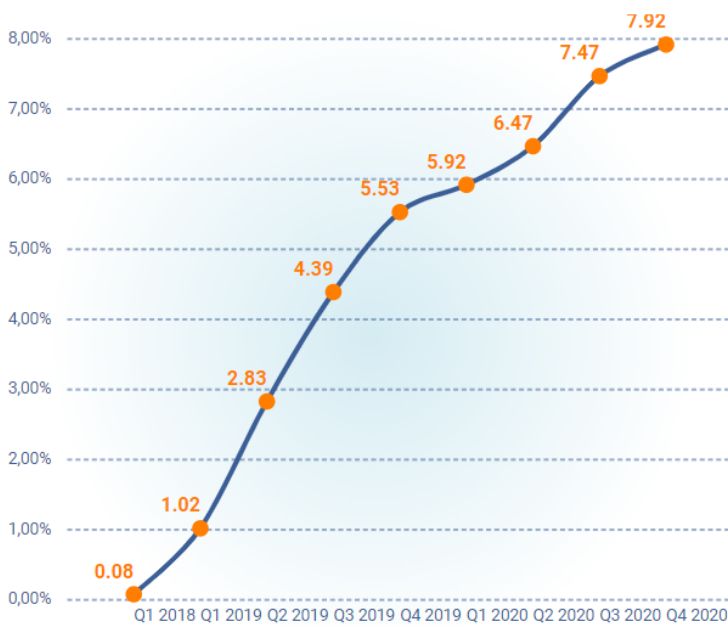


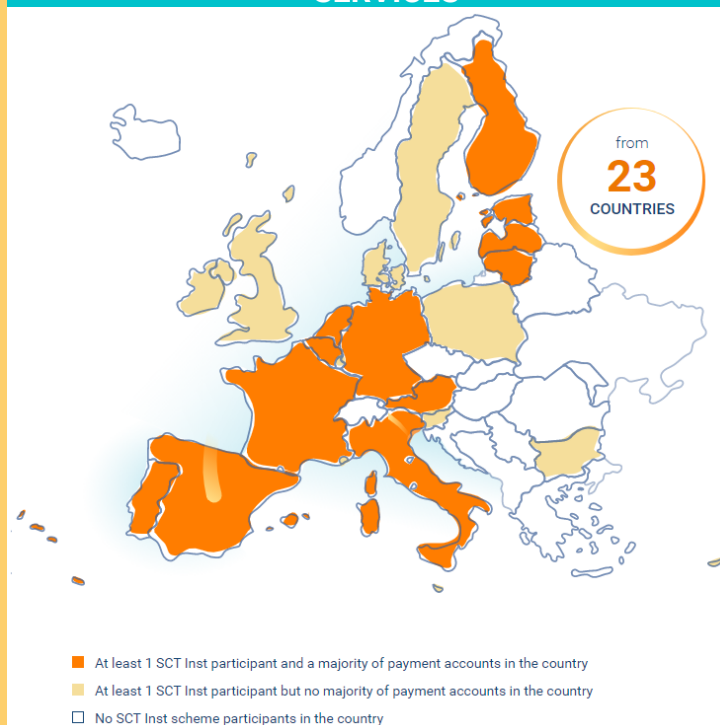
SEPA INSTANT CREDIT TRANSFER TODAY

ESTIMATED SHARE OF SCT INST VOLUMES IN TOTAL CT* VOLUMES



* SCT + SCT Inst.

