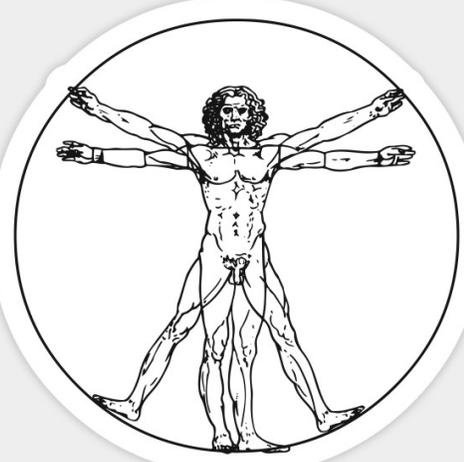


# The European Retail Payment Strategy



## Regulation



Demand

European  
payments  
market

Supply

## Innovation



IL SALONE  
DEI PAGAMENTI  
PAYVOLUTION

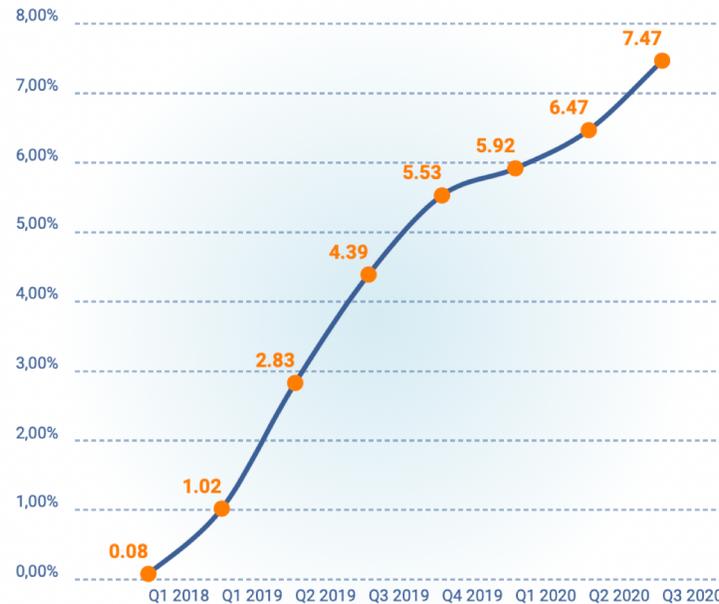
# SCT Inst transaction volumes – spectacular growth



## Critical success factors for SCT Inst

- PSP take-up
- Reach
- Use cases
- Availability of convenient customer solutions
- Reliability/performance
- Maximum amount

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



\* SCT + SCT Inst.

