

Instant Payments

Need for Real-Time
The new Normal

#PositiveImpact

Frankfurt, Oktober 2025



Instant Payments: A Real-Time Revolution

Everything is moving to real-time exchange of information and data, and payments is no exception



Global Drivers— The “Why”



Regulation: In many markets, Regulators are pushing for wider adoption of Instant payments, and even looking to rationalize legacy/low-value rails into Instant



Clients expect payments to be easy, secure, real-time and always available. Many corporates are moving towards a real-time treasury



Market infrastructure: Standardization across formats (e.g. ISO), acceptance modes, inter-operability of payment rails between countries, fraud checks et al. are paving the way for sustained growth globally



Innovation: Mobility, technological enhancements and ease of use augments customer experience and value harvesting



Global traction: Instant payments expected to account for ~27% of all electronic payments by 2027. As of 2024, ~75% of world's population have access to instant payments.

The “What”

Electronic payment solution available **24x7x365** resulting in an immediate credit to the payee’s account and immediate confirmation back to the payer. Key features of an instant payment rail involve:



Processed within seconds



Available 24x7x365

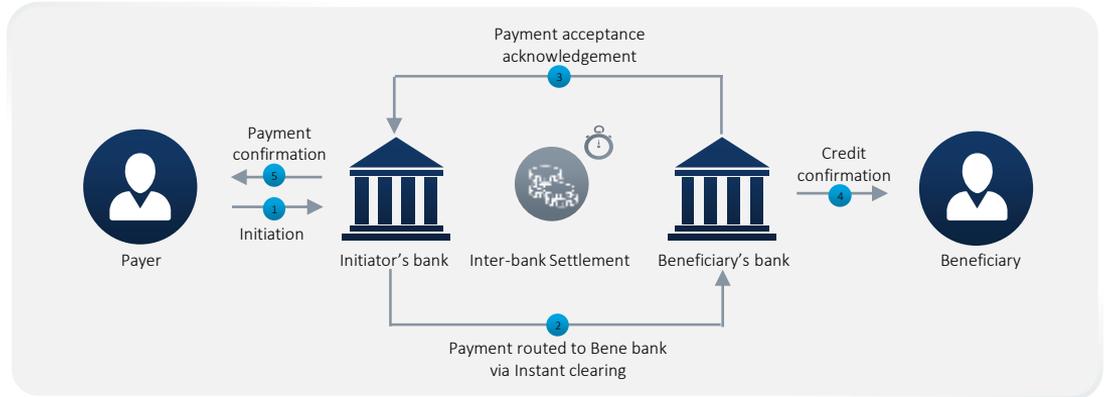


Instant Feedback



Secure & resilient

The “How”



Deutsche Bank Instant Payments Capabilities

As your Global Hausbank, we offer and continuously expand our worldwide connectivity.

SEPA

Country	Status
Germany	live
Netherlands	live
Austria	live
France	live
Spain	live
Belgium	live
Portugal	live
Italy	live
Czech Republic	planned
Hungary	planned
Poland	planned
UK	planned
Switzerland	planned

EMEA (domestic)

Country	Status
Hungary	live
Russia*	live
UK	live
Switzerland	live
Turkey	planned
Poland	planned
Czech Republic	planned
Saudi Arabia	planned
UAE	planned

APAC

Country	Status
India	live
Malaysia	live
Singapore	live
Sri Lanka	live
Thailand	live
Hong Kong	live
South Korea	live
Indonesia	live
Pakistan	live
Vietnam	live
Philippines	planned
Australia	planned
Japan	planned

