

# Pagamentos Instantâneos

**Instant Payments in Brazil:  
Competitiveness and opportunities  
for new business models**

# BCB's actions in retail payments



**2013**

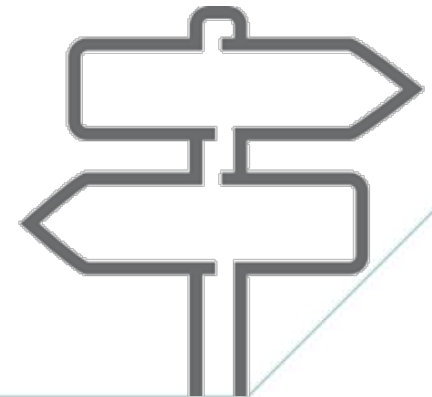
Legal competences on payment schemes

# BCB's actions in instant payments

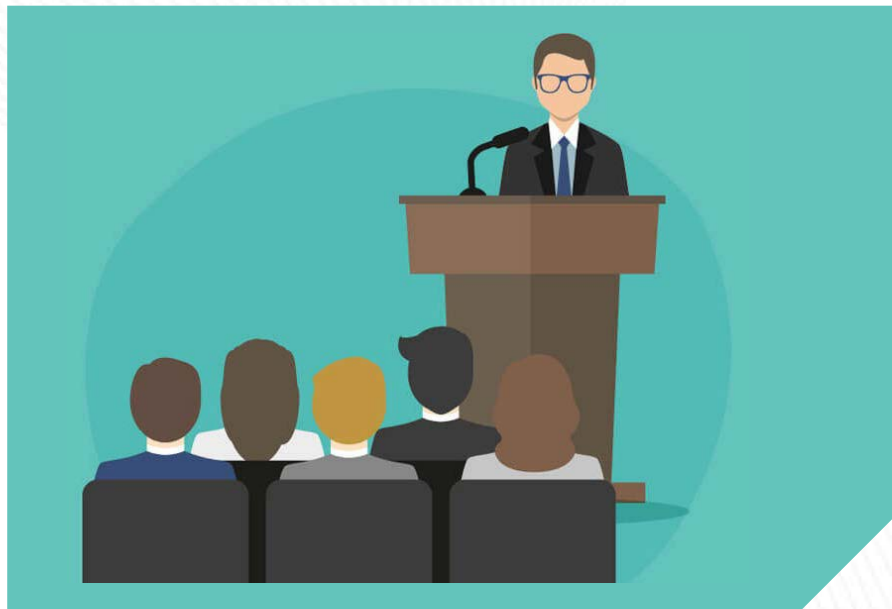


2014

Publication of the 1<sup>st</sup>  
Policy on Instant  
Payments



# BCB's actions in instant payments



2016

.International Workshop  
.Section in the Payment  
Schemes Forum



# BCB's actions in instant payments

## Digital Revolution



### Electronization

- . Social cost
- . Change
- . Security (theft and fraud)
- . Social gain:  $\approx 0.7\%$  GDP



