



EBA CLEARING

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An introduction to EBA CLEARING



EBA CLEARING

E EXCELLENCE

U USER-DRIVEN

R ROBUSTNESS

O OPENNESS TO
STAKEHOLDERS' NEEDS

P PAN-EUROPEAN

A AGILITY

An introduction to EBA CLEARING

Paris

Brussels

Frankfurt

Milan

London

Helsinki

EBA CLEARING Services: European owned – European governed – European regulated

EURO1

Liquidity-saving large-value payment system for euro payments of high priority and urgency

TRANSACTION TYPE EXAMPLES

- financial transactions between banks
- large-value/urgent payments between corporates
- one-leg-out transactions

OPERATING HOURS

02:30–16:30 CET on T2 RTGS business days

PROCESSING TYPE

Single payments

MESSAGING STANDARD

ISO 20022

OVERSIGHT

..... European Central Bank in cooperation with the Eurosystem central banks

..... Systemically Important Payment Systems

STEP2-T

SEPA mass payment system for credit transfers and direct debits

- bill payments
- salary payments
- other transactions that are scheduled in advance or less time critical

Available around the clock

Bulk payments (files)

ISO 20022

RT1

SEPA instant payment system for euro real-time payments

- P2P payments
- e-commerce payments
- POS/POI payments
- other transactions requiring immediate availability and/or notification of funds

24/7/365 non-stop service

Single payments

ISO 20022

..... Other Retail Payment System

R2P

SEPA request to pay messaging system

- Request by a payee for the initiation of a payment by a payer
- P2P payments
 - e-invoicing
 - e-commerce payments
 - POS/POI payments

24/7/365 non-stop service

Single messages

ISO 20022 & JSON / REST API

..... Not applicable

..... (not a payment system)

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EBA CLEARING is responsive to user needs and supported by a solid pan-European governance. All types of users are considered in the design and evolution of its systems and offerings. The Company maintains a broad range of communication channels and user consultation bodies.



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EBA CLEARING goes the extra mile with its users and its critical service providers to improve the performance and resilience of its services.

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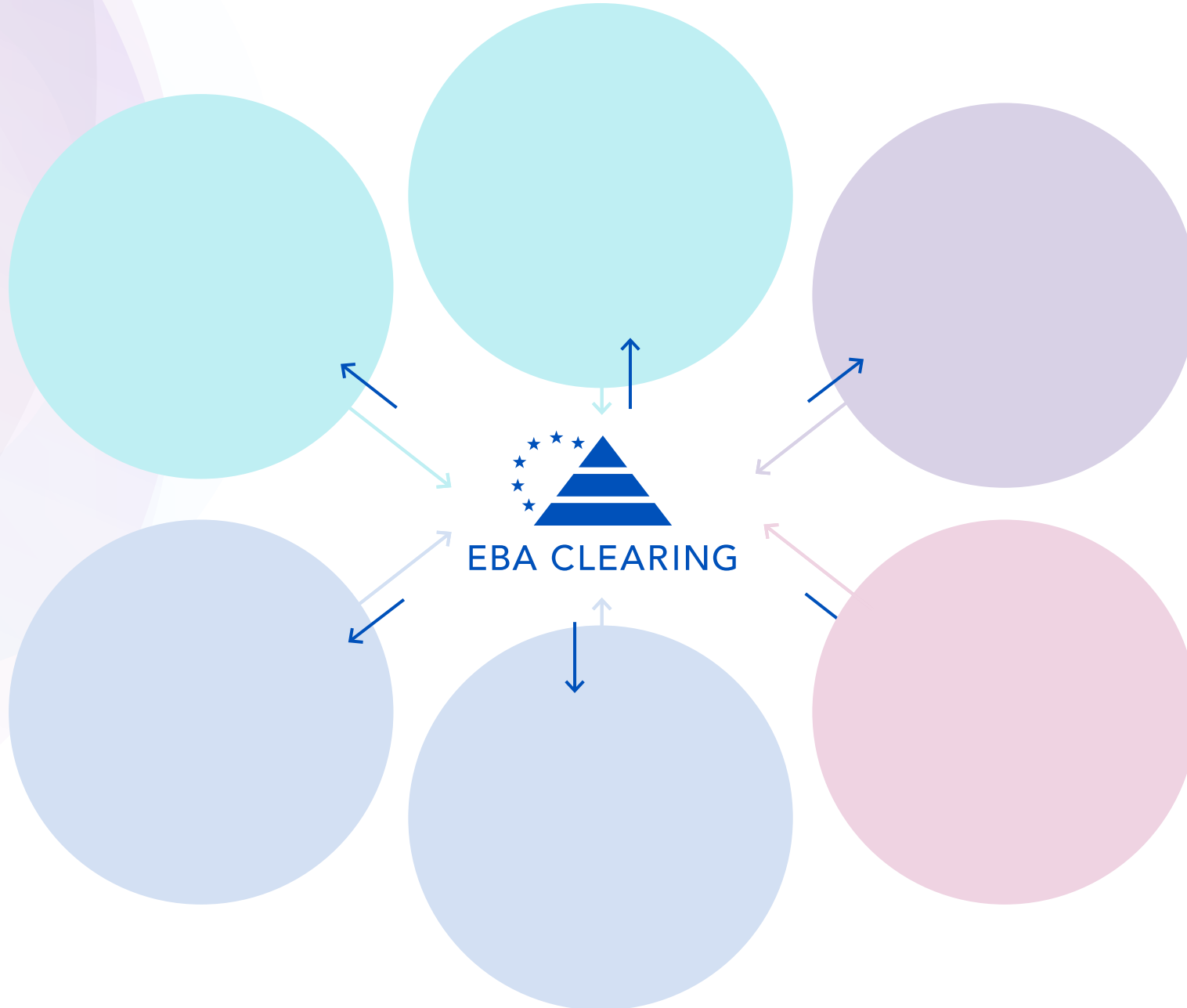
ROBUSTNESS

**OPENNESS TO
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EBA CLEARING actively engages with diverse stakeholders to meet the needs of the broader payments ecosystem.



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EBA CLEARING operates services with users from all across the Single Euro Payments Area (SEPA) and provides full pan-European reach for euro retail payments.

REACH

5,210

PSPs ACROSS EUROPE

VOLUME

19 billion

TRANSACTIONS

VALUE

72 trillion

EURO

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EBA CLEARING's agile track record is unmatched: for over 25 years, the Company has been delivering pan-European payments-related infrastructure on time, on budget and in line with the requirements of payment service providers across Europe.

EURO1 Service

1 Jan | 4 Jan

Introduction of the euro **1999**

STEP2 SCT Service

28 Jan

SEPA Credit Transfer Scheme **2008**

STEP2 SDD CORE / B2B Service

2 Nov

SEPA Direct Debit Scheme

2009

RT1 Service

21 Nov

SEPA Instant Credit Transfer Scheme

2017

R2P Service

15 June

SEPA Request to Pay Scheme

2021

PAN-EUROPEAN PAYMENTS INTEGRATION

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CONTACT US

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