THE MAP OF THE COUNTRIES WHERE PSPs ARE ALREADY OFFERING SCT INST SERVICES



2,303

PAYMENT SERVICE PROVIDERS HAVE ALREADY JOINED THE SCHEME

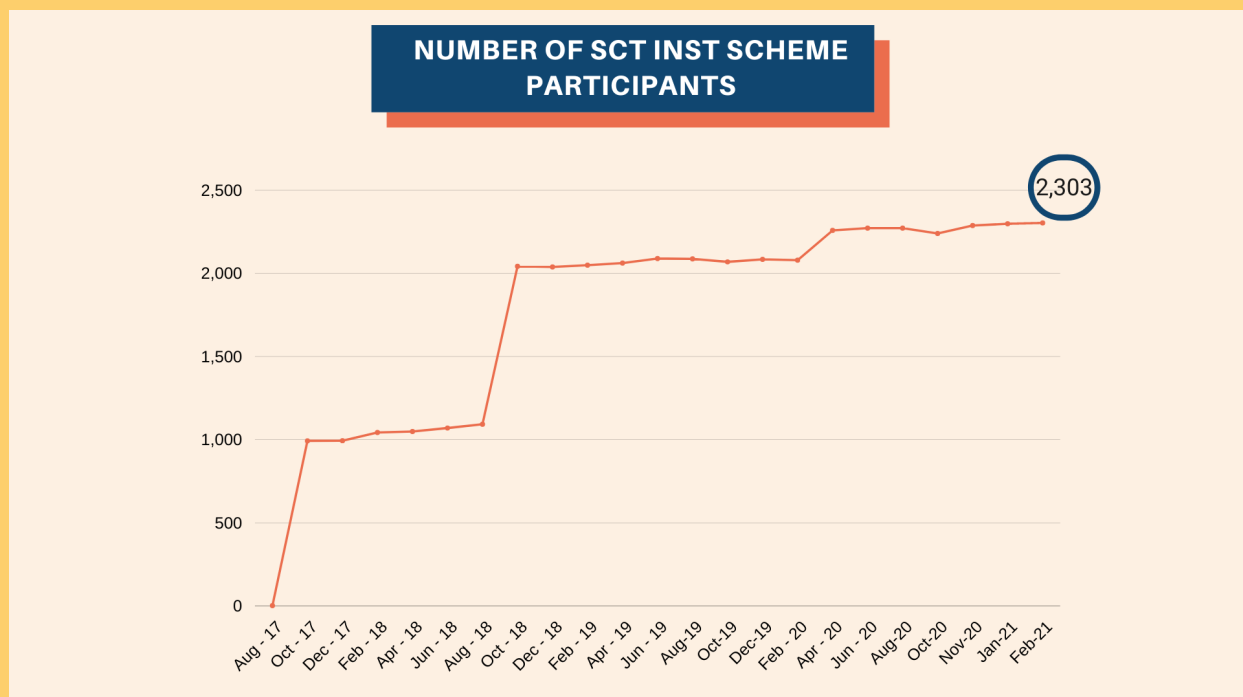
57%

OF EUROPEAN PSPS

67%

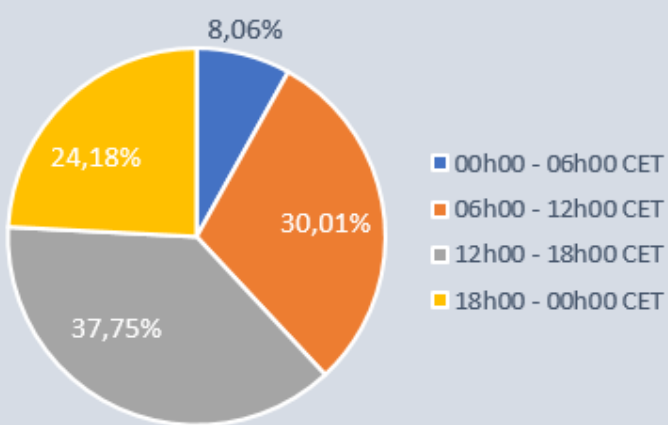
PSPS IN THE EURO AREA

SCT INST GROWTH SINCE ITS LAUNCH

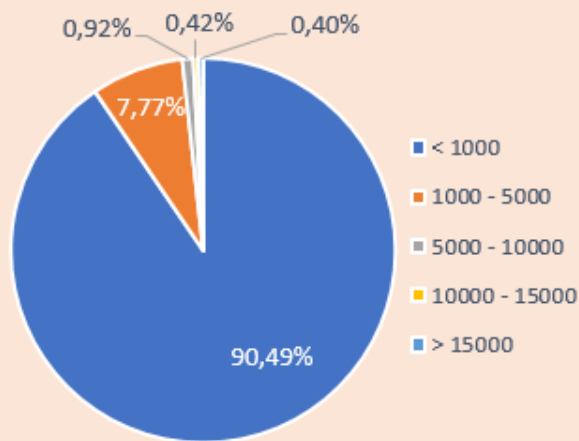


Overwhelming majority of the SCT Inst transactions are currently below one thousand euros, and most transactions (about seventy percent) are made during daytime (from 6:00 to 18:00 CET)*:

% of SCT Inst transaction by day period



% of SCT Inst transactions by amount



The maximum amount per SCT Inst transaction now is **€ 100 000**

Particularly convenient for B2B transactions!

over **99%**

of transactions are completed in less than five seconds.