### Gaps

Cards

Fund Transfers

Boleto

New  
ecosystem

# BCB's actions in instant payments



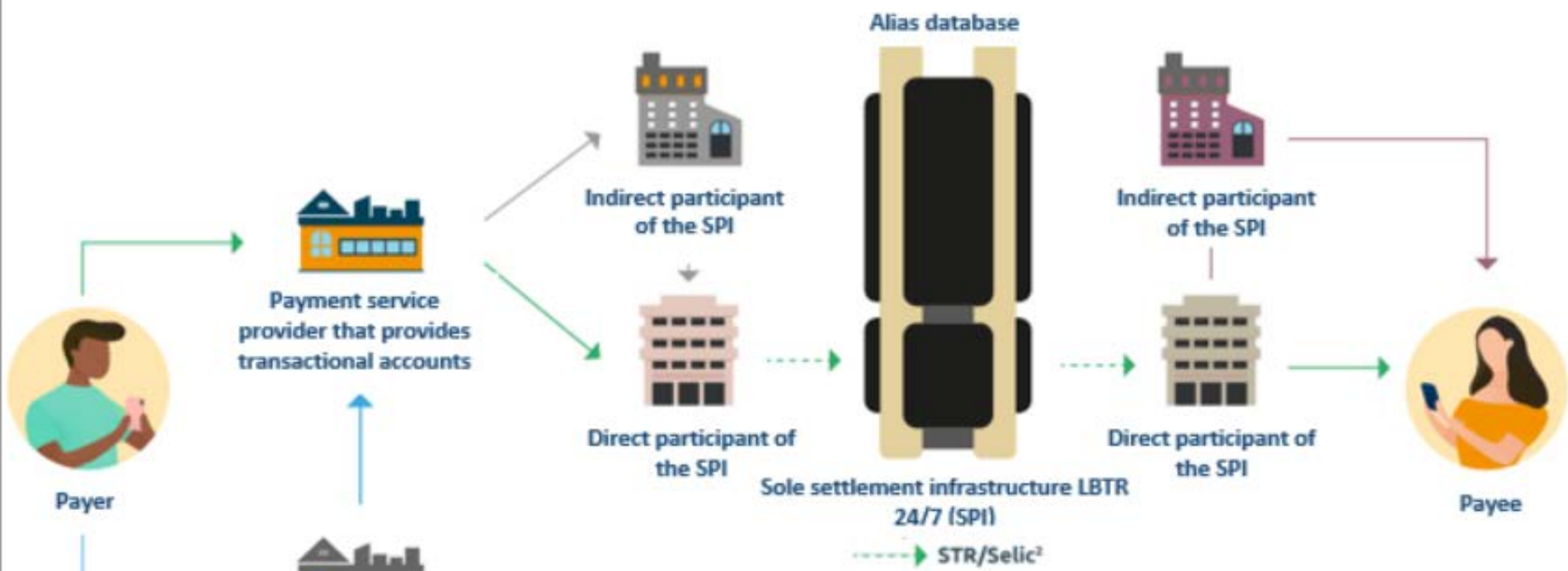
2018

Task Force on  
Instant Payments

Comunicado BCB  
32,927/2018 and 34,085/2019



# Ecosystem Guidelines



# Instant Payments Ecosystem Guidelines



# Instant Payments Ecosystem: main characteristics



Availability



Speed



Convenience



Open  
enviroment



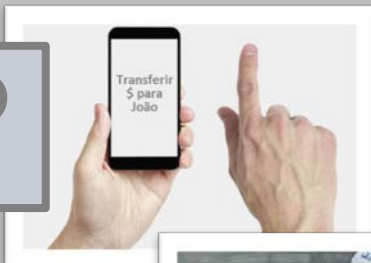
Multiplicity of  
use cases



Information

# Multiplicity fo use cases

P2P



P2B

Point of sale



B2B



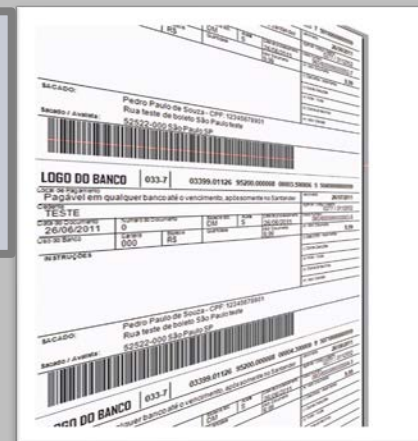
P2B

e-commerce



P2B

Payment of bills



Government

MINISTERIO DA FAZENDA SECRETARIA DA RECEITA FEDERAL DO BRASIL Documento de Arrecadação de Receitas Federais	
<b>DARF</b>	
01	02
03	04
05	06
07	08
09	10
11	



