



Key Features of Instant Payment Systems

24/7/365 Availability

Instant payment systems operate 24/7/365, including nights, weekends, and public holidays, so you can send or receive money anytime.



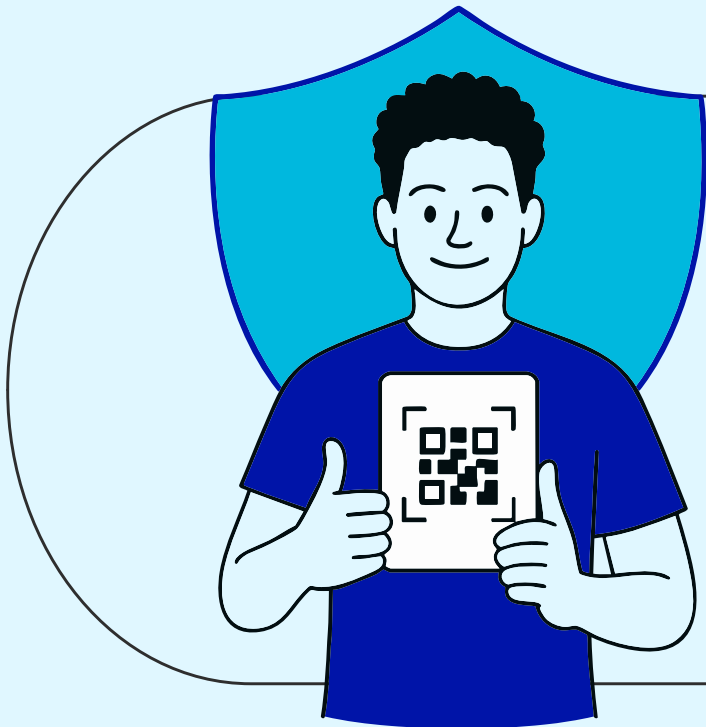
Real-Time Settlement

Transactions are completed and settled in seconds, giving you immediate access to your money.



Security & Fraud Protection

Instant payment systems use encryption, multifactor authentication, and real-time fraud detection. You also get instant confirmation for each transaction.

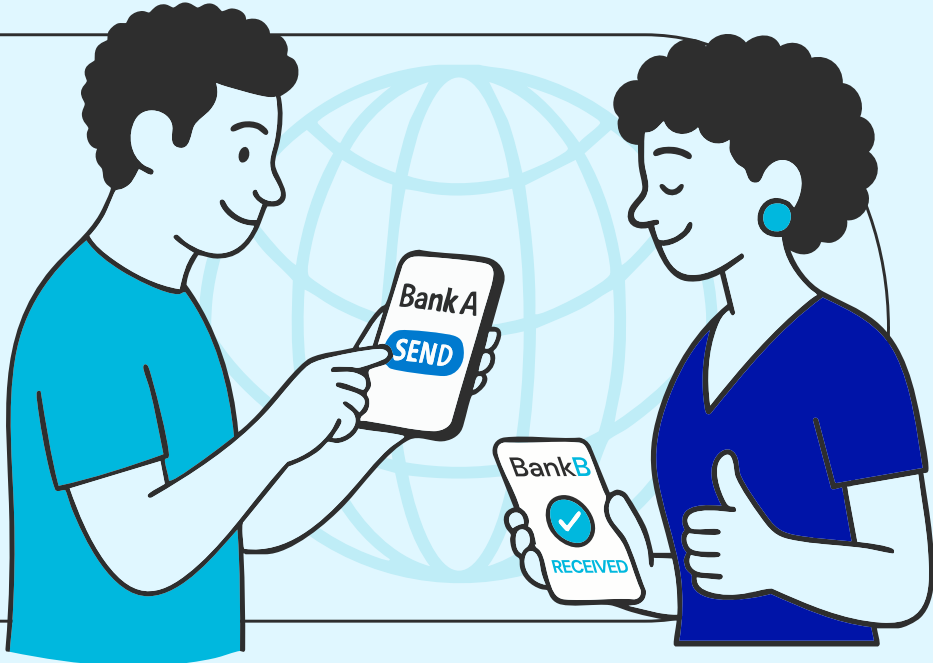


Proxy Identifiers

Instant payment systems use proxy identifiers—like email, phone numbers, or QR codes—so you don't have to share sensitive banking details.

Interoperability

Instant payment systems let you send and receive money to and from other users, across banks—or even to users without a bank account.



Irrevocability

Instant payments can't be reversed, so you can trust that received funds won't be recalled. To help avoid errors, the system prompts you to confirm recipient details before sending.