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Instant Payments in MultiLine

September 2025

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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 24/7[1], 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 24/7 [2] 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

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

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

Once the payment is signed and sent, the transfer will take place within a few seconds.
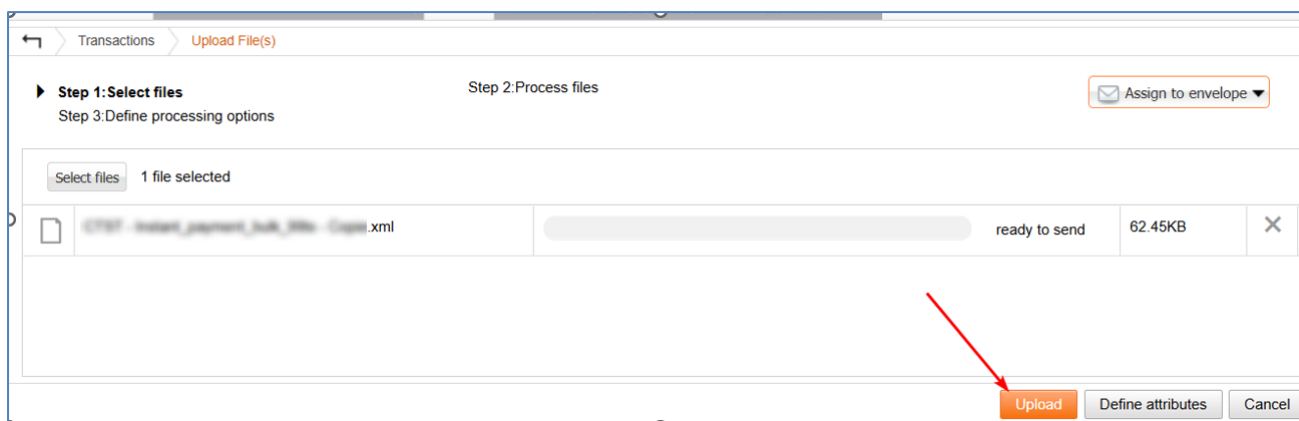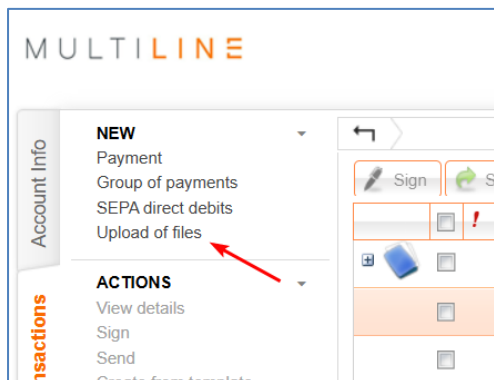
2.2. UPLOADING AN INSTANT PAYMENT FILE

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:

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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.
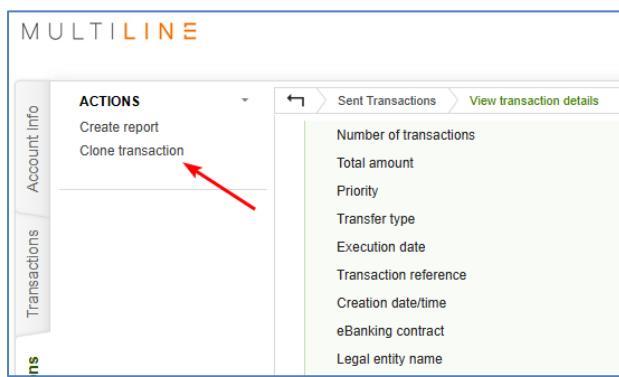

It will then be possible to sign it and send it as you would with a standard payment.

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.

In case of a rejection, for example if the beneficiary bank does not accept instant payments, it is possible to re-encode the transaction as a standard SEPA transfer.

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

First, you will need to delete any transactions that were executed correctly, then remove the 'instant payment' option from the transactions to be resubmitted.

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.