

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 1st
Policy on Instant
Payments

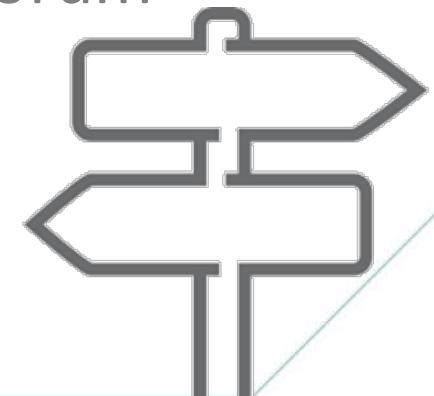


BCB's actions in instant payments



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

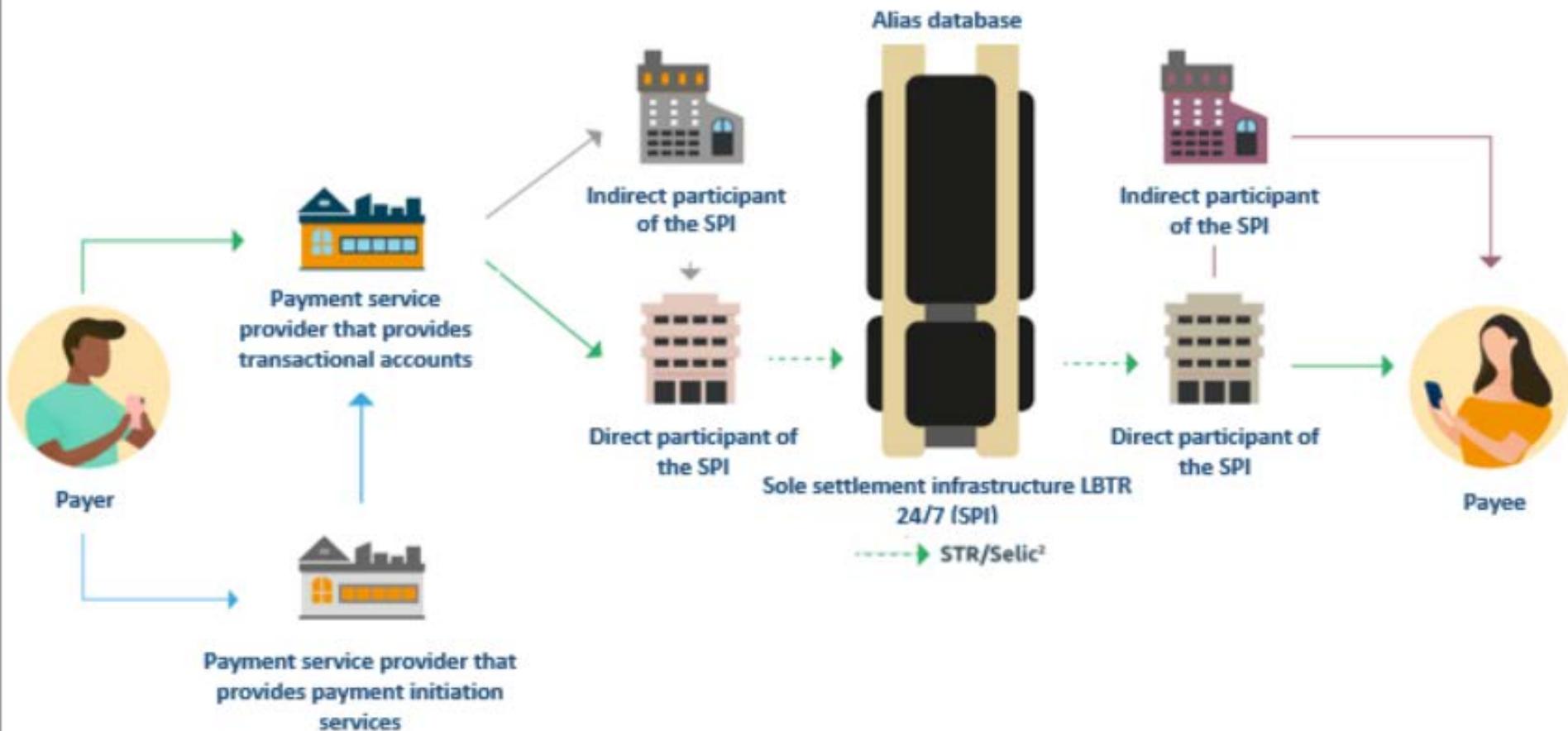


2018

Task Force on
Instant Payments

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

Ecosystem Guidelines



Instant Payments Ecosystem Guidelines

Instant Payments Ecosystem: main characteristics



Availability



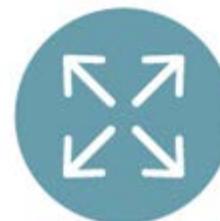
Speed



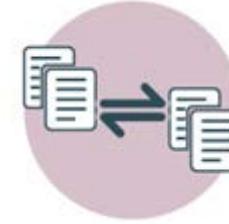
Convenience



Open
environment



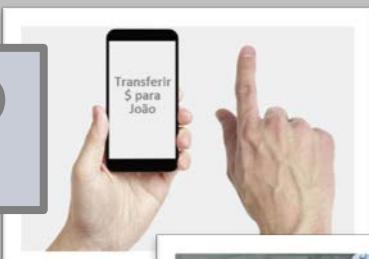
Multiplicity of
use cases



Information

Multiplicity fo use cases

P2P



P2B
Point of sale



B2B



P2B
e-commerce



MINISTÉRIO DA FAZENDA		DESCRIÇÃO DO PAGAMENTO	DATA
01	NOME DO BENEFICIÁRIO: MARCIANES DE FREITAS CHAVES - PI	02 NÚMERO DO CPF DO DEU:	13.618.034/0001-14
	Nome do Beneficiário: 01.17.18003.000001-4 Número do Documento: 00000000000 Data limite para acolhimento: 00/00/0000	03 NÚMERO DE REFERÊNCIA:	1051700615442
	Observações:	04 CODIGO DE BARRAS:	Use o código de barras.
	DIRECIONAR BAI: 0011598164-42 VALOR PARA PAGAMENTO ATÉ O VENCIMENTO:	05 NÚMERO DE REFERÊNCIA:	1.355,61
		06 DATA DE VENCIMENTO:	02/02/2018
		07 VALOR PRINCIPAL:	1.355,61
		08 VALOR MISTA:	410,58
		09 VALOR DO JUROS E TAXA:	393,49
		10 VALOR TOTAL:	2.172,68
		11 AUTENTICAÇÃO BANCO/FINANÇAS (Somente se for a via de:	



