

M U L T I L I N E

Instant Payments in MultiLine

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1. WHAT IS INSTANT PAYMENT?

Instant payment, also called real-time payment, is a funds transfer between a sender and a beneficiary that is credited almost immediately to the beneficiary's account. Unlike a traditional transfer that can take several hours or days, Instant Payment is designed to be available 24/7¹, including weekends and holidays.

1.1. HOW IT WORKS IN PRACTICE ?

- **Payment initiator:** the sender initiates the payment via their banking app or online payment service. Instant payments apply to SEPA euro transfers, subject to the availability of the beneficiary's bank service.
- **Transmission and processing:** the transfer is routed by the payment network. Funds move quickly from the sender's account to the beneficiary's.
- **Credit and notification:** the beneficiary's account is credited within 10 seconds, and the sender receives a confirmation. In some cases, reference messages or receipts may be provided to facilitate traceability.
- **Availability and security:** these payments operate 24/7² and use security mechanisms such as strong customer authentication. In case of suspected fraud or error, specific procedures may apply, and the rules of non-reversibility vary depending on the system and the institution.

1.2. ADVANTAGES

- **Speed and liquidity:** money is available almost immediately, improving cash management for individuals and businesses.
- **User experience:** customers and partners benefit from a smooth and fast payment, which can improve e-commerce conversions and settlement times.
- **Continuous availability:** payments can be made at any time, not dependent on banks' opening hours.
- **Traceability and reconciliation:** instant payments leave a clear trail and facilitate accounting reconciliation.

1.3. PRACTICAL POINTS

- Verify the beneficiary's name in addition to the address and the IBAN before initiating the payment.
- Ensure that the beneficiary can receive instant payments on the channel used.
- In case of doubt or unusual transactions, promptly contact your bank for confirmation and assistance.
- Specific limits may be set for instant payments.

2. HOW TO USE AN INSTANT PAYMENT IN MULTILINE

¹ Availability is subject to the conditions set by each bank.

² Availability is subject to the conditions set by each bank.

If the bank allows it, you can create instant payments either by entering them in the application or by uploading a file, just like standard payments.

2.1. ENCODING AN INSTANT PAYMENT

In the MultiLine application, an instant payment is created in the same way as a standard payment. If the payment is a SEPA payment (an euro transfer between two SEPA IBAN accounts), it will be possible to check the 'instant payment' box :

The screenshot shows the 'Payment Data' form in the MultiLine application. The form is divided into several sections. On the left, there are fields for 'Originator Alias' (TEST), 'Account Currency' (EUR - Euro), 'Account Number' (LU88 0000 0000 0000), and 'Account holder' (TEST). Below these are fields for 'Beneficiary' (Own account), 'Alias' (B ****), 'Account Country' (LU - LUXEMBOURG), 'Account Number (IBAN)' (LU13 **** 4000), 'BIC' (****), 'Name and address' (B ****), 'Street' (****), 'Postal code' (****), and 'City' (****). On the right, there are fields for 'Amount' (1), 'Execution Date (dd/MM/yy)' (15/09/25), 'Message to beneficiary' (Free message), and 'Customer reference (End to End identifier)' (202509150958445503MULTI). A red box highlights the 'Execute as an instant payment' checkbox, which is checked. A tooltip above the checkbox states: 'This payment is an instant SEPA payment.' Another tooltip below the checkbox states: 'A payment must qualify as a SEPA payment to be eligible for instant payment, enabling fund transfers between accounts within seconds, with 24/7/365 availability.'

A new column appears in the 'Transactions' and 'Sent Transactions' views, allowing you to identify instant payments:

The screenshot shows the 'Transactions' view in the MultiLine application. The table has columns for 'Action', 'Description', and 'Nbr.'. A red box highlights a new column containing a lightning bolt icon, which indicates an instant payment. The table shows several transactions, including one with a lightning bolt icon and a description that includes 'Instant payment'.

| Action | Description | Nbr. |
|-----------------|-----------------|------|
| Instant payment | Instant payment | 1 |
| Instant payment | Instant payment | 1 |
| Instant payment | Instant payment | 1 |
| Instant payment | Instant payment | 99 |

Once the payment is signed and sent, the transfer will take place within a few seconds.

