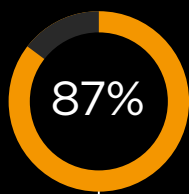


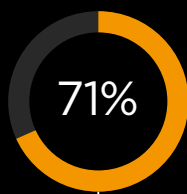
DEMYSTIFYING REQUEST TO PAY



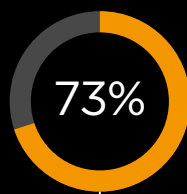
Request to Pay is set to challenge traditional payment methods like cards and direct debits



see Request to Pay as a good alternative to direct debits.

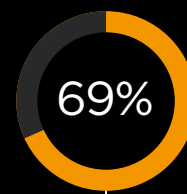


think Request to Pay will reduce merchants' dependency on payment cards.

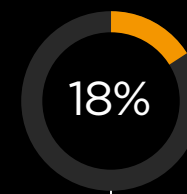


strongly agree / agree that demand for Request to Pay from corporates is increasing.

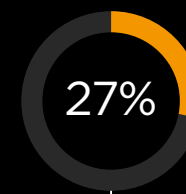
Despite increasing demand action is limited



of banks and PSPs surveyed recognise the potential of Request to Pay.

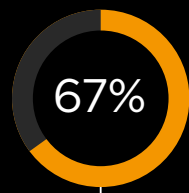


of banks and PSP respondents offer Request to Pay services.

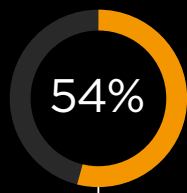


of banks and PSP respondents plan to offer Request to Pay services within the next 12 months.

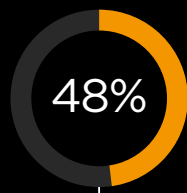
The biggest obstacles to industry adoption



saw **bank readiness** as the biggest industry challenge that needs to be addressed for adoption.



believe there is a need for strong **customer authentication** to counter the risk of fraud and build trust.



of those surveyed saw **standardisation** of message content and exchange as the biggest obstacle.

Existing technology is limiting banks when it comes to delivering Request to Pay

54%

54% of bank and PSP respondents indicated that the limitations of existing technology and systems is the biggest obstacle.

49%

Less than half (49%) of banks and PSP respondents have a clear strategy on Request to Pay.

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