



SEPA Inst

A Single Gateway to Europe's Instant Payments Network



As instant payments move from innovation to expectation, institutions need simple, scalable routes to network connectivity.

Driving the Future of Real-Time Payments Across Europe

SEPA Instant Credit Transfers (SCT Inst or SEPA Inst) enable real-time euro payments across the SEPA zone, allowing banks and payment service providers to send and receive funds in seconds, 24/7/365.

Designed to modernise Europe's payments landscape, SEPA Inst provides financial institutions with a standardised, interoperable instant payment scheme, helping them meet growing customer expectations for speed.

As adoption accelerates and the European Payments Council mandates take effect, instant payments are becoming core infrastructure supporting time-critical payments that demand immediate confirmation and access to funds. All while maintaining security, availability and regulatory alignment.



The SEPA region consists of 41 European countries, including some that are not part of the euro area or the EU.

SEPA Inst transactions are completed within seconds, providing an instant alternative to standard SEPA Credit Transfers, which can take up to two business days.

SEPA Credit Transfers vs SEPA Inst

FEATURE	SEPA (SCT)	SEPA INSTANT (SCT INST)
Speed	Up to 1 business day	< 7 seconds
Availability	Business hours only	24/7/365
Bank participation	All SEPA banks	Only participating banks
Transaction limits	Bank-defined	Unlimited
Typical use	Planned payments	Time-critical payments

Enabling Payments that Move at the Speed of Today's Economy

Bottomline provides simple, unified connectivity to SEPA Inst, enabling institutions to support instant payments, alongside multiple domestic and global networks (such as Swift, SIC and UK Faster Payments) through a single, secure, ISO 20022 enabled platform.

Eliminate the technical and financial complexity of connecting to schemes, alongside built-in support for changing regulatory and operational needs.

Connectivity is delivered directly via the TARGET Instant Payment Settlement (TIPS) service. Integrating cleanly into existing back-office or third-party systems, with no day-to-day disruption.

Proven Connectivity Experts



Top 3 Swift service provider



Manage 15% of all internal cross-border traffic



10 million Swift messages processed daily

Turning Instant Payments into Real Value

Whether you're getting started or evolving your approach, Bottomline delivers scalable connectivity that removes complexity and keeps you focused on outcomes.



Continuous, always-on SEPA Inst connectivity



End-to-end management of the messaging lifecycle



Faster time to market with reduced infrastructure overhead



High performance, secure platform backed by 24/7 expert support

Extend your connectivity with powerful optional overlay solutions that deliver **ISO 20022 message transformation, message storage, reconciliation and fraud prevention.**

Bring instant payments to market, simply and securely

Talk to an Instant Payments Expert



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