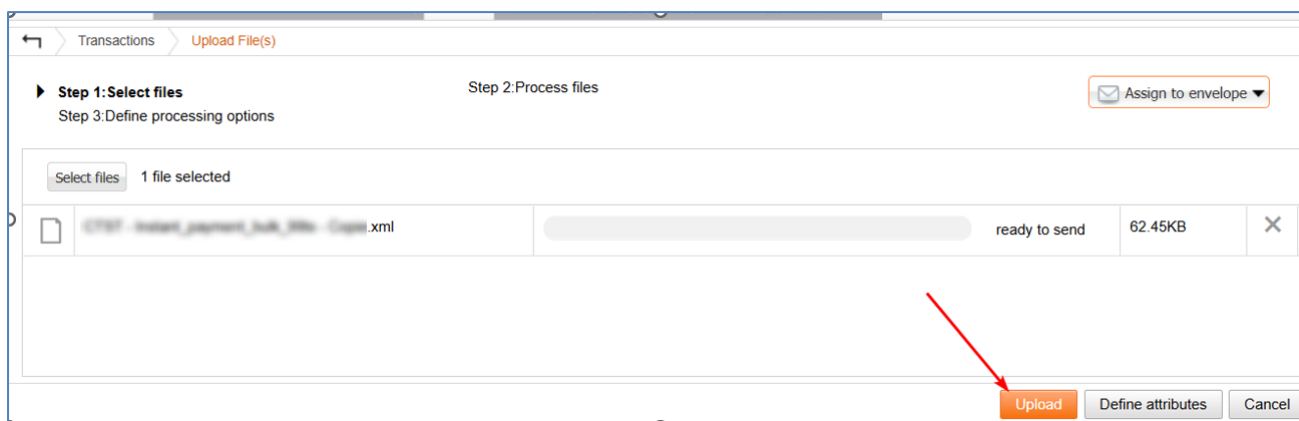
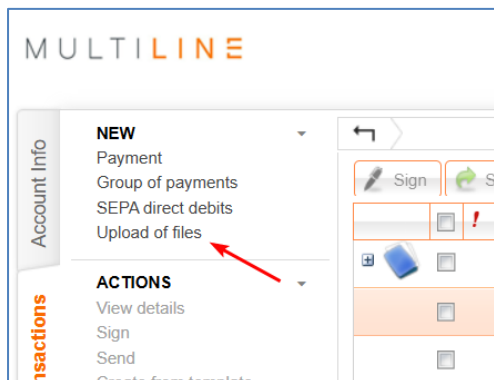
2.2. UPLOADING AN INSTANT PAYMENT FILE

It is possible to upload a file containing instant payments. The file must be in pain.001.001.09 format, compliant with EPC standards as specified at:

<https://www.europeanpaymentscouncil.eu/document-library/implementation-guidelines/sepa-credit-transfer-customer-psp-implementation-1>

Version 3 is not supported in the application for instant payments.

Uploading an instant payment file is done in the same way as a standard payment, via the 'Upload' menu.



If the file is correct, it will be treated as an instant payment.

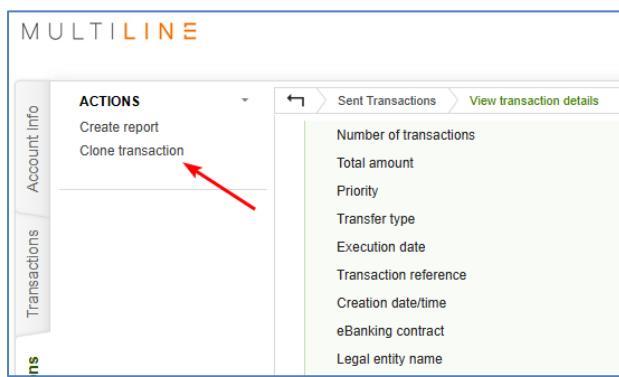
| | | | | | |
|--|---|----|--------------|----------|----------|
| | Uploaded payment file: CTST - instant_payment_bulk_001 - Copy.xml | 99 | 99,00 EUR WB | 25/07/25 | 15/09/25 |
|--|---|----|--------------|----------|----------|

It will then be possible to sign it and send it as you would with a standard payment.

2.3. PAYMENT STATUS REPORT

You will receive, for your transaction—whether encoded or via a pain.001.001.09 file upload—a status for the various operations. These can be viewed in the application or in the transaction's detailed TXT report.

For encoded files, you can use MultiLine's cloning option, which is visible in the transaction details.



| Created Groups (1) | | | | | | |
|---------------------------|---|----------------------|--|-----------------------------|--|--|
| | Instant SEPA payment group [REDACTED] LU41 0 [REDACTED] 0EUR EUR (#16763) | 18/09/25 | <input checked="" type="checkbox"/> Global debit | | | |
| | To B [REDACTED] | LU13 [REDACTED] 4000 | 1,23 EUR | test 1 test 2 test 3 test 4 | | |
| | To T [REDACTED] | LU83 [REDACTED] 0001 | 1,00 EUR | | | |
| | To D [REDACTED] | LU34 [REDACTED] 0010 | 1 000 000,00 EUR | | | |
| Number of transactions: 3 | | Total Amount: | 1 000 002,23 EUR | | | |

Created Groups (1)

Instant SEPA payment group from: [redacted]

18/09/25

☒ Global debit

| | | | |
|---------------|----------------------|----------|-----------------------------|
| To [redacted] | LU13 [redacted] 4000 | 1,23 EUR | test 1 test 2 test 3 test 4 |
| To Test | LU83 [redacted] 0001 | 1,00 EUR | |

Number of transactions: 2

Total Amount: 2,23 EUR

Payment Data

Originator Alias

Account Currency: EUR - Euro

more...

Account Number: LU41 [redacted] 0EUR

Account holder: [redacted]

☒ Beneficiary ☐ Own account

Alias: LU83

Clear all

Account Country: LU - LUXEMBOURG

Account Number (IBAN): LU83 [redacted] 0001

Service unavailable

BIC: CTSTLU33

Search

Name and address: [redacted]

Service unavailable

Amount: 1,00 EUR - Euro

Execution Date (dd/MM/yy): 18/09/25

☒ Execute as an instant payment

Message to beneficiary

Free message

[redacted]

more...

☐ Keep this message for next transaction

In the case of an uploaded file, modification will not be possible in the interface; you will need to re-upload the file after modification.