

Can instant payments get everyone on-board ?

19 March 2024 | 16:00-17:30 CET | Place du Congrès 1, 1000, Brussels

On 7 February, 2024, the European Parliament endorsed the new instant payments proposal with an overwhelming majority. The regulation requires Payment Service Providers (PSPs) to offer their customers the possibility of making payments from one account to another within ten seconds – a significant acceleration of the process. The instant payment must be offered to the customer at the same price as a ‘traditional’ bank transfer.

During this ECRI-organised event on 19 March, we will explore the implications of the new Instant Payment Regulation on consumers, as well as the broader consequences for financial inclusion. Our guiding questions will be:

- Will the new requirements facilitate payment transfers for all users?
- Can these changes help those struggling with making digital payments?
- Will the Regulation manage to improve financial inclusion?

Panel discussion

- **Audrius Pranckevicius**, Policy Officer, DG FISMA
- **Craig Ramsey**, Global Head Real-Time Payments, ACI Worldwide
- **Laura Diez**, Senior Expert in Financial Regulation, Ministry of Finance of Spain
- **Teresa Mesquita**, Chief Marketing and Product Officer, SIBS
- **Anna Martin**, Financial Services Officer, BEUC

Moderated by **Fredrik Andersson**, Researcher at ECRI and CEPS.