Government

P2B
Payment of bills



Coexistence



Specification and development of the new ecosystem

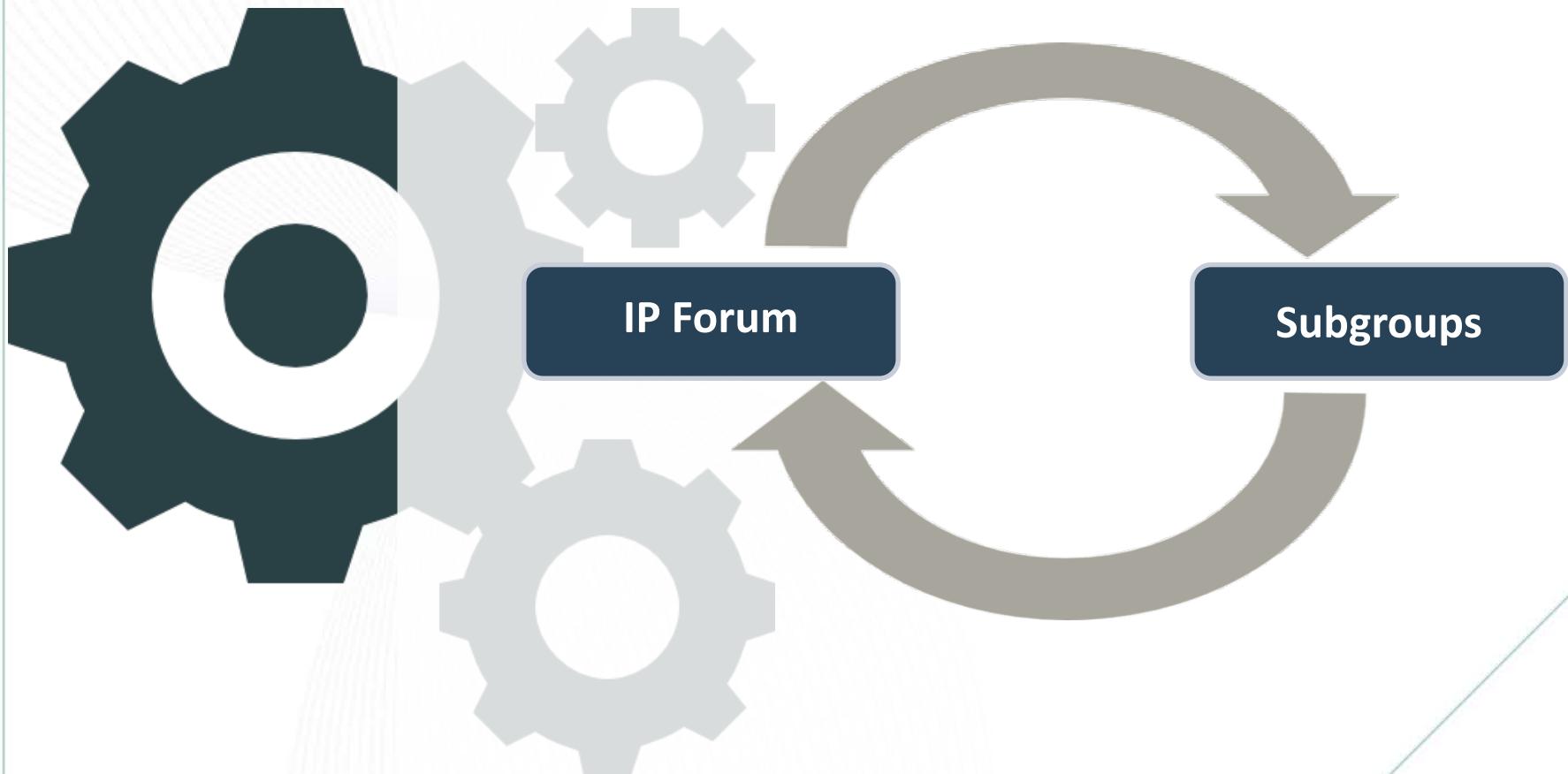
Instant Payments Forum

Co-creation