# Coexistence



# Specification and development of the new ecosystem

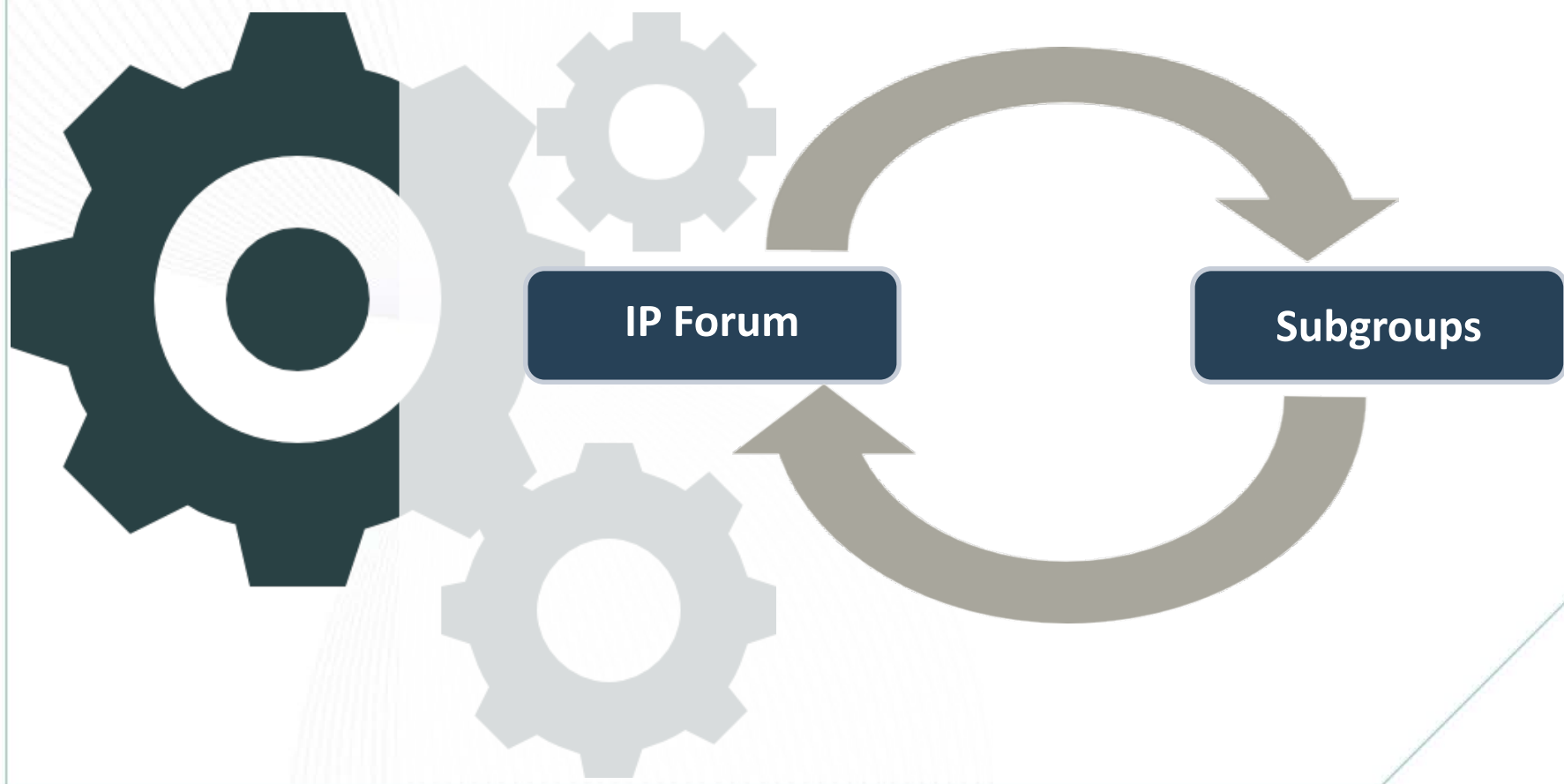
# Instant Payments Forum

Co-creation

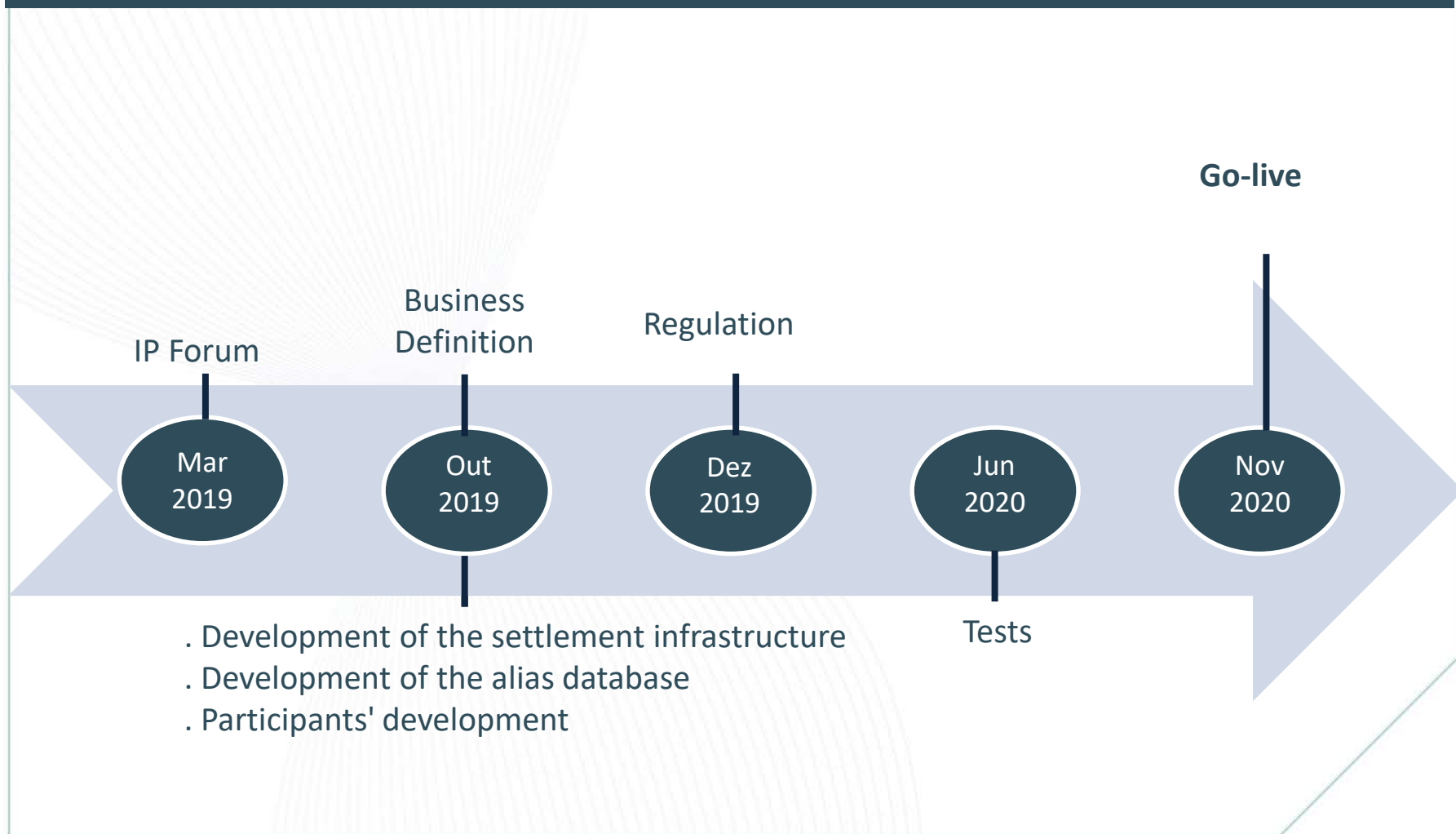


Ecosystem functional  
specification

# IP Forum



# Roadmap



# The IP ecosystem aims to



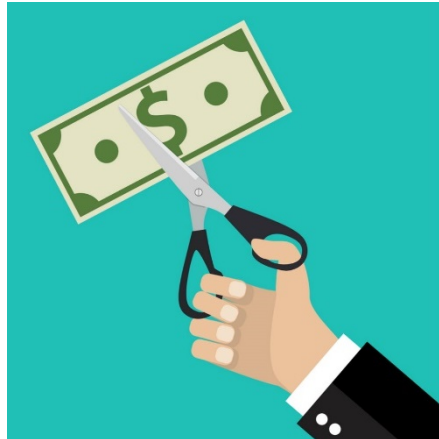
## Improve customer experience

- .Convenience
- .Information



## Enable New Business Models

- .Speed
- .Information



## Lower the costs

- .Improve competition
- . Simplified structure with fewer intermediaries.



## Contribute to electronic payment and financial inclusion



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Thank you