TRANSFER SCHEME

**2069 payment service providers  
have already joined the scheme:  
51% of European PSPs.**

from  
**22**  
COUNTRIES



\*The SCT Inst scheme generally counts PSPs with the most significant electronic payment volumes in their countries among its participants.

# Current implementation status – euro area (as of October 2019)



Country	SCT Inst penetration rate (in % of number of SCT scheme participants)	Country	SCT Inst penetration rate (in % of number of SCT scheme participants)
Austria	87.4	Italy	6.7
Belgium	42.6	Latvia	20.0
Cyprus	5.9	Lithuania	23.4
Estonia	45.5	Luxembourg	3.1
Finland	50.0	Malta	13.8
France	45.3	Netherlands	21.1
Germany	87.0	Portugal	41.7
Ireland	1.0	Spain	72.5
<b>Total euro area (19 countries)</b>	<b>59.8</b>		

# SCT Inst transaction volumes – spectacular growth

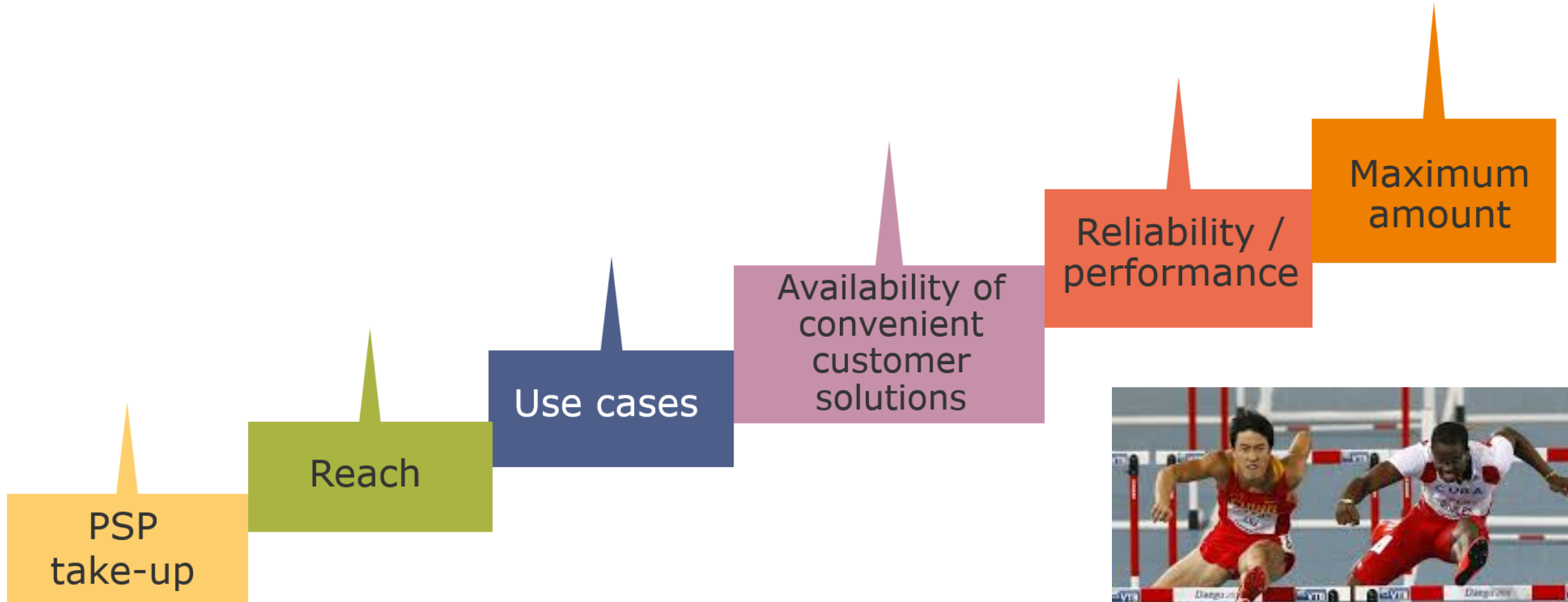


ESTIMATED SHARE OF SCT INST VOLUMES IN TOTAL CT\* VOLUMES



\* SCT + SCT Inst.

# Critical success factors for SCT Inst





**THANK YOU !**