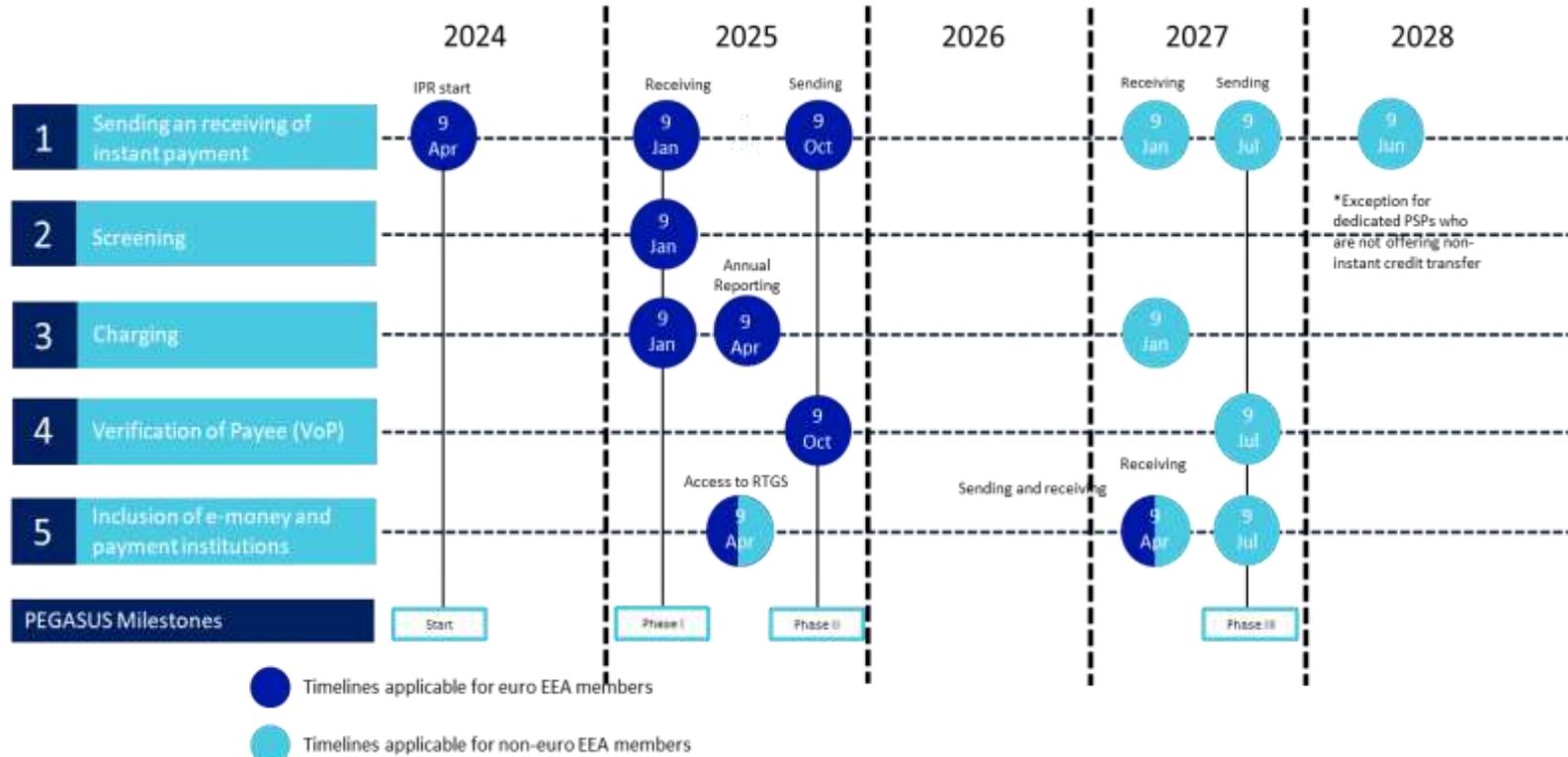
AMER

Country	Status
USA	planned
Brazil	planned

EU Instant Payments Regulation (IPR)



The vision of the EC is to make Instant Payments the 'new normal'



API Strategy – Deutsche Bank



Deutsche Bank's API strategy is to be seen in the context of our overall digital strategy, which we started back in 2015. Since then, the bank has taken a very proactive approach and opened up much earlier than required by regulation

We are using API technology to open up new **possibilities for clients and third party providers** (e.g. ERP and TMS providers, or FinTechs) to make **processes simpler**, more **comfortable** and **versatile**, and ultimately **more user friendly**

- ✓ Initiating and receiving real-time payments
- ✓ Obtaining real-time view of balances for all accounts
- ✓ Pulling cash balances from multiple accounts in real-time
- ✓ Receiving live-streaming FX prices
- ✓ Making faster credit decisions
- ✓ Consuming account information in several formats