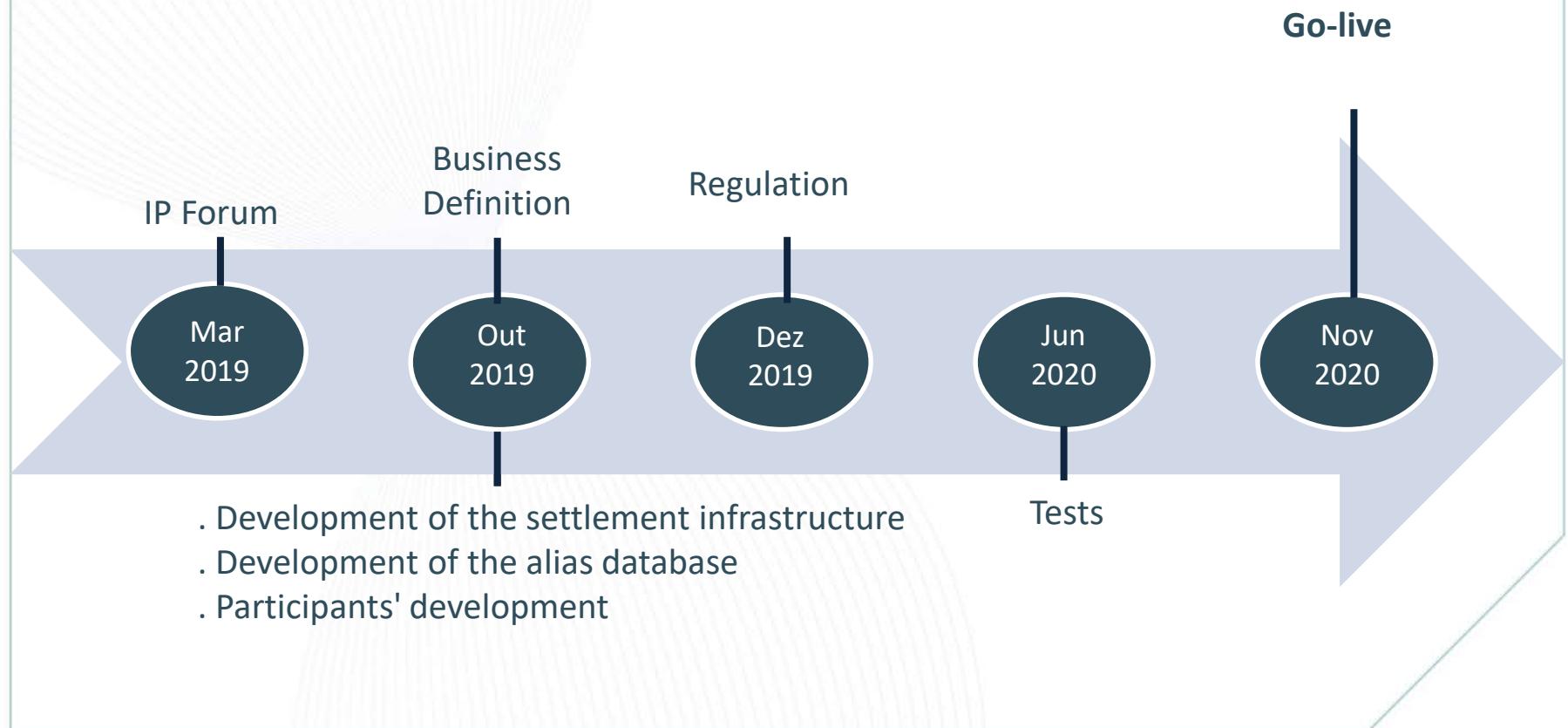


Ecosystem functional
specification

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 electronization and financial inclusion

Pagamentos Instantâneos

Thank you