

PRESS RELEASE

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Get ready for OCT Inst!

Don't know where to start with implementing OCT Inst? A new EBA white paper explains why and how to begin

Evolving customer expectations, global standardisation efforts and regulatory pressure from the G20 Roadmap for cross-border payments are driving the implementation of One-Leg Out Instant Credit Transfer (OCT Inst) solutions in Europe. These solutions are designed to enhance cross-border payments by leveraging existing domestic real-time infrastructures, particularly within the Single Euro Payments Area (SEPA).

The Euro Banking Association (EBA) and its Expert Group on Cross-Border Payments (EGXP) explain in a new white paper why OCT Inst is a promising approach and give payment service providers (PSPs) in Europe a handbook for how to get started with their own implementation. To meet the targets cost, speed, access and transparency set by the G20 Roadmap by 2027, PSPs should initiate their individual implementation planning immediately and join forces to kick off work on the necessary collaborative deliverables.

Key findings of the white paper include:

- **Customer-centric imperative:** Consumers, SMEs, corporates and PSP customers alike demand faster, cheaper, more transparent, and reliable cross-border payment services. OCT Inst is able to address these needs by reusing SEPA instant payment building blocks.
- **Strategic opportunity:** OCT Inst offers a fit-for-purpose, 24/7/365 solution that is user-friendly, easy to implement and aligned with global initiatives, such as Swift CBPR+.
- **Challenges to address:** Successful rollout requires overcoming hurdles such as limited reach and the need for harmonised market practices. A consistent end-to-end experience across payment corridors is essential.
- **A call to action: PSPs must act now to meet the 2027 deadline.**

Recommendations for PSPs include joining a pan-European frontrunner group to build critical mass and reach, beginning preparations for implementation, in line with the EPC OCT Inst Scheme Rulebook and compliance requirements,

and to start working on pan-European market practices that help ensure that OCT Inst delivers a better cross-border payment experience than existing solutions.

Simon McConnell, Chair of the EGXP, says: “The discussions in the EGXP group have turned from what could potentially be delivered to framing some concrete next steps for European PSPs, leveraging the strengths of the OCT Inst Scheme to deliver against the G20 objectives of transparency, speed, cost and access. The next step is in our hands and I look forward to exploring with the group how to further support the call to action formulated in this white paper.”

EBA Expert Group on Cross-Border Payments

“Get ready for OCT Inst! An EBA white paper on why and how to start planning for implementing OCT Inst now” is [available for download](#) on the EBA website.

About the EBA’s Expert Group on Cross-Border Payments (EGXP)

The Expert Group on Cross-Border Payments (EGXP) is part of the Euro Banking Association’s (EBA) Market Practices & Regulatory Guidance workstream. It evaluates the practical impact of selected topics on cross-border payments and develops recommendations for a suitable approach towards enhancing cross-border payments fostering harmonisation and/or avoiding market fragmentation.

Visit the EBA website to learn more: <https://www.abe-eba.eu/market-practices-and-regulatory-guidance/expert-group-on-cross-border-payments/>

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About the Euro Banking Association (EBA)

The Euro Banking Association (EBA) is a practitioners’ body for banks and other service providers supporting a pan-European vision for payments.

The mission of the EBA is to foster dialogue and experience exchange amongst payments industry practitioners towards a pan-European vision for payments. We pursue our mission through involving member organisations and relevant stakeholders in thought leadership on innovation, helping our members to understand and implement regulation and by supporting the development of market practices.



The EBA has more than 170 members from the European Union and across the world.

For additional information about the Euro Banking Association, please visit www.abe-eba.eu or follow us on [LinkedIn](#).