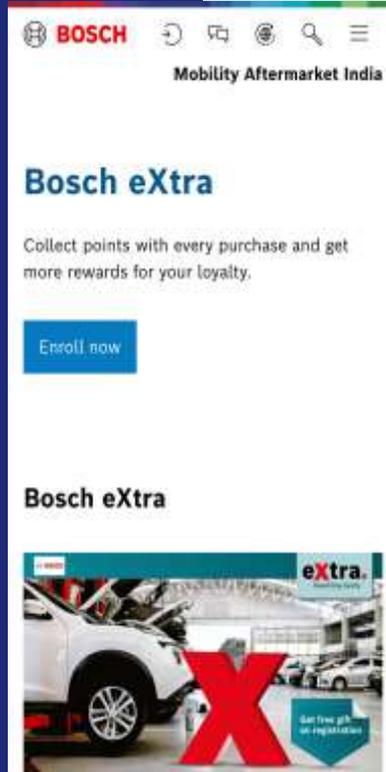


Real-time cash-back payments

Bosch India offers cash back payments for end customers to incentivize purchases of original Bosch products and build brand loyalty. In the past, paper-based coupons and related payouts took up to 60 days. Today, Bosch can provide an instant gratification experience based. Customers simply scan a QR-code to trigger an instant payout to their bank accounts. The significant reduction of time-to-cashback increases the effectiveness of the incentive, increasing customer satisfaction and re-purchase rates.

Learn more:

- [DB webinar on APIs in APAC](#)
- [Bosch eXtra rewards](#)



“Today, the mechanic opens the Bosch app, scans a QR code and the money gets instantly transferred to his bank account. Thanks to Deutsche Bank API, time to cash back was reduced from days to seconds”

Rishit Kumar Samrani

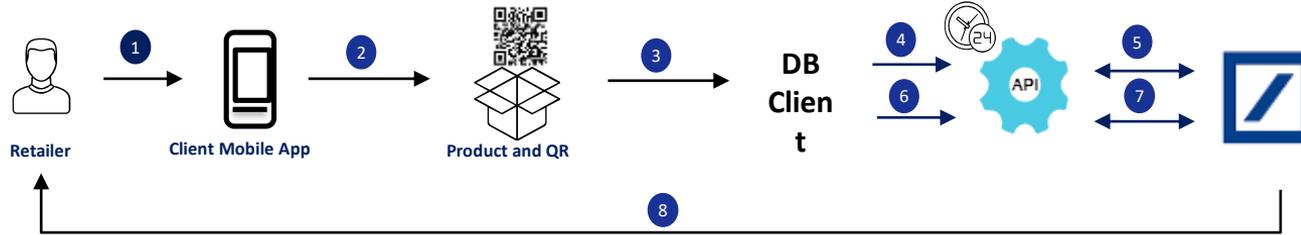
Real-Time Payment API

Payment Status API



Use case: API based Incentive Payouts

Awarded The Asset Award for Best Payments and Collections Solution (June 2022)



- 1 Customer registers on Mobile App/ Web Interface with his/her Bank particulars
- 2 Buys a Product, scans the QR from the app and opt for instant reward
- 3 App sends request to Core Application with details like App User ID, Reward Amount, registered Bank Account Particulars

- 4 DB Client application Requests DB for Beneficiary Validation during user registration via APIs
- 5 DB receives the API request, Validates the Beneficiary account and respond back with result (Success / Fail)

- 6 If Bene account is valid, client can initiate the incentive payout
- 7 DB initiates the payment via Instant payment and notifies the status
- 8 Instant Credit to Beneficiary's bank account

Use-case applicability



Insurance Agent commissions



Driver / partner incentives



Content & gig-economy payouts



Channel partner & distribution incentives

Benefits

- 24x7 instant incentive payment on pre-validated credentials, resulting in increased sales
- Instant Payment = Instant Reward = Higher Loyalty in a Direct to Buyer Format
- Enabled scaling last-mile retailer population by adding 1000-1200 new retailers per month, over 100K transaction p.m., with rich data analytics
- Move away from coupon backed incentive, address leakage / pilferage; eliminate manual recon work for such payouts

Whats next?



Challenges

- Rejections
 - Controls
 - Availability
 - Time outs
- Volume growth
 - E2E capacity
 - WERO/iDEAL
- Cross currency
- Cross border
- Integration stablecoins/digital currencies/wallets