

# Instant Payments Report



Deadline	Frequency	File format
First submission 9 Apr 2026	Annual	XBRL

## Legal Basis

Art. 15(3) (SEPA Regulation (EU) No 260/2012), with ITS under Art. 15(5), as amended by the EU Instant Payments Regulation (EU) 2024/886.

## Objective

Give regulators a clear view of instant payments pricing and sanctions-related rejects/freezes. Regulators will benchmark PSPs across the EU for pricing consistency and sanctions screening performance.

## Description

Annual instant payments report on:

- Charges for credit transfers (both instant and non-instant), payment account charges, and;
- Rejection/freeze rates due to EU sanctions or targeted financial restrictive measures (TFRMs).

## Scope

- Entity:** PSPs in euro member states and PSPs in non-euro member states where they offer euro credit transfers (e.g. a Polish PSP providing EUR SEPA credit transfers).
- Activity/Nexus:** Provision of SEPA credit transfers (SCT) and/or SEPA instant credit transfers (SCT Inst)

## Submission

Generate the XBRL using the EBA templates, taxonomy and validation rules, then submit to your national competent authority.

## Considerations

- Backfill year 1:** Four reports (2022 partial: 26 Oct–31 Dec, then full years 2023–2025).
- Cross-check:** Totals for transfers and accounts should align with other returns (e.g. Payment Statistics)

## Data fields needed

There are 4 core templates (6 if you include non-euro member state firms):

- Template 1.1 (Volumes):** SCT + SCT Inst transfers sent/received, transaction counts and total values, split by national vs cross-border
- Template 2.1 (Charges):** fees charged for SCT + SCT Inst sent/received, split by national vs crossborder
- Template 3 (Accounts):** total number of payment accounts and total account charges (incl. maintenance fees)
- Template 4 (Sanctions):** Number and % of SCT Inst rejected/frozen due to sanctions screening, split national vs cross-border

**Note:** Templates are linked – totals and splits should reconcile across them.

## Next steps

- Map ownership:**  
Map which licensed entities/branches report to which CA (home vs host)
- Separate sanctions:**  
Tag/extract “rejected/frozen” due to sanctions vs other fail reasons
- Dry-run backfill:**  
Produce 2022 (partial), 2023, 2024 and 2025 early